# orts Area Saturation by Direct Mail

# \$2.1 Million in Spending

Shoals

FLORENCE-The Florence-Lauderdale Convention & Visitors Bureau (CVB) has received the results of their Epsilon digital advertising campaign launched in spring of 2023.

In April of last year, the Florence-Lauderdale CVB launched a \$60,000 digital advertising campaign in seven feeder markets including Nashville, Birmingham, Atlanta, Memphis, Tupelo, Chattanooga, and Knoxville. They did so in partnership with Epsilon, the global leader in outcome-based marketing,

The campaign produced over \$2.1 million in visitor spending which translates to a \$36:1 return on ad spend. 1.1 million unique visitors were reached with 9,800 visitors in the market to spend money. There were a total of 34,000 transactions with 3.5 purchases per visitor. The campaign ran from April 17, -December 31, 2023.

# **CASA Event** for Eaton

MUSCLE SHOALS-The inaugural Robert Eaton Memorial Round Robin Pickleball Social is scheduled for Saturday, March 9 at **Gattman Park Recreation** Center in Muscle Shoals. Registration is available through Friday, March 8. All proceeds from this event benefit Shoals CASA.

All courts are indoors. Scheduling beginning at 9am – until. Each player will be guaranteed at least five games and will be assigned to a round

See SHORTs... on Page 2

**Automotive Inside** 

**Advance Auto Sales** 



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**CHAPTER 7** Bankruptcy \*Includes all fees

on is made that the quality of legal services to be performed is greater than the quality of lega

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P

MARCH 9

\$30

Shorts...

**CASA Event** 

**Continued from Page 1** 

based on skill level and

The cost is \$30 per

this is an individual

a swag bag with the gold, silver, and bronze

registration.

participate!

or 256-765-0041.

player. Please note that

registration, not a team

All players will receive

players receiving medals. Everyone, regardless of

Food will be available

for purchase and a silent

auction will take place

throughout the day. For

questions, please contact

Heather at Shoals CASA, hbegley@shoalscasa.org

2013 FORD TAURUS Loaded, with eve thing. Excellent condition inside and out

ng. Excellent condition inside and out bargain at \$7000 obo 256-702-6210

Leighton

skill level, is invited to

number of players.

for Eaton



H & H Towing (local & out of town) I Buy Junk Vehicles, all types Greg 256-394-6340

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events.nwtf.org/11240-2023/tickets Tickets available at the door

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• <u>Online</u> lessons - go to ---> shoalsbibleclass.worldbibleschool.org

• Postal lessons - Phone 256-766-3617



ANTINA www.rosiesmexicancantina.com in Downtown Florence

### Week of February 14 winner is

Schuvlar Simmons of Florence who correctly guessed "The Rock Wall developed by Mr. Tom Hendrix in Florence, Central community" (Formally known as Wichahpi Commemorative Stone Wall - Te-lah-nay's Wall) 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.

Alabama's Largest Direct Mail Weekly

BIG St. Florian **BIG BIG** IN-DOOR SALE St. Michael's Gym 2751 Co Rd 30 Saturday, Feb. 24th A little bit noon everything! of Sponsored by Dave Ramsey participants Map ID# 1750

### **ESTATE SALE** 103 Moorsgate Dr. Creekwood Sub. Florence, AL 35630

Sat., Feb. 24th, 9am-2pm (Numbers given out at 8:30am) Sun., Feb. 25th, 1pm-3pm

Toro Lawn Mower, Antique Toolbox, Tools, Folk Art by Helen Pickle, Ethel Davis, Randal Holland, Martha Beadle, Kramer Cast Iron, Ethan Allen Furniture Fiesta China, Batik Art, Howard

Miller Wall Clock, Jewelry, TVs, Washer & Dryer, Onkyo, Yamaha, Boaton Stereo, GARAGE FULL!

Cypress Creek Antiques and Estate Sales 256-275-0273 Go to estatesales.net for pictures

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WRECKER; CHEVY 3/4 TON, 1992, paid \$1,600 will take \$1,500, Also Wrecker Unit \$1,500. Call 256-349-3780 Florence

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2022 FORD Black 20,000 miles Boost Engine LIKE NEW! \$26,900 **258-810-3789** 

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The 2024 Florence Community Development Annual Action Plan is now available for review and comment.

Please visit the Community Development website at www.florenceal.org beginning February 20, 2024 and ending March 25, 2024.

Comments concerning this plan may be sent via email to cdbg@florenceal.org. For any questions, please call (256) 760-6453.

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

editor@courierjournal.net

LifeSouth Bloodmobile Dates: Thursday, February 22 Helen Keller Hospital, 1300 S Montgomery Ave., Sheffield, 9am - 6 pm

Friday, February 23 Will Britt State Farm Insurance Agency, 1311 Woodmont Drive, Tuscumbia, 10am

Saturday, February 24 Alpha Pi Chapter of Omega Psi Phi, 220 E Alabama Street, Florence, 10am - 3pm

Monday, February 26 Long Lewis Ford, 2800 Woodward venue, Muscle Shoals, 1pm - 6pm

MADE IN

USA

National Wild Turkey Federation® Hunting Heritage Event Northwest, AL Saturday, February 24, Doors Open 6pm. Single Ticket \$60 • Couple Ticket \$80 • Sponsor Ticket \$300 • Jake Ticket \$20. At the Florence-Lauderdale Coliseum.

A the Florence-Ladderdale Consetint, 702 Veterans Drive • Florence, AL Avoid the linel Buy your ticket online at events.nwtf.org/11240-2023/tickets. Tickets also available at the door.

More than 400 Girl Scout Troops

in North-Central Alabama will begin Girl Scout cookie booth sales at local businesses going on now. Those who are interested in purchasing Girl Scout cookies can find

purchasing Gin Scout cookies can into a booth near them by using the Cookie Finder mobile app, or by visiting the "Find Cookies" page on our website www.girlscoutsnca.org. Girls will be conducting booth sales from Friday, NOW-Sunday, March 24.

Florence-Lauderdale Tourism is excited to announce that they now offer prints of The Shoals Mural at McFarland Park. They are 12 "x 36" and printed They are 12 "x 36" and printed on archival paper. They are available for purchase at the visitor center during our regular business hours.

Regular prints are: \$25. Signed and numbered prints are \$50 (Limited edition

of 250) Location 200 Jim Spain Drive, Florence in McFarland Park. Monday– Friday, 9am–5pm, Saturday, 10am–4pm.

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-

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

Adult Game Night Thursday, February 22 at 5pm at the FLPL. Play one of our board games or bring

your own! Email: Katie@FLPL.org Call 256-764-6564, ext. 136

Church Women United invites all to World Day of Prayer, March 1 at 10am at N Wood United Methodisi Church, 1129 Willis Ave. Florence.

Bethel CPC in Florence will have its Annual Black History Program on Sunday, February 25 at 11am. The speaker will be Rev. Arthur Turner of First MB Church in Florence. Dinner will be served. We are extending this invitation to each and everyone. Rev. Cedric Adams, Pastor, 408 E Alabama Street in Florence.

Free Digital Literacy Course-February 29 - March 22, 4-8pm, Thursdays & Fridays at Northwest Shoals Community College building 127, room 113.

In this 4-week course, you will gain basic computer skills, Microsoft, suite skills, social media, tips, tricks, and more! Drawing for gift cards at each class and free Chrome Books at the end of the course for qualified participants! For more information and to register,

contact Heather Morgan at 256-331-8109 or Heather.Morgan@NWSCC.edu

Genealogy Classes Thursdays at 1pm in February at Florence -Lauderdale Public Library These classes are designed to aid beginners in using Genealogy resources offered through the library!

1pm Thursday, February 22: Fold3 & ewspapers.com 1pm Thursday, February 29: Using the

Digital Archive Email· Lee@FLPL.orgCall. (256) 764-6564,ext. 130

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.

United Cerebral Palsy Northwest Alabama is gearing up for its 60th Annual CP Telethon on Sunday, March 3 from 1-4pm on My 8. UCP provides free

therapy and services to children who are developmentally disabled/delayed in northwest Alabama, UCP of northwest Alabama currently serves approximately 60 children who have various delays disabilities including cerebral palsy, autism, Down syndrome, cleft palate, spina bifida, etc. UCP can also provide funding to families developmentally disabled children also need sitters. UCP provides preschool services through its WeeCare preschool to children of all abilities. Florence High School produces the CP Telethon each year.

All of the money raised on March 3 will stay right here in northwest Alabama to help local children and their families. We hope you'll tune in and help!

Knox Media Group, Inc. and WKAX 1500 AM present Gospel Explosion, a free gospel concert scheduled for 5pm Sunday, March 3 at Galilee M.B. Church, 23001 County Rd. 14 (Waterloo Rd.) in Florence.

This free concert promises be a soul-stirring experience, This to featuring talented artists and uplifting performances, including Tyesha Rowlett, The Gray Sisters, Megan Humphrey, Randy Gaines, Deja King White, and Gospel Cornedy with Juanica Baugh. Everyone is welcome. Show at 5pm, Doors open at 4pm.

Ritz Theatre - The Tennessee Vallev 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.

