

**Old Deck is
Now Closed**

FLORENCE – Following a recommendation from LBYD Engineering citing safety concerns, the city of Florence closed the old parking deck (corner of Tennessee and Pine St) on December 6.

All vehicles must be removed from the deck as soon as possible. Vehicle owners are encouraged to take advantage of free parking in the new parking deck located at the corner of Tombigbee and Pine Streets, which will remain free of charge through December.

Signage will be installed around the old deck to indicate that it is closed.

The new parking deck includes upgraded security measures such as cameras and after-hours attendant availability.

**Graduations
Dec. 13 & 14**

FLORENCE– Winter commencement ceremonies at the University of North Alabama are set for Friday and Saturday, December 13-14, at Norton Auditorium.

Dr. Sharon Holley ('91), an Associate Professor and Director of Master's Nurse-Midwifery

See SHORTS... Page 2



Holley



Underwood

Volume 141 Number 7

December 11, 2024

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Fielding Legends

Lane, Wallace to be Honored in February Ceremony

FLORENCE– The Florence-Lauderdale Convention and Visitors Bureau has named the field at Bank Independent Stadium Bobby Wallace Field in honor of the Lions' legendary head football coach who saw the team through

three Division II National Championships in the 1990's.

The UNA Foundation has also committed to naming the baseball field in honor of Mike D. Lane, UNA's head baseball

See FIELDING... Page 8



Lane



Wallace

Classic Characters

Part of the Dickens Y'all Festivities



TUSCUMBIA–Scrooge, Marley and all the familiar faces from Charles Dickens' beloved holiday classic, A Christmas Carol, will return to downtown Tuscumbia on December 14, 10am-4pm, joining merchants and townspeople to present "It's a Dickens Christmas, Y'all." In its 14th year, the town's signature holiday event adds a spirited touch to the season and brings a hint of "Merry Ole England," to this historic Alabama town. Dickens Christmas, centered along Main Street, is free.

Expect to find snow falling in the pocket park and to visit with Santa Claus or his English counterpart, "Father Christmas." The Clydesdale horses, Clyde and Pride, will return to provide the ever-popular carriage rides. The shops and eateries of Tuscumbia will offer holiday specials and food trucks and a selection of crafts and gift vendors will

See DICKENS Y'ALL... Page 6



The John Coffee Memorial Bridge, which opened in 1964, has exceeded its 50-year design life.

Photo: J. Glasz

**Comments Open for
New River Bridge on
Natchez Trace Pkwy**

INSIDE: See BRIDGE... on Page 30

INSIDE this Issue

Automotive Inside



Ray Miller Buick-GMC
Advance Auto Sales

- Medicare Minute
- Ask the Attorney
- Strange but True
- Coloring Contest
- Dave Ramsey
- Cat & Kids
- Hocus Focus
- Game Day
- Scorecard Winner
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Shorts...

Graduations Dec. 13 & 14

Continued from Page 1

Didactic Education at UAB, will serve as the speaker for both Friday ceremonies. **Kerry L. Underwood** ('90), State Representative, Alabama House District 3, will be the speaker for the three ceremonies on Saturday.

Dr. Holley's experience includes full-scope clinical practice as a Certified Nurse-Midwife for 27 years. She has been an educator for nurse-midwifery students since 2010 at Vanderbilt University School of Nursing in Nashville and at Baystate Medical Center in Springfield, MA. She returned to UAB School of Nursing in 2021 to restart the MSN Nurse-Midwifery Pathway. She serves on the Alabama Maternal Mortality Review Committee, the Alabama Joint Committee with the Board of Nursing and the Board of Medical Examiners and is the Vice President for the Alabama affiliate for the American College of Nurse-Midwives.