Greater Shoals Military Officers Association will host Capt. Frank J. Michael, USN (Ret), Senior Director, Council and Chapter Affairs, as speaker for our meeting at 11:30am on Thursday,

See NOTES... page 5



# FREE DIGITAL LITERACY COURSE

In this 4 week course, you will gain basic computer skills, Microsoft Suite skills, social media tips & tricks and more! Drawings for gift cards at each class and free Chromebooks at the end of the course for qualified participants!



# FEBRUARY 29 - MARCH 22, 2024 4 - 8 PM, THURSDAYS & FRIDAYS NWSCC BUILDING 127 ROOM 113



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

# Community Notes... Continued from page 4

February 22 at the American Legion Post

#11 on Court St. in Florence. As Senior Director, Council and Chapter Affairs, Capt. Frank J. Michael. USN (Ret), is responsible for direct support of MOAA's robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. 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 also provides in-person support to council and chapter activities and events, and plans and organizes quarterly council and chapter leader in-person workshops and other training opportunities.

### Beginner Crochet Saturday, February 24 at 12pm at the FLPL. Our popular Beginner Crochet Class

back! This is the class where you will learn the basic crochet stitches that will help you move to an entry intermediate level! Email. Mars@FLPL.orCg Call 256-

Email. Mars@FLPL.orCg Call 256 764-6564, ext. 128

Get Out of Town! Sunday, February 25 at 2pm at the FLPL. Japan with Dr. Rozalyn Love. Dr. Rozalyn Love will present tips for traveling with children as well as discuss her family's recent trip to Japan.\* \*RESCHEDULED from January!

Email: Sherhonda@FLPL.org Call 256-764-6564, ext. 12

The Florence Kiwanis will host its 72nd Annual Pancake Day event



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- New Spring Birds & Flags
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People's Drugs & Variety Cherokee, AL 256-359-6242

on Friday, March 8 (6am-7pm) and Saturday, March 9 (6am-1pm) at the Florence-Lauderdale Coliseum. Tickets are available now through any Kiwanis member or can also be purchased at the following locations: First Southern Bank (201 S Court St, Florence); Harris Elder Law Office (421-B E. Tennessee St, Florence); United Community Bank (230 E. Tennessee St, Florence); or Alabama Central Credit Union (501 E. Dr. Hicks Blvd, Florence). Tickets are \$9 in advance (\$6 for children less than 12), \$11 at the door, and \$8 each in bundles of 10 or more.

(Un)Settled: The Landscape in American Art is a collaborative exhibition that explores the rich, complicated, and evolving topic of the American landscape, from its origins in 19th-century painting to the present. The Montgomery Museum of Fine Arts is the first of the four contributing American South Consortium institutions to open the exhibition to the public, running Now-April 14. The multi-disciplinary show brings together 43 works of art that foreground multiple historic and cultural perspectives on landscape as a hallmark of national identity.

The other three institutions comprising The American South Consortium that will also display this year include; The Wadsworth Atheneum Museum of Art in Hartford, CT, the Columbia Museum of Art in Columbia, SC, and the Mobile Museum of Art in Mobile, AL.

of Art in Mobile, AL. "Alabamians have always had an unmistakable relationship with the land and incredible landscapes," said Al Head, Interim Director of the Montgomery Museum of Fine Arts. "Recognizing an opportunity to spotlight this long-standing love of the land, the MMFA is very pleased and proud to be part of the (Un)Settled: The Landscape of American Art exhibition. The Board and staff trust our viewers will identify with the artwork and find it to be an engaging trip through time and space," (Un)Settled is arranged in sections that present historic artworks in context with modern and contemporary examples. To tell a more comprehensive history, the curatorial selection includes the voices of Native American communities, women, and artists of color. The curatorial selections also challenge the canonical narrative of American history and identity through landscape by including material culture and works by underrepresented artists.

artists. The Montgomery Museum of Fine Arts is located at One Museum Drive in Montgomery, AL. Lifeguard Certification Classes The Sheffield Parks and Recreation, 2901 19th Ave,., will offer Lifeguard Certification Classes this Spring. Class 1: March 11-12, March 14-16; Class 2: April 15-16, April 18-20; Class 3: June 3-4. Cost is \$230 for full certification and re-certification in \$130. Call 256-386-5615 for information or come to the Rec to sign up. Classes are limited to 10 people.

### 12th annual Run The Rolling Hills Trail Race in Campbellsville, TN. 10K, 5K & Kids 1 Mile on Saturday, April 27

5K & Kids 1 Mile on Saturday, April 27 at 8:30am at 10601 Campbellsville Road (HWY 166), Pulaski, TN Day of Bace Begistration starts at

Day of Race Registration starts at

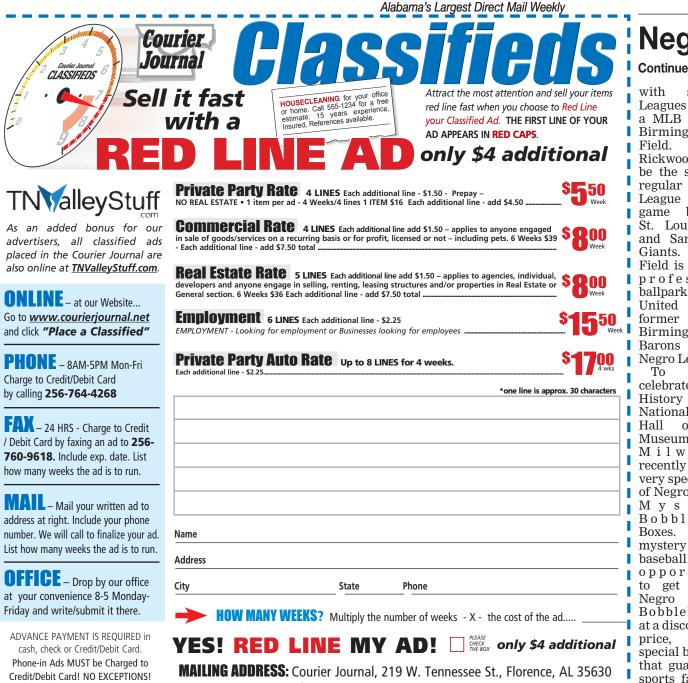
7:30am. Kids 1 Mile starts at 8:30am. 10K/5K starts at 9am

Registration: www.raceentry.com/ races/run-the-rolling-hills/2024/register Website:runtherollinghills5k.wordpress. com/

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.

Day of Race Registration starts at See NOTES... page 11





# **Negro Leagues...**

### Continued from Page 1

several Negro Leagues events including a MLB tribute game at Birmingham's Rickwood Field. On June 20, Rickwood Field will be the site of a special regular season Major Baseball game between the St. Louis Cardinals and San Francisco Giants. Rickwood Field is the oldest professional ballpark in the United States and former home of the States Birmingham Black Barons of the Negro Leagues.

help celebrate Black History Month, the National Bobblehead Hall of Fame and Museum in Milwaukee recently released a very special series of Negro Leagues Mvsterv Bobblehead The mystery boxes give baseball fans the opportunity to get random League Bobbleheads at a discounted and

special box combinations that guarantee Alabama sports fans at least one Satchel Paige and Hank Aaron Bobblehead in each box. Both Paige and Aaron grew up in the Mobile area, and the two Major League Hall

the best players in the history of baseball. The Negro Leagues Bobblehead Mystery are Boxes available with one (\$20), three

of Famers are among

(\$50), or five (\$75) bobbleheads per box with an \$8 flatrate shipping charge per order. Fans who purchase multiple boxes will receive unique bobbleheads in each box with a maximum of 50 unique bobbleheads available given limited the quantities of many remaining

bobbleheads. 'We're excited to be releasing these special Negro Leagues Mystery Bobblehead Boxes in conjunction with Black History Month," said National Bobblehead Hall of Fame and Museum co-founder and CEO Phil Sklar. Museum "These boxes will give people a mix of some of our most popular Negro Leagues Bobbleheads from the past five vears featuring **ELSTON HOWARD** legends

like Satchel Paige, Hank Aaron, Cool Papa Bell. and many of the other legends."

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all the great Negro League players from Alabama, you can register to win one of three special **National Bobble Head** Hall of Fame characters that the Courier Journal is giving away during February.

**Register on our** website at www. CourierJournal.net no later than February 29. Or mail a piece of this article with your name, address and phone number to Courier Journal Bobble-Head. 219 W. Tennessee St. Florence, AL 35630, postmarked no later than February 27. One entry per person and email address allowed. Winners will be announced in the March 6 Courier Journal.

DEADLINE: Friday 5pm

NO REFUNDS!

CLASSIFIEDS



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CIRCULATION Ted Fallin

## **OFFICE HOURS:**

Monday - Friday 8:00am - 5:00pm

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**DEADLINES:** Issues Published Every Wednesday INSERTS - 5 pm Thursday DISPLAY ADS - 5 pm Thursday CLASSIFIED ADS - 5 pm Friday unless otherwise specified

### 219 W. Tennessee St. Florence, AL 35630

256-764-4268 Fax: 256-760-9618

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to **51,892** Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined. EDITORIAL POLICY: Your

### 219 W. Tennessee St. Florence, AL 35630

or email to: editor@courierjournal.net

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

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

The Utilities Board City of Muscle Shoals recognize Water & Wastewater Department WILL ACCEPT SEALED BIDS on the following vehicles until 12:00pm on February 22, 2024.