In 2016, Underwood was elected to serve as Mayor for the city of Tuscumbia and had that position until 2022 when he was then elected as an Alabama State Representative of District 3. He chaired the Shoals Industrial Development Commission and supported the Shoals Chamber of Commerce as it worked to improve the quality of life for the region. As a State Representative, Underwood is a member of the Rural, TVA, and Sportsman caucus and is appointed to a number of committees, including Ways and Means-General Fund; Financial Services; and Boards, Agencies, and Commissions.

\$1.5 million in grants to educators to develop science, technology, engineering, and math education projects across the Tennessee Valley region.

"We know STEM teachers across the region are inspiring students to become the workforce of the future and that's why it's so important for TVA to continue to support this grant program," said **Jeff Lyash**, TVA president and CEO. "Providing additional resources to schools helps provide essential hands-on learning programs that equip students with skills that will help them be successful in whatever they choose to do in life."

Grants up to \$5,000 were awarded in a competitive process to meet the diverse needs of local communities. Preference was given to grant applications that explored TVA's primary areas of focus: environment, energy, economic development, and community problem-solving. Any school that receives their power from a local power company served by TVA was eligible to apply. The average award this cycle was \$4,386.

Since 2018, TVA/BVI has provided nearly \$8 million in STEM grants supporting over 730,000 students.

The Tennessee Valley Authority is a corporate agency of the United States that provides electricity for business customers and local power companies serving nearly 10 million people in parts of seven southeastern states. TVA receives no taxpayer funding, deriving virtually all its revenues from sales of electricity.

Area schools receiving grants included (alphabetically):

- Brooks High School
- Colbert County Schools
- Covenant Christian
- Forest Hills Elementary
- Hibbett Elementary
- Kilby Lab. School
- Leighton Elementary
- RE Thompson Intern.
- Riverhill School
- Webster Elementary
- Weeden Elementary

More SHORTS...on Page 3

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<p>Split Chicken Breast \$1.49 Lb.</p> <p>Whole Chicken Wings \$2.99 Lb.</p>	<p>Chicken Tenders \$2.99 Lb.</p> <p>Boneless Chicken Breast \$2.49 Lb.</p>	<p>Farm Raised Catfish Fillet \$1.89 4 Lb. BOX</p> <p>Chicken Leg Quarters \$7.99 10 Lb. Bag</p>	<p>SMOKED TURKEY: Drumstick, Wing, Tail \$3.49 Lb.</p> <p>Fresh Turkey Drumsticks \$1.99 Lb.</p>

TVA Grant for Local Schools

KNOXVILLE—The Tennessee Valley Authority, in partnership with Bicentennial Volunteers Inc., a TVA retiree organization, is awarding a record-tying

Shorts...

Continued from Page 2

Local Teams in Regional

MUSCLE SHOALS--Starkville Academy, Creekside Academy, and Trinitas Classical Academy teams were the top three in a field of 21 teams in November that competed in the Northwest Alabama BEST Robotics GameDay competition at Northwest Shoals Community College. Those teams will now compete in the South's BEST Robotics Regional Championship December 13-14 at Alabama A&M in Huntsville. Creekside Academy of Florence is competing as the defending 2023 national champion.

"We are immensely proud of all the teams that participated," said **Kim Sheppard**, NW AL BEST Hub Director. "Their creativity, teamwork, and determination were evident. We can't wait to support them at the South's BEST championship!"

The BEST Robotics season kicked-off Saturday, September



7, on the NWSCC Shoals campus for all area teams under the direction of Northwest Alabama BEST Robotics hub directors **Kim Sheppard** and **Jeff Laughlin**. The theme for this year's competition was 'LOW G, A Lunar Robotics Challenge,' which is all about robotics on the moon. Middle and high school student teams worked on their robot design & engineering process for eight weeks.

In November, 11 teams qualified for the South's BEST Regional Championship in BEST (most prestigious, encompassing all BEST activities) and robotics and marketing notebook.

BEST Category:
1st Place: Starkville Academy, MS
2nd Place: Creekside

Academy
3rd Place: Trinitas Classical Academy, TN
Finalists: Brooks High, Corinth MS City Schools, Covenant Christian School

Robotics/Marketing Notebook Only Category:
 Central High School
 Hatton High School
 McNairy Central High (TN)
 Rogers High School
 Winfield High School

For more information about the BEST Robotics program and future events, please visit <https://nwalbest.com> or <https://bestrobotics.org>.

ABOVE: Teams work on their robots in the pits at the 2024 Northwest Alabama BEST Robotics GameDay competition at NWSCC in November.

NWSCC photo



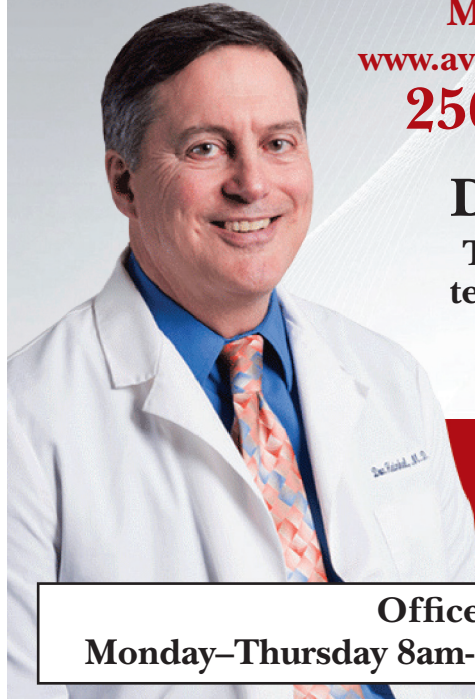
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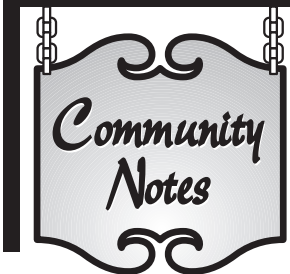
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the Tusculumbia Church of Christ, corner of Main and Fourth Streets in Tusculumbia. All members of the post, their guests, and all Veterans are invited. Members provide covered dish, sides, or desserts. For more info: 256-762-5950.

starts at 10am, followed by a free lunch (Chuckwagon Chicken Stew) for all at noon. Enjoy games (cakewalk), Christmas crafts, bake sale, and silent auction. Everyone welcome - 10033 Highway 20 in Florence.

On Sunday, December 14 at 12 noon, the Stone Theater at Keestone Resort is hosting "Once Upon A Christmas, A Princess Musical." Step into a magical Christmas adventure with an Enchanted Princess Dinner Theater Production. It's a holiday celebration that promises to be full of wonder, joy, and Royal surprises. Tickets are \$99 per adult and one child. Additional children, \$29 each. Call 931-853-3303 or visit Keestone.com to reserve your spot today! 150 Clubhouse Drive, Loretto, TN.

Historic Sheffield Trolley Tours, resume Sunday, December 15 at 2pm, departing from City Hall. Explore the rich history of Sheffield this holiday season on an enlightening two-hour trolley tour, guided by historian, Jimmy Austin. Tickets are \$15 and available at the Sheffield Public Library. Seating is limited. Call for more information. 256-386-5633.

The Florence Christmas Parade sponsored by Bank Independent takes place on Thursday, December 12 at 7pm along Court, Tennessee, and Seminary Streets downtown.

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible. For more information contact NACOLG SENIORx today. There is no charge for this service. 1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529

Santa Manley will be at THE BARN in Deibert Barn in Florence's Deibert Park from 10am-noon on Saturday, December 14 for visits and pictures. Donut NV food truck will be there with donuts and hot chocolate. See you at the Barn!!! - 2801 Darby Drive

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

Cloverdale Community Church will have a drive-thru live Nativity December 14-15 and December 21-22 from 6-8pm each night. In case of rain, the nativity will be cancelled. The church is located on Hwy 157 in Cloverdale.