The vehicle listed may be inspected at the office located at 2001 Wildwood St., Muscle Shoals

These vehicles will be SOLD AS IS.

1 2014 Ford F150 Super Cab Pick Up	1FTEX1EM1EFC09514
2 2012 Ford F150 Pick Up	IFTMF1CF1CFC82124
3 2012 FI50 Pick Up	IFTMF1CFXCFC82123
4 2015 F150 Pick Up	1FTMF1C80FFB63051
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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JEEP: GRAND CHEROKEE, 2014 \$10,200, 2x4, two owners, heavily optioned, Wi-Fi, tow package, gold & tan, excellent condition, clean CarFax, 183,000 miles, Call 256-762-7138 Florence FOUR CEMETERY PLOTS in The Everlasting Garden at Tri-Cities Memorial Garden in Florence. Plots were bought in 1966 and we will not use them. Will take \$4000 CASH for all four. Cost today is around \$15,000. Call 256-777-0356 for more info or to purchase.

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Extremely **professional** and so **gentle** with my son. They made me and my son feel **comfortable** and got us in very quickly. The doctor is so good with kids! My boy said he's **not scared** to go to the dentist because he had so much **fun**!

Bethany B. - Google Review

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No order needed by your physician. No insurance will be filed.

\* If any of the screening exams have a finding that would indicate the need for further testing, patients will be asked to provide their insurance information or form of payment. Screenings are meant to identify risk factors or abnormalities that could indicate the need for further testing. The next round of testing would be considered diagnostic and not included in the discounted screening rates.

## TreehouseDentist.com



# Walk...

### **Continued from Page 1**

and provides more opportunities for personal interaction and social involvement. A walkable community provides a better quality of life for residents and businesses.

Only 150 minutes/ week can improve your heart health, lower your risk for stroke and some cancers, help to control your blood sugar and cholesterol count, and improve your mental attitude.

The aim of the walking challenge is to help set reachable people goals for physical activity, and to establish an active lifestyle. This year's walking challenge will kick-off February 22 at the Florence Coliseum from 11am-1pm. Activities include a group walk, Hip Hop, and Zumba Dance, with vendors and prizes. Everyone is welcome to attend.

Those interested in joining the 10-week walking challenge may register at this event or at any of the weekly group walks. The group will meet once a week for a group walk in one of Florence's parks. Participants will be encouraged to walk at least a mile a week and will receive a walking physical activity and journal to monitor their activity. A physical health and exercise expert will lead the weekly walks in warm-up and cool-down exercises and provide instructive health education.

Partners for this year's walking challenge are Extension Alabama System, Florence Parks and Recreation, and the YMCA. The YMCA will be the indoor walking area on bad weather Florence Parks days. and Recreation and the Alabama Extension will provide Systems incentive prizes and information for the group to encourage success for participants. At the end of the 10-week walking challenge, there will be a Wrap Party May 7 also at the coliseum.

This walking program is part of the clinic's Healthy Heart Project and will continue through May. These events are free to the public. For more information, contact the clinic at 256-760-4713. FIREWOOD FOR SALE! All Hard-<br/>wood, cured, split, dry stored, 16 to<br/>18 inches long. You Haul \$80 per<br/>truckload 256-762-0696.LICENSED ELECTRICIAN<br/>25 years Experience Affordable,<br/>Professional Service<br/>256-762-7663 Ron

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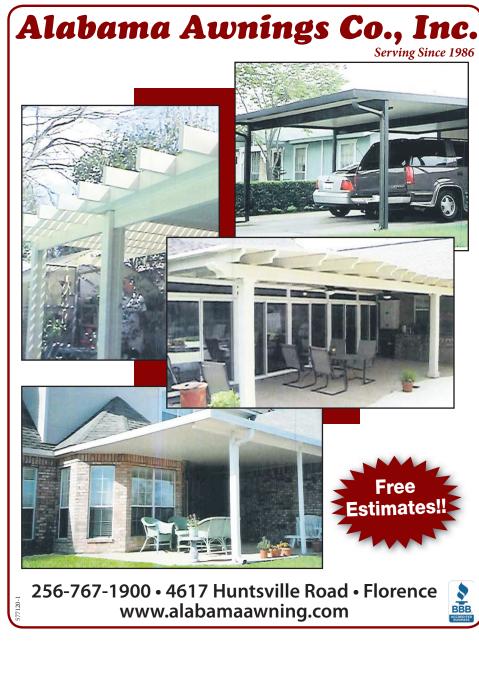


**Continued from Page 1** 

approximately 60 children who have various delays or disabilities including cerebral palsy, autism, Down syndrome, cleft palate, spina bifida, etc. If a child has a delay in their development, UCP Through a can help. grant with the Alabama Department of Child and Neglect, Abuse UCP also provides money to families who have children who are developmentally delayed to help them pay for sitters. UCP provides preschool services through their WeeCare preschool to children of all abilities.

Just about every local civic group supports the telethon financially year after year as well as so many of our local families, businesses, and churches. We could not be more grateful for the community's support. Florence High School

Florence High School produces the CP Telethon each year. The teachers and students there do a wonderful job.



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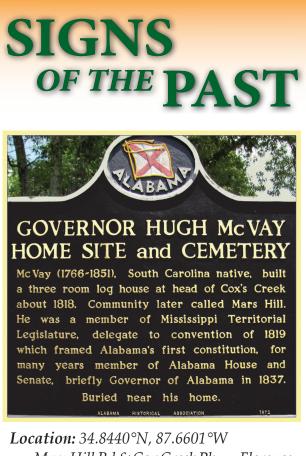
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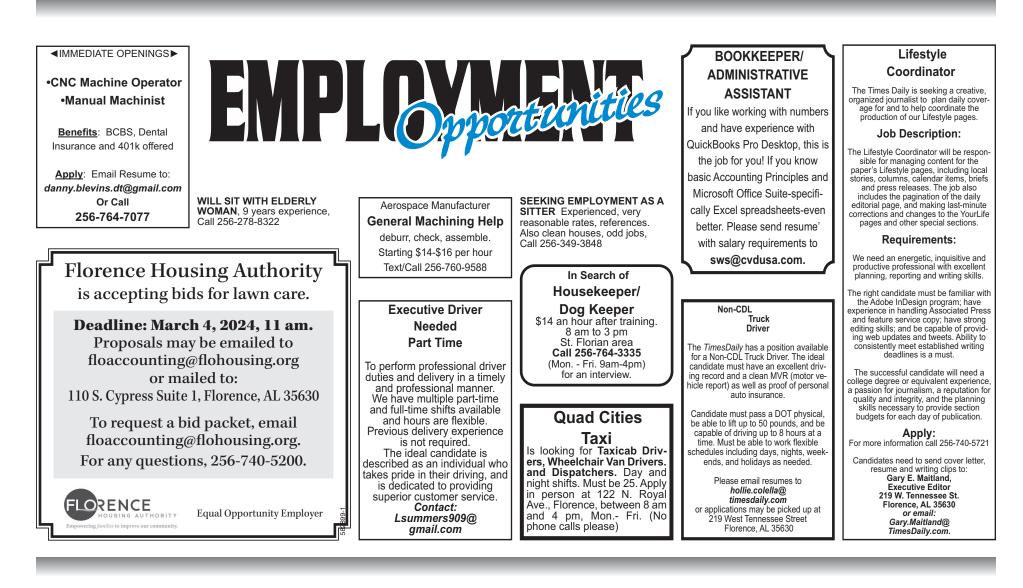


Mars Hill Rd & Cox Creek Pkwy, Florence

McVay was Alabama's ninth governor. When Gov. Clement Clay resigned to take a seat in the U.S. Senate, McVay became acting governor.

He served for only four months in 1837 and then went back to serving in the Alabama Senate.

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





### Alabama's Largest Direct Mail Weekly

# Notes... Continued from page 5

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 dialvsis. 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.

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 This week mental disposition. provide more information: https://bit.ly/ VandyLivingDonor

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

Dance Lessons Florence Parks and Rec will be offering small group ballroom dance lessons at Royal Avenue Recreation Center. Beginner class 1-2pm, intermediate class 2-3pm. There are also select times available for individual/couple lessons. These lessons are perfect for weddings, formals, proms, lead outs, cotillions etc. Space is limited Call Royal Ave, Rec Center, 256-760-6245, to sign up.

Director sought - Zodiac Players of the Shoals Community Theatre is accepting director applications for the 2024-25 season. If interested in submitting a show proposal, please submit a brief proposal of the show along with application to direct and experience. Include concept of the show production. Submissions due by Jan. 1 and will be presented to the Zodiac Board for approval. Submit to: rjpettus@gmail.com, rpettus@shoalschamber.com.