FAME Recording Studio's holiday schedule is as follows: Christmas: Closed Tuesday-Friday December 24-27, open Saturday, December 28, then closed until Thursday, January 2.

Join the University of North Alabama Alumni Association for a Shoals Area, Alumni and Friends Holiday Party from 5:30-7pm on Thursday, December 12 for a festive social gathering at Mugshots Grill and Bar in Florence.

LifeSouth Bloodmobile Dates:
• Foodland - Rogersville Dec. 22, 8am-1pm
• Sam's Club Dec. 24, 8am-12pm

Wesley Chapel United Methodist Church invites everyone to find Hope, Peace, Joy, and Love in Christ while gathering together this Christmas season December 15-Blue Christmas Service, 10:30am
December 18-Dinner then Christmas Caroling & Cocoa 5:30pm
December 24-Come and Go Communion, 4-5:30pm
December 24-Christmas Eve Candlelight Service, 6pm
Wesley Chapel is at 11025 County Rd 15 in Florence. Facebook.com/wesleychapel Florence

Muscle Shoals Sound's Holiday hours are - Christmas: Closed December 24 - January 6.

American Legion Post 31 will celebrate the holiday season with its annual Christmas Dinner on Monday, December 16, at 6pm in the Annex of

Florence Federal Credit Union will host Free Pictures with Santa Friday, December 13 from 2-4pm at 501 E Tennessee St, in Florence. From the North Pole to Tennessee Street, Santa's coming to town! Bring the kids to meet Santa and take free pictures, enjoy goodies and refreshments, and register to a \$100 Cash Deposit Giveaway.

Dr. Reid Melson, DO

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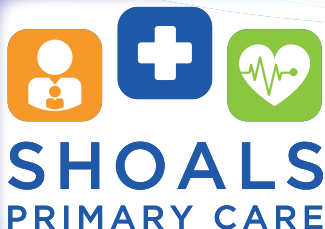
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See NOTES... page 10

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It's a Dickens Christmas, Ya'll! Courtesy file photo

Dickens, Y'all...

Continued from Page 1

be on hand. Costumed Victorian characters, musicians and carolers will stroll the streets.

Rudolph the Red-nosed Reindeer will join the kids for an early breakfast at Superhero Chef's restaurant, or you can choose to visit with the Ghost of Marley and all the Dickens Ghosts at "Scones and Moans" in Market on Main.

Throughout the day, festival goers may enjoy a Trolley Tour through the historic district, "Poetry and Music" at St. John's Episcopal Church, and "A Holiday Tea" at the historic Tennessee Valley Country Club, in which advance tickets are required.

Events appealing to the younger set include cookie decorating at Basse Trading Co. and "Milk and Cookies with Tiny Tim," including a reading of A Christmas Carol at Emily Cooper Gallery. You may even "Strut Your Mutt" around town with Best Dressed Dickens Dog prizes awarded! Make your own Victorian Christmas Ornament at Helen Keller Library.

"We're always coming up with new ideas to add to the Dickens Christmas fun," said Sherry Campbell, chair of the event.

New to this year's schedule is a storytelling event entitled "No Humbug! The Surprising True Story Behind the Creation of 'A Christmas Carol,'" presented at historic Locust Hill by popular storyteller Delores Hydock. Campbell suggests the purchase of advance tickets as Hydock's programs are usually sold out.

A former event is being brought back to the

Dickens Festival. "The Friends of the Fezziwig Party" will be hosted at the historic Winston Home at Deshler High School on Thursday, December 12. This evening event requires a ticket.

The Tennessee Valley Museum of Art will be hosting its Winter Art Market of locally created arts and crafts for sale. Enjoy a holiday-themed water show, beginning at dusk each evening, amid the festive lights of downtown's Spring Park.