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

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 Tuscumbia nearly all her life. Her finely detailed renderings of the rural surroundings of her home captured fragments of time and preserved them in etchings, prints, watercolors, and sketches

This exhibition 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. <u>About us:</u> we are a group dedicated to supporting individuals in our local community who have experienced abuse within religious institutions.

Check our Facebook for additional tails. Contact us at https://www. details. facebook.com/ragshoals/ There is space HERE for YOUR **EVENT**, and plenty of eyes to read it. Email your information to editor@

CourierJournal.net. See NOTES... page 30

# **Insurance** Insights

# How Much Car Insurance **Do I Need?**

Learn about coverage limits, collision and comprehensive, deductibles and other important terms to help decide on how much is right for you and how you can save.

When you are getting a vehicle, it's common to consider what the recommended auto insurance coverages are. After all, required coverage varies from state to state and sometimes there are state minimums which are typically very low. Unfortunately, there's no black and white answer. It depends a lot on what coverages you need and the amount of deductible you feel comfortable with.

### How much liability insurance do I need?

Liability insurance covers expenses when you're at fault in a crash. The coverages extend to the other vehicle(s) and people who sustain damages in the crash, as a result of your negligence. Most states require you to carry a minimum amount of liability coverage on your vehicle.

No one can predict exactly how much you'd have to pay if you cause a crash. But the key question to ask is: Can you afford to cover any damages exceeding your coverage limits?

To get an idea of how much liability coverage you might need, add up the value of your home, cars, savings and investments. Then subtract your debts (what you owe). For example, if the total "net worth" was \$220,000, you could consider \$250,000 liability for injuries per accident. If you feel you need additional coverage, you can increase it typically in \$50,000 increments up to \$500,000. If you feel you need coverage beyond that, consider an umbrella policy.

Keep in mind that liability insurance is usually shown as a series of 3 numbers, for example 100/300/100. Each number in this series represents a dollar amount - read in thousands — of coverage in different categories.

100: The first number represents the maximum amount of coverage for each individual bodily injury claim. In this example, up to \$100,000 is available for each injured person.

**300:** The second number represents the maximum amount of liability insurance coverage for bodily injury claims for the entire accident. In this case, up to \$300,000 is available for all injured persons.

100: The third and final number represents the maximum amount of property damage liability coverage. In this example, there is \$100,000 available to pay for property damage for which an insured is liable.

> State Farm<sup>®</sup> Insurance Agent **Rebecca Stutts Hovater**

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TILE & REMODELING

# Guest Commentary

# The "Worker Shortage" Myth Depresses **Black Wealth**



12

merica's business elites have used immigration as a tool to avoid hiring Black Americans for the past two centuries. This pattern of discrimination has depressed African

Americans' employment and wages - and is a significant cause of persistent racial wealth gaps.

The trend began even before the Civil War. By the early 1800s, many Northern states had banned slavery and were home to substantial numbers of free Black workers. But starting in the 1820s, northern employers increasingly sought cheaper white immigrant workers from Europe — which stalled

After the Civil War and emancipation, former slaves began migrating to northern states to staff the factories of a rapidly industrializing nation. This led to huge

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



**Courier** Journal

# Learning with **Local Pottery**

**FLORENCE-The Florence** Indian Mound Museum is hosting a series of children's programs where students can explore the early history of the Shoals through short lessons and hands-on learning exercises. Each month features a practice that relates to Native American culture. Participants explore the history and cultural meaning behind each practice while engaging in an activity related to

See POTTERY... on Page 22

**Company is Here Opening this Weekend** 

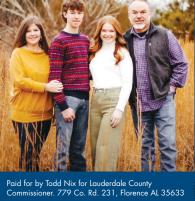
SHEFFIELD-Company, by modern musical theater's most renowned composer, Stephen Sondheim, (Into the Woods, Sweeny Todd) brings a little bit of New York to Sheffield's Ritz Theatre February 23-25 and March 1-2.



Winner of seventeen Tony awards while on Broadway, this Shoals-based production packs as much punch with high-energy comedy and power ballads centered around the bachelor, Bobby (played by Andy Wallace), as he explores the relationships in his life. Directed by Macy Ladiner, Company brings some of Sondheim's most See COMPANY... on Page 20 

in the

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American Legion Member and Baseball NACOLG Board Member
Active Youth Sports Coach
Kiwanis Board Member, Former March 5th Coach



# Habbeni THS

February 21, 2024

poals

### FREE DIGITAL LITERACY

COURSE- February 29 March 22, 4-8pm, Thursdays & Fridays at Northwest Shoals Community College building 127, room 113. In this 4-week course, you will gain basic computer skills, Microsoft, suite skills, social media, tips, tricks, and more! Drawing for gift cards at each class and free Chrome Books at the end of the course for qualified participants! For more information and to register, contact Heather Morgan at 256-331-8109 or Heather.Morgan@NWSCC. edu

### GENEALOGY CLASSES THURSDAYS AT 1PM IN

FEBRUARY at Florence - Lauderdale Public Library These classes are designed to aid beginners in using Genealogy resources offered through the library! 1pm Thursday, February 22: Fold3 & Newspapers.com 1pm Thursday, February 29: Using the Digital Archive Email· Lee@FLPL.orgCall. 256-764-6564,ext. 130

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.



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

# **Our Litter Crews!**

### Editor:

I just recently returned from a waterfall vacation spanning several states. I need help understanding why all North Carolina, Virginia, Georgia, and Tennessee roadways are free of trash, while Alabama roadways are covered with trash; county roads, to state roads, to interstates? WHY???

I'm for putting prisoners back to

...using Liz Cheney as some sort of sterling endorsement of character would have her entire home state burst out laughing...

work cleaning up the trash along Alabama roads.

**Sherry Weems** Killen, AL

# A Right to Judge

### To the Editor:

I have read sad letters and I have read some funny letters. But it is sad to read letters that are so confusing. The recent letters from Pete Lopez and Tom House in the February 14



issue are confusing.

Pete, you quote the Bible like you are a Christian. Don't dare call yourself a Christian when you support homosexual marriage and murdering innocent babies.

I was born and raised a Democrat. But when I got saved by the blood of Christ Jesus, I realized there was no way to support those positions as a Christian. I am not one who can condemn. However, I am to judge with righteous judgement. John 7:24

If you don't like what I'm saying, please take it up with Jesus BEFORE you see Him at the great White . Throne of Judgment.

**Bobby Merryman Muscle Shoals** 

More LETTERS... on Page 31



**ROY BECK** NumbersUSA

Black economic momentum.

### See BLACK WEALTH... on Page 21

Courier Journal / February 21, 2024





Alabama's Largest Direct Mail Weekly



Hey y'all! I'm writing In recent months, we, my on And these thoughts Valentine's Day. I must say that of late, I have seen so much love.



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family, have been through some things. Most recently I had hip replacement surgery, and I have gotten cards and calls and love from people who are part of my fabric but not constant playmates. It's so great to know that people care. And then there is my church family - they have called, texted, dropped by, cooked such delicious food, prayed and supported without being asked with such genuine love. Is that one reason that God lets us get sick, so that he can heal us and remind us of who He is and so that His people can serve each other and show each other who He is? I am surprised and awed, every time, to learn that someone - while I've been doing what I'm doing - someone has been thinking about me and using their time to provide for me. Isn't that what Christ did - before I knew it, He was working to give me life more abundantly?!

And in the last several

months there have been hospitals and many caregivers. Our son, Garrett, had open heart surgery and my oldest sister, Rosalyn, had surgery due to cancer. There have been sweet love moments with their professional caregivers. Garrett tells this story: "Nurse Ruthie came in to take my x-ray while I was singing and listening to worship music. She smiled and said, 'I like the vibe in here.' Then she noticed the song and started singing with me. Later on when I saw her she said, 'I came into your room and thought it was a vibe. Then I realized it was the Holy Spirit." When Ros spoke of her hospital care, she said, "I do remember that whenever there was an unpleasant experience about to happen, someone was on the other side of my bed holding my hand. time. Čomfort ed by human Every provided by human touch." Now, I must admit, most of the time those touches came from family, but they also came from nurses, techs, therapists and doctors. And truly, I enjoyed that my physical therapist cheered the first time that I stood on my own after my surgery. Y'all, love only takes a touch, a song, a fist pump, time.

time - to sit alongside, to

wait, to pray - eight family members in a waiting area for a 14-hour surgery Love. Little mama caring for and nursing little man in the hospital during his daddy's 6-hour heart surgery - Love. I have seen it in big ways and in little ways during these months. My sister, Debra, rearranging Ros's Tupperware pieces, and staying with her, and staying with her. My brother, Gary, and his nutritionist wife, Colleen, providing nutrients and healthy fare - Love. Our daughter-in-law, Bonita describes a hospital love memory like this: "When the final tube was pulled out from Garrett, and he took an enormous breath, and we danced to 'Brand New Day' from 'The Wiz'". And just yesterday, there was my sweet Valentine, Kevin, quietly/secretly closing the door to the bedroom, that he created for me downstairs, so that I would take another hour's rest. Handicap accessorizing the downstairs bathroom - Love.

Can you feel it? Love. Do you note it? Are you demonstrating it? I am covered up in it. Let's all be sure to make that happen for each other. Love gives life. Every time.

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 Researchers have developed an algorithm that transforms complex data into musical sounds. • In 2003, Marvel successfully argued in a U.S. court that mutants were "nonhuman creatures" and, therefore, toys, in order to save on taxes, since X-Men action figures were being imported as dolls but toys have a lower tariff. • An ostrich can run faster than a horse. Seventy-five percent of Japanese homes boast a high-tech toilet, the latest models of which eliminate the need for toilet paper, keep you warm, check your blood pressure, play the sound of running water to, er, drown out your business. and automatically open and shut so you won't have to touch anything.

• Prior to the adoption of standard time zones in 1883, each city or town set its own local time based on the sun's position.

• Six years after Hall of Fame pitcher Gaylord Perry stated, "They'll put a man on the moon before I hit a home run," he struck the only one of his career just hours after Neil Armstrong stepped onto the lunar surface.

• Actor George Reeves, who played Superman in the 1950s, once had to deflect a young fan who wanted to test his "invulnerability" by bringing a pistol to a live appearance. Reeves convinced the boy to hand over his gun by warning him that a bystander might be hurt by bullets that bounced off his Superman suit. • A 2018 study found that wearing a necktie can reduce the blood flow to your brain by up to 7.5%.

First Thought for the Day: "Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson and Albert Einstein." -- H. Jackson Brown Jr.

• On their urban forest data site. the city of Melbourne in Australia assigned email addresses to each of the city's trees so it would be easier to catch and rehabilitate damaged ones. Instead, the trees received love letters. • Wild female chimpanzees, much like humans, experience menopause. • Giant lily pads in the Amazon River can grow up to 6 feet in diameter and even support up to 100 pounds without

breaking.

• A man in the U.K.

after a cycling accident spent four years raising 22,000 pounds for an innovative treatment that might enable him to walk again. However, when he heard of a disabled boy who also needed surgery, that had better odds of success, he donated the entire amount to the child instead. • On the moon, it would be possible for humans to walk on water. • Eric Money is the only NBA player to officially score for both teams in the same game • A group calling themselves Sieged Security hacked into the Idaho National Laboratory with a most extraordinary ransom demand -- not cash, but for the lab to research the creation of feline-human hvbrids!

• In the small Japanese town of Kamikatsu, residents are required to sort their solid waste into 45 different recycling categories.

• "Yield the crow a pudding" is an old slang term for death.

Morton's toe is when your second toe is longer than your big toe. It's widespread in art, with the Statue of Liberty being one of the more famous examples.
Jenga blocks have subtle differences in dimensions to make their construction less stable. Each brick is a different size and weight, so no two games will be alike.

Last Thought for the Day: "Great things are done by a series of small things brought together." -- Vincent van Gogh (c) 2024 King Features Synd., Inc



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# **DAVE RAMSEY'S** EntreLeadership **IF YOU'RE NOT GOING** ALL IN, STAY OUT

Dave.

I have an idea for a small business I think would be a huge success in my area. How do you feel about me keeping my current day job, and hiring a full-time manager for the business to handle the day-to-day operations, while I do the accounting and oversee things? If it doesn't break even or better, I can always close it. In my mind, I equate *mv plan to being like selling* real estate on the side. while keeping my regular, full-time job. What are your thoughts? Victor

Victor.

To be honest, I don't think there's a high likelihood of success using this model. Unless, of course, you're willing to devote 40 to 50 hours a week to this new business, in addition to the time you spend at your current job. In my

mind, you'd have a better if you bought an existing own child. business with a manager already in place. That way, entrepreneurial spirit, but at least you wouldn't have to be so entrepreneurial and constantly involved in like your idea is to swing things like adjusting the business model, checking things and crunch a few

customers Real estate will run itselffor the most part—once the number of hours you'd have to put into selling real estate on the side is nothing like the time you'd spend getting a new business off the ground.

Here's the deal, Victor. The secret to your small business books, success is you. You are the ideas, the passion and the *host of "The Ramsey Show"* energy. The problem with *and "The EntreLeadership* your plan is that you are

only a small part of the equation. Franchises and chains try to train this kind of stuff into people with pep talks and other forms of motivation, but when something's your baby, it's really your baby. You're going do your best, days, nights and weekends, to grow it properly. You're going to worry over it constantly, and treat it chance of making it work almost like it's your very

love your I'm sorry, Victor. I just don't like this plan. It sounds by once in a while, eveball prices and dealing with numbers. And if that's the case, I wouldn't waste mv Honestly? This idea isn't time or money if I were a lot like real estate at all. you. You'd probably benefit vour community more by just giving what you'd you find a tenant. Also, invest in the venture to a good charity. —Dave

> Leadership and smallbusiness expert Dave Ramsey is CEO of Ramsey Solutions. He has authored ingredient *eight national bestselling* including "EntreLeadership," and is a Podcast.

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Company Continued from Page 12

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beloved songs to the stage two weekends in a row.

"In 2021, I went to see *Company* in New York, and it was a lifechanging experience. It is a story about people and friendship. The word "Company" means something different to everyone, and I think anyone could come to this show and find something to relate to. It is sure to leave you with a lot of thought," said Ladner.

Company includes Sondheim's some of recognizable most compositions, including "Getting Married Today," "The Ladies Who Lunch," and "Being Alive," sung by a dynamic cast. This intelligent, mature, and hilarious story will leave you touched by the experience.

Produced by Tennessee Valley Art Association with support from the Alabama State Council on the Arts, Company brings a cast of brilliant vocalists together for the experience of a lifetime! Tickets range from \$15-\$20 and can be purchased at tennesseevallevarts. org or by calling 256-383-0533.

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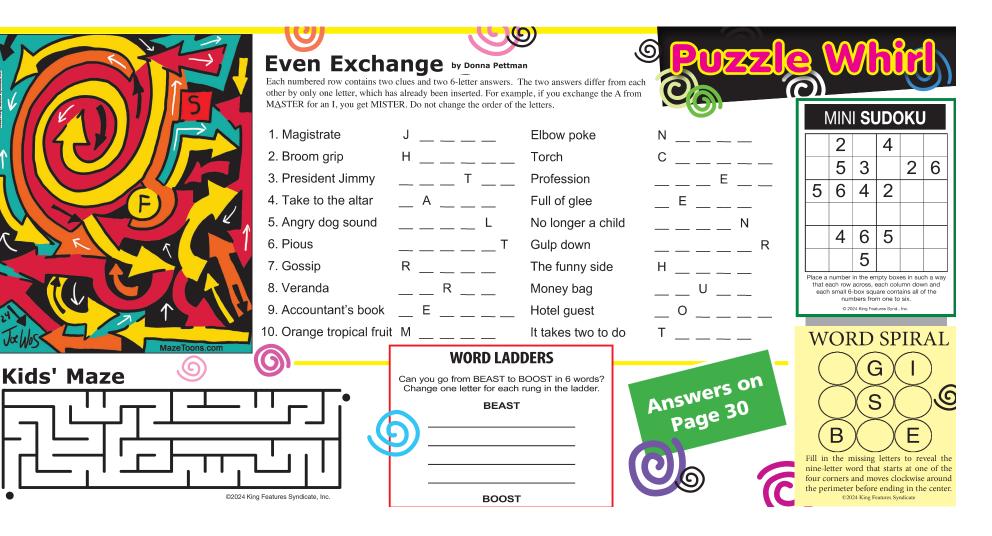
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# Guest Commentary continued - Roy Beck Black Wealth...

### Continued from Page 12

jumps in African American skills, incomes, and even business ownership.

Southern plantations and businesses despaired of their dwindling source of cheap labor. But by the 1880s, they were rescued by the grand political and economic bargaining that ended Reconstruction in the South and resulted in the Ellis Island-era "Great Wave of Immigration.' Each year over the next four decades, an average of nearly 600,000 immigrants — roughly 1% of the total U.S. – flowed population primarily into northern labor markets. That largely blocked the flow of Black workers from the South. In fact, many former slaves and families moved their back to the lower-wage South after they were displaced by desperate

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immigrants willing to accept appalling working conditions.

In this way, mass immigration solved not just northern economic elites' "worker shortage" problem, but southern elites' too. By 1910. about 90% of all African Americans were still laboring as farm workers and household servants in the South, primarily on or near the southern plantations where they or their ancestors had been enslaved.

Finally, in 1924, public pressure from notable Black leaders of the day like A. Philip Randolph and W. E. B. Du Bois forced Congress to drastically reduce annual immigration.

The ensuing tightness in northern labor markets created a huge demand for underemployed, underpaid southern workers. Some six million

African Americans left the South during the Great Migration, only made possible by tighter labor markets. By the 1960s, the share of Black households that were considered middle class had expanded from two in 10 to seven in 10. African Americans' greatly increased economic clout was an important factor in Congress passing the Civil Rights and Voting Rights Acts of 1964 and

But the economic boom didn't last. Congress reopened mass migration in the 1960s, and — just as before — economic progress ceased for most Black Americans.

In response, federal commissions in the 1970s called on Congress to reduce the immigration numbers. However, lawmakers instead heeded the concerns of employer lobbies that expressed fears of "worker shortages."