Dickens Christmas is sponsored by Tusculumbia Retail Development, a volunteer group dedicated to building the business community with promotions and public events.

"TRD is indebted to many participants and to the numerous sponsors and supporters who make this family-friendly holiday event possible," said TRD president, May Woodie Christopher. "There are so many volunteers and groups involved, making 'It's a Dickens Christmas, Y'all' festive and fun for everyone!"

The street festival is free, as are many of the events. Some special events require a nominal charge, or donations are accepted to offset costs. For more information and the complete schedule call TRD / Fiddledee D! at 256-383-9797. Follow on Facebook: 14th Annual It's A Dickens Christmas Y'all.

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

219 W. Tennessee St.
Florence, AL 35630
or email to:
editor@courierjournal.net

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

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Jonah 2:9c "Salvation is of the LORD." **Isaiah 45:7** "I form the light, and create darkness: I make peace, and create evil: I the LORD do all these things." **Romans 4:25** "Who (CHRIST) was delivered for our offences, and was raised again for our justification." **Romans 5:1** "Therefore being justified by faith, we have peace with God through our Lord Jesus Christ." **Romans 5:16**

"And not as it was by one that sinned, so is the gift: for the judgment was by one to condemnation, but the free gift is of many offences unto justification." **Romans 5:18** "Therefore as by the offence of one judgment came upon all men to condemnation; even so by the righteousness of one the free gift came upon all men unto justification of life." **Hebrews 5:9** "And being made perfect, he (CHRIST) became the author of eternal salvation unto all them that obey (BELIEVE) him;" See **Romans 10:16** & **Mark 1:15!** Why do folks work so hard for the free gift of salvation is beyond reason! You need a Saviour and YOU are not it!

2 Corinthians 11:3 "But I fear, lest by any means, as the serpent beguiled Eve through his subtilty, so your minds should be corrupted from the simplicity that is in Christ." **Ephesians 2:8-9** "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast." **John 1:11-12** "He came unto his own, and his own received him not. But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name:" Once you freely get three things mentioned above, God's free peace will keep you. **Philippians 4:7** "And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus."

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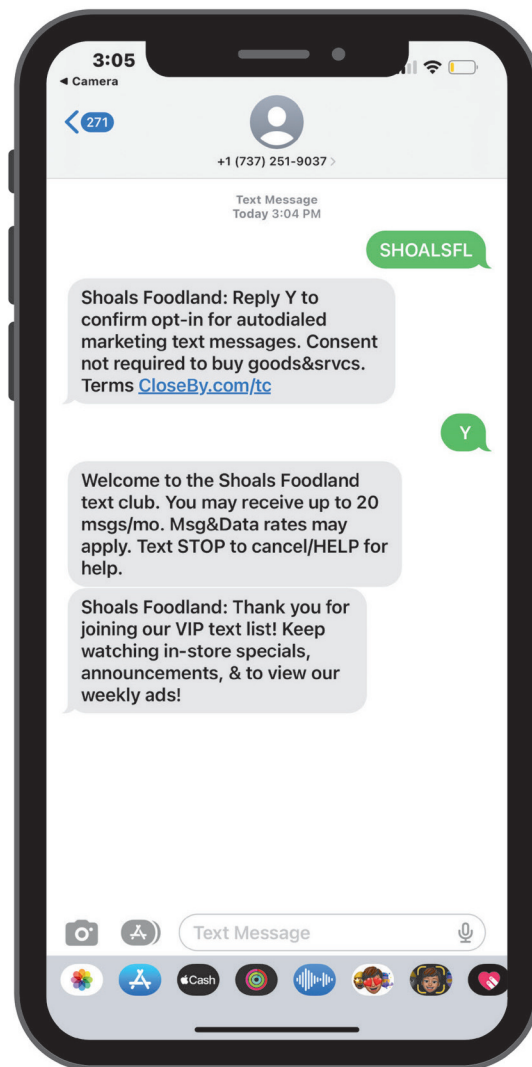
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Fielding Legends



Continued from Page 1

coach who saw the team achieve 25 straight winning seasons from his hire in 1984 until his retirement in 2008.