In 1989, another federally commissioned study found that the nation's declining birth rates would tighten labor markets and likely lead to more Black Americans being pulled into the workforce.

Predictably, business lobbies warned of a "worker shortage" and once again convinced lawmakers to import even more foreign laborers. Instead of viewing tight job markets as an opportunity to bring disadvantaged more Black Americans into the workforce and close racial wealth gaps, Congress chose to enable businesses to fill the open jobs with foreign workers. In the decades since, the U.S. government has

has offered lifetime work authorization to more than 30 million immigrants, not counting

millions of foreign workers who have entered the country illegally.

The United States doesn't have a worker shortage. For example, approximately four in 10 working-age African Americans with only high school diplomas don't have jobs. Many would jump at the chance to work, if recruited at fair wages and working conditions.

It's not difficult to see racial bias behind worker shortage the According narrative. anthropologists to like Angela Stuesse, Black workers many recognize that the term "labor shortage" has discriminatory undertones. In her words, it's "shorthand" for businesses not wanting to employ African Americans or "adjust working conditions and wages to retain employees.

For two centuries, the labor shortage myth has been used to justify immigration policies that disadvantage Black Americans. Today, the median household wealth of descendants of American slavery remains much less than that of recent immigrants — and less than 15% that of the descendants of European immigrants and settlers.

Given our history, claims of a "worker shortage" should put any racially sensitive American on high alert.

Roy Beck is the sole founder and former president of the NumbersUSA Education and Research Foundation, and the author of "Back of the Hiring Line: A 200-Year History of Immigration Surges, Employer Bias, and Depression of Black Wealth."

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# Pottery...

Continued from Page 12

that topic.

A program and activity about Southeastern Native American pottery making takes place at 10am Saturday, February

24Pottery is an art that has been practiced over 4,000 years by the Native American tribes of the Southeast. The art and practice of pottery making was historically used for different purposes, including utilitarian purposes and ceremonial uses. Children will also have the opportunity to create their own pottery pieces with air dry clay to share in a student made exhibit or take home. Together we will learn how and why pottery was made in the past and how it is still created and shared today!

This program is free and is sponsored by the City of Florence Department of Arts and Museums and the Muscle Shoals National Heritage Area. The Florence Indian Mound Museum is located at 1028 S. Court St. in Florence.

Call 256-760-6427 for more information.

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### Dear Savvy Senior,

Does Medicare cover any weight-loss treatments for overweight retirees? I just turned 65 and need to lose about 100 pounds and would like to know if Medicare can help. Overweight Owen

Dear Owen,

Yes, traditional Medicare does indeed cover some weightloss treatments like counseling and certain types of surgery for overweight beneficiaries, but unfortunately it doesn't cover weight-loss programs or medications. Here's what you should know

Who's Eligible: For beneficiaries to receive available Medicare-covered weight-loss treatments your body mass index (BMI), which is an estimate of your body fat based on your height and weight, must be 30 or higher.

A BMI of 30 or above is considered obese and increases your risk for many health conditions, such as some cancers, coronary heart disease, type 2 diabetes, stroke and sleep apnea. To find out your BMI, the National Institutes of Health has a free calculator that you can access online at nhlbi.nih.gov/health/educational/ lose wt/BMI/bmicalc.htm.

What's Covered: If you find that your BMI is 30 or higher, Medicare Part B will cover up to 12 months of weight-loss counseling conducted by a medical professional in a primary care setting (like a doctor's office).

Most counseling sessions entail an initial obesity screening, a dietary assessment and behavioral therapy designed to help you lose weight by focusing on diet and exercise.

Medicare also covers certain types of bariatric and metabolic surgery for morbidly obese beneficiaries who have a BMI of 35 or above and have at least one underlying obesity-related health condition, such as diabetes or heart disease. You must also show that you've tried to lose weight in the past through dieting or exercise and have been unsuccessful.

These procedures make changes to your digestive system to help you lose weight and improve the health of your metabolism. Some common bariatric surgical procedures covered include Roux-en-Y gastric bypass surgery, which reduces the stomach to a small pouch that makes you feel full even following small meals. And laparoscopic adjustable gastric banding, which incert an inflortable band that create a creatic pouch ancircling. inserts an inflatable band that creates a gastric pouch encircling the top of the stomach.

What's Not Covered: Unfortunately, original Medicare does not cover weight-loss programs such as fitness or gym memberships, meal delivery services, or popular weight-loss programs such as Jenny Craig, Noom and WW (formerly Weight Watchers).

Medicare also does not cover any weight-loss drugs, but it does cover FDA approved diabetes drugs that have

unintentionally become very popular for weight loss. Medicare Part D plans cover Ozempic and Mounjaro for diabetes only, not for weight loss! So, your doctor will need to prescribe these medications for diabetes in order to get them covered.

Medicare also does not cover Wegovy or Zepbound because

they're approved only for weight loss. The reason behind the weight-loss drug omission is the Medicare Modernization Act, which specifically excluded them back when the law was written 20 years ago. They also excluded drugs used for cosmetic purposes, fertility, hair growth and erectile dysfunction.

Without insurance, weight-loss medications are expensive, often costing \$1,000 to \$1,300 a month. To help curb costs, try websites like GoodRX.com or SingleCare.com to find the best retail prices in your area. Or, if your income is limited, try patient assistance programs through Eli Lilly (LillyCares.com) which makes Mounjaro and Zepbound, or Novo Nordisk (NovoCare.

makes Mounjaro and Zepbound, or Novo Nordisk (NovoCare. com) the maker of Ozempic and Wegovy. If you happen to be enrolled in a private Medicare Advantage plan, you may have coverage for gym memberships and some weight loss and healthy food delivery programs. These are considered expanded supplemental benefits and have gradually been added to some plans to provide coverage for nutrition, health and wellness. Contact your plan to see what it provides.

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





Medicare Part B is most used when you visit your primary care physician or specialist. But Medicare Part B is also used for many other medically necessary services. Medicare defines medically necessary as "healthcare services or supplies needed to diagnose or treat an illness, injury, condition or disease, or its symptoms and that meet accepted standards of medicine".

**Medicare** Minute

One of these other services covered by Part B is transportation by ambulance. Medicare covers and helps pay for ambulance services only if other types of transportation will endanger your health and will only cover and help pay for you to be transported to the nearest medical facility that's able to give you the care you need. If you choose to be transported to a facility farther away you may have to pay more.

Another service Part B covers is Durable Medical Equipment (DME). DME must be long lasting equipment that is used in your home for medical reasons and has an expected lifetime of at least 3 years. Medicare has a long list of equipment that falls under DME.

One of the most important benefits of Medicare Part B are the preventive services that it covers. These services include health care that is used to prevent illness or detect illness at an early stage.

Medicare.gov list 23 screenings and shots that fall under preventive services. They include things such as mammogram screenings, colorectal cancer screenings and flu shots.

Part B has an annual deductible of \$240 and a coinsurance of 20%. This means that if you have Original Medicare only, with no other supplemental coverage, you will owe the first \$240 filed on Part B each year and, after the deductible is met, you will be responsible for 20% of the cost of Part B services you receive.

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.

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# Guest Commentary - Andrew J. Harding

# Let's Not Hand China a Victory in the Pacific

t has been about years since Gilbert and 80 -the Marshall Islands campaign, a bloody struggle against Japan during World War II that cost thousands of Americans their lives. Congress Today, is poised to squander their sacrifice for freedom by granting China a generational opportunity to severely undermine security America's position in the Pacific.

At issue are three long-standing, bilateral Compact of Free Association agreements between the United States and the Federated States of Micronesia, the Marshall Islands, and the Republic of Palau. In exchange for modest financial assistance, each agreement grants the U.S. strategic denial rights and defense exclusivity with these nations.

denial Strategic rights allow the U.S. to unilaterally block the Chinese, or any other military, from entering the countries covered by the compacts. Exclusive defense rights allow the U.S. to access compact waters and to construct military sites on the first and second island chains. These facilities could prove critical in a possible defense of Taiwan or in protecting and resupplying our Japanese, Korean, and Filipino allies in the event of a conflict with China.

U.S.-Marshall The Compact also Islands allows the U.S. to test and improve missile accuracy launching missiles by from California that land on the Kwajalein Atoll in the Marshall Islands. Furthermore, Palau will host the new Tactical Multi-Mission Over-the-Horizon Radar system, which will grant the U.S. expanded air and maritime awareness in the Indo-Pacific.

The compacts with Micronesia and the Marshall Islands formally expired Sept. 30. The recent short-term funding packages have kept the agreements on life support, and the U.S. has agreed to renew the agreements and maintain access for 20 years at a total cost of \$7.1 billion. But it has not arranged for the funds to pay that bill.

is common with As many congressional fights, the key holdup has been a dispute over how to pay for the compacts. In many cases, Congress requires spending increases to be offset by either a decrease in spending or an increase in revenue. In other words, Congress, like the American taxpayer, is encouraged to have a balanced budget.

Despite knowing for years that an offset would be necessary to cover the relatively small sums involved, the White House has refused to make cuts to pay for the deals their negotiators struck, and Congress has been unable to agree on a bipartisan proposal that funds the compacts.

Because of how the prior compacts were funded, Congress needs to offset only about \$2.3 billion in new funding for all three countries across 20 years. That averages to around \$40 million per country per year.

It shouldn't be difficult to find that money elsewhere, considering that between April 2021 and September 2022, the U.S. gave nearly \$2 billion to Afghanistan, Venezuela, Pakistan, and the Palestinian territories—much less useful "investments" by far.

Funding the compacts is the fiscally responsible move, as the agreements theoretically save the U.S. tens of billions of dollars, given the added militarv capabilities the U.S. would need to field and deploy to compensate for the loss of access. In comparison, since 1986, the U.S. has provided about \$6.5 billion in assistance to the compact countries in return for defense access and military privileges.

In addition, failing to renew the compacts leaves the U.S. less safe and raises major doubts about America's ability to fund its key priorities and support its key allies in the Indo-Pacific. To nobody's surprise, China is ready to pounce if the compact provisions expire.

To avoid handing China a major strategic victory, Congress must find a way to fund the compacts. While Congress works to identify an offset, the Biden administration must offer better solutions. For example, rather than requesting \$3.1 billion for a National Strategy on Gender Equity and Equality, the administration could reallocate its budget request to cover the budget compacts.

Options to pass the compacts seem limited. The National Defense Authorization Act doesn't include the compacts; this is a missed opportunity. The compacts also could be included in a possible national security supplemental package.

If neither of these options is feasible, then the House and Senate could pass the compacts as a stand-alone bill. Regardless of the pathway, time is not on America's side.

Congress is at a critical juncture. No other agreement in the world may match the value that Micronesia, the Marshall Islands, and Palau offer the United States in exchange for a relatively modest rounding error in the Pentagon's budget.

Failure to fund the compacts would constitute strategic malpractice by Congress.

Andrew J. Harding is a research assistant in the Asian Studies Center at The Heritage Foundation.

This commentary first was published by *The Washington Times* and later appeared in *The Daily Signal.* 

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# **Ine** Club's Day of Giving

The Florence Exchange Club's recent Day of Giving saw local nonprofits receive over \$15,000 in donations. Throughout the year, the Exchange Club undertakes numerous fundraising activities, such as their Red Beans & Rice fundraiser and holiday pecan sales.

After each fundraising season concludes, the club identifies local non-profits and donates the proceeds from these fundraisers.

"We're very fortunate, not only to enjoy the camaraderie of spending time together and raising these funds, but to but able to see it help these wonderful local organizations," said Brian Maples, Exchange Club President

This year's recipients were Meals on Wheels, Caring Place Shoals, The Attention Homes of Northwest Alabama, Shoals CASA, The CP Center, Óne Place Of The Shoals, The **Special Olympics, The Healing Place, Common Ground Shoals, Big Brothers Big Sisters, The Shoals Dream Center, Easter Seals of Northwest** Alabama, Safe Place, Isaiah's Call, **Sleep In Heavenly Peace, and The** Fame Ranch

If you would like to learn more about opportunities to help with these fundraising efforts, you can contact the Florence Exchange Club by visiting their Facebook page -Exchange Club of Florence Alabama.

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**CRIEND DAISY** has been with us far too long! She has grown up in the shelter and is desperately searching for her own home and family! She is dog friendly and people friendly! She might not be best suited for small children because she does have a lot of energy and she jumps to give love. Daisy is full of energy and just looking for a home with a big yard that she can run in! She is spunky and super loving! DAISY IS UP FOR ADDPTION FOR \$25. Her fee includes a voucher for \$70 off of her spay, \$15 rabies voucher, current vaccines, wormer and NexGard! She will also have her own leash, collar and blanket to leave with her. For more information please contact **Colbert County animal shelter at 256-381-4073**.





and is not messy in his kennel at all! He loves to snuggle on his blankets and sleep peacefully all day! This boy is ready to bust out of his kennel and head to a home! He is shelter favorite and we know if you give him a chance, you'll love him as much as we do! ADOPTION FEE IS \$25. The fee includes a voucher for \$70 off of neuter \$15 rabies voucher, current vaccines, wormer and NexGard! He will also have her own leash, collar and blanket to leave with her. For more information please contact Colbert County animal shelter at 256-381-4073.

about 8 years old, already neutered and Deaf! He is an absolute sweet heart and loves everyone! He has been great with dogs at the shelter! Archer walks great on a lead

**VEGAS** is a little over a year old! He weighs about 40 pounds and is on the smaller side! He is such a sweet cuddle bug and wants to lay in your lap! Vegas is dog friendly and people friendly boy. Vegas is up to date on vaccines (minus rabies). NexGard and HeartGard! HE IS AVAILABLE FOR \$25! His adoption fee covers \$15 rabies voucher and voucher for \$70 off of his MANDATORY neuter! For more information please contact Colbert County nal shelter at 256-381-4073.



Meet **QUINCY**. This one blue eyed pup is absolutely adorable. Quincy is super sweet and loves attention. He would love someone to be apart of their life and fun. This wonderful family dog is waiting to meet you. Fostering is free. 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 Florence Lauderdale animal services 256-760-6676 to meet Quincy.



**MAX** is a gentle, sweet, and loving dog. Currently, he is in a foster home and looking for his forever family! He is great with kiddos and other dogs (he hasn't been around any cats). We are hoping to find Max a home before he has to come to the shelter -- please reach out to set up a date with him. Fostering is free! 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 Florence Lauderdale animal services 256-Florence Lauderdale animal services 760-6676 to set up a meeting with sweet Max.

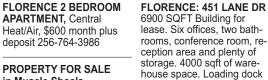


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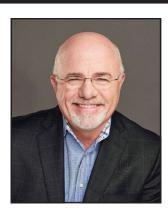




## by DAVE RAMSEY

### A BIG MESS

Dear Dave Our 21-year-old son is in college, and we've always warned him to stay away from credit cards. Despite our warnings, we recently learned he got a store-branded credit card. The good news is he has stayed under the credit limit. The bad news is he has never made any payments on the purchases he made, and now he owes about \$3,800. *He's a good student, and my* 



husband and I want to look at this as a young person's one-time mistake. Do you think we should pay off the card for him just this once? Melinda

### Dear Melinda.

Believe me, I understand you wanting to help him out. It means you've got a good heart, and you love him. No parent likes seeing their child in a bad situation.

There's a reality here, though, I hope you won't overlook. It's his debt, not yours. He knew what he was doing when he signed up for that credit card. He knew what it meant, what was expected, and he's the one who should make good on the repayment. There's nothing unfair about that.

Now, you're right. This is a typical young person's mistake. And like a lot of mistakes our kids make, it's one that's bad and wonderful at the same time. It's bad because if he had just listened to you and his dad, he would've avoided the whole mess. It's wonderful, though, because it gives you two the opportunity to provide him with a real world, teachable moment.

At this point, my advice is for both of you to give him a great big hug, and lovingly explain where he went

wrong and why it was a bad idea. If you want, you can even go a step further, and help him find a part-time job if he doesn't have one right now, so he can pay off his debt and get out of this mess. It'll take some planning and discipline on his part, but leave the payments to him. Hopefully, by the time he finishes working his tail off—and scrimping and saving to pay this debt—he will have learned a lesson he'll remember for the rest of his life. –Dave

í⊇

# **MORE HARM THAN**

### Dear Dave

GOOD

Our son has been married for about three years, and he and his wife are having financial problems. He wants to live on a budget and save money, while she hates the *idea of budgeting, and always* wants to buy expensive things. They make enough to get by, but they're not rich. How should we handle it when he asks us for advice? Stan

### Dear Stan,

If he can't get her to realize these habits are hurting them and their financial future, and if it's an issue they're going to continually butt heads over, it would be smart

for them to sit down with a good marriage counselor or pastor. Something like this needs to come from a neutral and objective third-party.

Do you get what I'm saying here? The last thing he needs to do is go back to his wife spouting stuff like, "Well, my parents said..." Remember when you were first married, Stan? You didn't want your in-laws always hovering around putting in their two-cents worth, either, right?

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I know you folks are concerned. It's only natural, because you love them and care about them. But if your daughter-in-law feels like her in-laws and her husband are ganging up on her, it could do way more harm than good! -Dave

\* Dave Ramsey is an eighttime 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.

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# **ASK** THE **ATTORNEY** What's The Right **Amount Of Pay**



### The first part of worker's compensation that most people see is 2/3 of their average weekly wage. The average weekly wage is based on the 52 weeks prior to the injury as reported on a W2 form and that includes contributions by the employee to 401K and health insurance that the employer pays for the injured worker.

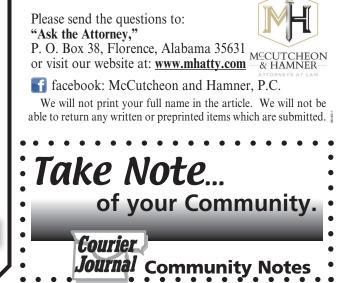
Let's say you were a school bus driver injured on the job. Over the past 52 weeks, you have been working for the same employer driving to basketball games and football games in addition to your regular workday that you were paid for, then whatever the average of your last 52 weeks of earnings is how you would calculate your average weekly wage.