A special ceremony on February 1, 2025 will officially unveil the plans for both fields and will be an opportunity for the coaches, former players, student-athletes, and others to celebrate this significant naming.

"Our organization values the relationship between the City of Florence and the University of North Alabama," said Rob Carnegie, President and CEO of the Florence-Lauderdale CVB. "We have a broad footprint, much like UNAs, and our desire with this gift is to make an impact across the area and drive visitors here for years to come."

Coach Bobby Wallace said he is deeply honored by the gift and the recognition for him, the program, and the hundreds of student-athletes he coached.

"This means so much to me and my family. I pray every coach, player, manager, and trainer that was at UNA during those years feels they are a part of this. I also want to thank all the great fans that supported us. It was a special time!"

"I thank the good Lord for letting this old ball coach have this privilege," said coach Mike Lane. "It is something we can all take pride in, and, from what I have seen, it will be a great place for people to watch games. From the standpoint of the players, it is an upgrade to what we had. A field is unique and very important to players."

Wallace and Lane were at UNA at the same time, and both achieved renown in their respective sports.

Both namings are for the useful life of Bank Independent Stadium.

Lane arrived on campus first in 1983, taking over a program that had just one winning season in the six years prior to his arrival. The Lions went on to 25 consecutive winning seasons with a 908-398-12 record under his leadership. In his second season in 1985, the Lions went 46-11-1 to set a school record for single season wins, which still stands today. His teams won 40 or more games

six times, won five Gulf South Conference championships, appeared in 10 NCAA Regionals and one World Series in 1999. Lane's Lions had a remarkable 571-156-4 record at home over his 25 seasons, including a record 32 home wins in 1999.

Wallace arrived on campus in 1988 and led the team for 10 seasons in his first stint. The Lions posted an 82-36-1 record that included six NCAA Division II playoff appearances, three Gulf South Conference championships and three consecutive NCAA Division II National Championships in 1993, 1994 and 1995. Over those three seasons, UNA posted a combined 41-1 record, making Wallace the first coach in collegiate football history to win as many as 40 games in just three seasons. The three straight national titles also made UNA the first school in the history of NCAA scholarship football to win three straight national titles.

Wallace was a 3-time GSC Coach of the Year and three-time Division II National Coach of the Year, and Division II Coach of the Quarter Century (1972-97).

He was selected Division II Football Hall of Fame in 2010 and has also been inducted into the Alabama Sports Hall of Fame and the Gulf South Conference Hall of Fame.

Wallace left UNA in 1997 for an FBS level job at Temple University, where he coached until 2005. He then coached at West Alabama from 2006-10. After his time in Livingston, Wallace decided to come home to Florence for his second stint as head coach of the Lions.

In his second term at UNA from 2012-16, Wallace led the Lions to a combined 44-15 record that included four straight GSC championships from 2013-16, four straight NCAA playoff appearances and a berth in the 2016 Division II National Championship Game. In total, Wallace finished with a 126-51-1 record at UNA with 10 postseason appearances and a 20-7 postseason record. He is the winningest coach in UNA and GSC history.

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Medicare Minute

“Prescription Drug Plans 2”

When looking at a prescription drug plan the first thing that most people look at is how much the plan cost. There are drug plans that cost less than \$20. There are also plans that cost more than \$100. Conventional wisdom tells us that something that cost \$100 has to be better than something that cost \$20, but when talking about Medicare prescription drug plans this isn't necessarily true. You have to look deeper than the premium of the plan to see if it's the right fit for you.