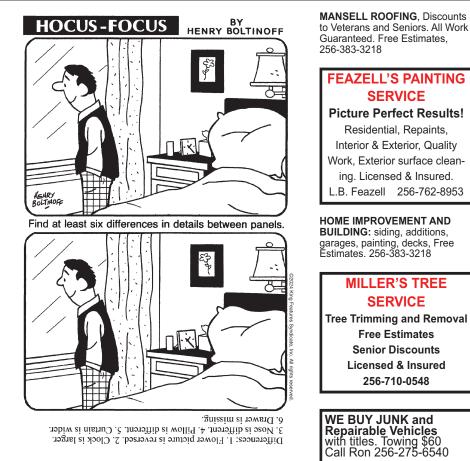
This sum of money is not taxable. It's not really defined as wages and so it's not subject to the claims of creditors other than for child support. It's subject to a minimum and maximum amount per week. No social security is paid on worker's comp which means that someone who's totally incapacitated at an early age will never draw social security.

Temporary total disability is paid to someone who is hurt and recovering. It stops when the doctor, chosen by the employer, decides that the injured worker has reached MMI which is maximum medical improvement. Often workers never know that their weekly payments are going to stop, and that sudden loss of income can provide an opportunity for the employer to settle the case for less than it's worth. It happens all the time.

People who know us or are recommended to us will stop by with settlement offers. Any good worker's compensation lawyer should be able to evaluate the offer and tell the injured worker whether they can add value to the case or whether the offer is reasonably fair. This should be done at no charge.

If you ever get a letter like this, come by and see us. Buckle up, drive safely, and as always, your referrals *are appreciated!* 256-764-0112





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### Courier Journal / February 21, 2024

# Community Notes...

**Continued from page 11** 

Club (Florence Senior Center) and Diamond Tours Diamonds in the Rough 2024 trip Information. www.

Group Trips.com/TheClub The former dates were April 15-17 and have been changed to these NEW DATES for the Nashville Show Trip, May 20-23.

for the Nashville Show Trip, May 20-23. 2 nights lodging in the Nashville area, 4 meals: 2 breakfast 2 dinners. Guided tour of Nashville, 2 great shows and Admission to the GRAND OLE OPRY & NASHVILLE NIGHTLIFE DINNER THEATER. Back stage tour of the Grand Ole Opry. Admission to Madame Tussauds Wax Museum, Visit Opry Mills and a photo opportunity at the Parthenon. \$522 for double occupancy and \$672 single

opportunity at the Partnenon. \$582 for double occupancy and \$672 single occupancy room. Trips are open to the public. Diamonds in the Rough trips originate at The Club, 450 Country Club Drive Florence. For more information call Fran @ The Club, 256.760.6642, 9-4 Monday-Friday.

 Niagara Falls Trip, June 23-29, #2101920, Double Occupancy Rate \$1187, Single Rate \$1421
 Mt. Rushmore and the Badlands,

Fees quoted by phone

ALL CREDIT CARDS

August 17-25, #2092162, Double Occupancy Rate \$1542, Single Rate \$1872

 Mackinac Island Trip, Sept 22-28, 2024, #209362, Double Occupancy Rate \$1086, Single Rate \$1335 Pigeon Forge and Smokey Mountain ow Trip, November 11-15, 2024,

Show #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). 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.

### Gerald Clemmons needs a kidney!

Gerald is a lifelong resident of Lauderdale County. He has kidney disease and is on dialvsis. 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.

East Lauderdale Quilters One Day Show Saturday, April 20 at Lexington First Baptist Church, 301 Taylor-Kizer Street in Lexington. 10am–3pm. Quilts will be on display and there will be quilting demonstrations. Admission is Free.

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# **Gondemnation** Of The Devil

The purpose of these articles is not to condemn, but warn folks of what's ahead for all in eternity. A person that is not saved is blind to the truth of God's word even though they can quote scripture. Today most of our religious world is believing and trusting in lies. Throughout biblical history the devil is a master at lying, trickery and deception. See John 8:44! The book of Job contains more about the devil than any other book. Notice in: Job 41:33-34 "Upon earth there is not his like, who is made

without fear. He beholdeth all high things: he is a king over all the **children of pride**." Notice again the five "I wills" in Isaiah 14:12-15. Notice the devils beginning in Ezekiel 28:13-15. He was a great musician, a cherub, covering above God, and walked in the midst of the stones of fire, until iniquity was found in him. Remember these verses also: Proverbs 16:18 "Pride goeth before **destruction**, and an haughty spirit before a fall." Job 41:10 "None is so fierce that dare stir him up: who then is able to stand before me?" 1 Timothy 3:6 "Not a novice, lest being lifted up with **pride** he fall into the condemnation of the devil." The devil wanted to be like God!

When we are young, we think the ground shakes under our feet. Carrying that mindset into old age is a damning thing. John 20:27 "Then saith he to Thomas, Reach hither thy finger, and behold my hands; and reach hither thy hand, and thrust it into my side: and be not faithless, but believing." Unbelief using pride, both are sins that will land you in hell quicker than anything! Those sins have dominated this generation. This façade will be uncovered and open to all at the white throne judgment. You need this: Acts 20:21 "Testifying both to the Jews, and also to the Greeks, repentance toward God, and faith toward our Lord Jesus Christ." Trust Christ, ask Him to forgive you and save your soul and bring you to God, he'll do it. Remember, Jesus paid the price to redeem your soul, not some false prophet. He is worthy. What a blessed, coming Saviour we have.

> **Beacon Baptist Church** Bill Bishop, Pastor • Rogersville • 256-247-7733 1.2 miles north from red light on Hwy. 207 on left Sunday services at 10am and 11am and 6pm Visitors welcome!

REMODELING CONSTRUCTION

# Letters...

Continued from Page 12

## Many Areas of Concern

Editor:

It's not President Biden's age that concerns millions of rational thinking Americans. but rather his almost fifty years of laughable incompetence as а politician

Even Obama once said. there was "nothing that Joe couldn't mess up.

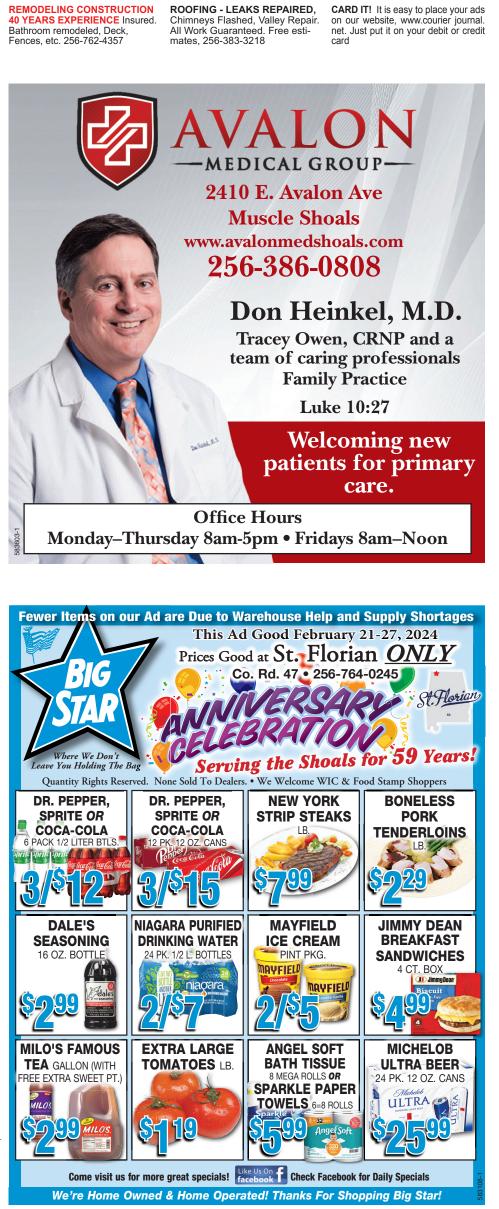
the Look around country and the world now. Look at everything he has touched over last three years the We can like or alone. dislike any politician. using However, Liz Cheney as some sort of sterling endorsement of character would have her entire home state burst out laughing, as she was soundly defeated and rebuked by her own voting base.

Former President Trump's ego and bluster got results, as more countries now pay the agreed upon amount for their own defense. Trump is thinking ahead, knowing that if he is reelected, he'll have to unravel the horrendous worldwide mess Biden perpetrated has on America. And let's acknowledge that every state, including Alabama, had and still has elements of racism. Redlining areas in the state deemed not worthy of investment include racial and ethnic stats that often seem more important than anything else. As recently as 2018, laws were codified making it illegal to teach or even discuss racism in Iowan schools, signed by the Governor who was elected by Iowa's citizenry. It has no record on slavery, but its racism should be of concern.

I'm much more concerned about the mentality, perceptions, and agendas from Democrats towards our Their revised country. definition of Democracy sounds more like Marxist Dreamland. а

Wayne South Florence

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