One important part of a drug plan is the deductible phase of the plan. A deductible is the amount of money you must pay out of your pocket before your plan will begin to pay. For example, if your plan has a \$590 deductible you may have to pay the first \$590 before the plan will pay. The good news is plans treat deductibles differently. Some plans have deductibles on all tiers of drugs. On some plans the deductible only pertains to tier 3, 4 or 5 drugs but not tier 1 or 2 drugs. Other plans have no deductible at all. The way to know if your plan has a deductible on the prescriptions you are taking is to look at the plan's Formulary to find your drug's tier and the Summary of Benefits to see if you have a deductible.

You will also want to know if the plan requires you to pay a coinsurance on any of your prescriptions. A coinsurance is a percentage you will pay on your prescription. A lot of plans have a coinsurance on tier 4 and tier 5 prescriptions. This means if you have a coinsurance of 20% on your prescription, and the prescription retails for \$500, you would pay 20% or \$100. Next week we will look at copays, formularies and provider networks

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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- Overseeing ordering and stocking of operating supplies
- Developing and implementing maintenance plans
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- 2 + years management experience
- Bachelor's or associate degree
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- Background in maintenance management or a similar role preferred
- In-depth understanding of maintenance best practices, safety regulations, and industry standards
- Knowledge of preventive maintenance programs and their implementation

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Community Notes...

Continued from page 4

Children's Museum of the Shoals will host a Brunch with Buddy the Elf on Saturday, December 14 from 11am-1pm.

Tickets for each participant must be purchased by December 11 for \$10 each. This ticket will purchase your spot at brunch, a special craft, and your admission to CMS. Please call us at -256-284-7107 or visit the museum to reserve your family's spot! This event will have LIMITED availability! Gluten-free options will be available.

Disabled American Veterans in Sheffield meets every fourth Tuesday of each month. (December 23) at 1409 W. 11th St. in Sheffield - 256-381-8229. Dinner at 6pm - Business at

7pm. Veterans Serving Veterans. Open Monday-Wednesday 9am-1:30pm.

A Free Christmas Lights Display at 8971 Lentzville Rd in Athens is available for public viewing from dusk-midnight through December 31. The 1/4-mile loop is a drive-around experience that includes thousands of lights, a giant Snowman, lighted arches, an umbrella tunnel you drive under, music you can tune your radio to, lots of inflatables and other Christmas displays. Everyone is welcome to come and enjoy.

Walk-Thru Live Nativity with Live Animals in the Hickory Hills neighborhood of Florence ONE NIGHT

ONLY from 5:30 -7:30pm Thursday, December 19. Walk up to 111 Hickory Hills Ct. in Florence. Donations will be accepted to support Big Brothers/Big Sisters of the Shoals.

Unity Christmas Giveaway Sunday, December 14 at 2pm at Harvest Mitchell Burrell Slater Gym, Corner of West College St and South Cherokee St. in Florence. Giving away, free food, clothes, toys, bikes, TVs, home, supplies, and more - all free as needed.

Featuring Robert Turner Jr, New Birth Ministries; Kobee Fitzgerald, Ekklesia Church; Terrell Hall, The Worship Church; Mark D. Linder, The Dwelling Place; and Theron Brown, Christ World Wide Ministries.

See NOTES... page 26

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Commentary

Courier Journal

in the Shoals

THIS WEEK

December 11, 2024

Benedict Biden's Cemented Legacy

Ninety percent of the honest observers knew it was a lie waiting for fruition. As soon as Joe Biden answered the question the first time -- "No" -- during the Presidential campaign, it was just a matter of time. Most of us thought he would wait until mid-January or so to pardon his, son, Hunter. Instead, he chose Thanksgiving weekend of all times.

In A Few Words



TOM MAGAZZU
Editor

You can't blame him for doing it. No parent wants their son or daughter to be incarcerated, guilty or not. But most of us are powerless to change what is inevitable. IRS charges, gun possession charges and and guilty pleas all gone.

The same stoned-out dude who forgot that he took his laptop in for repair with extremely compromising personal and criminal details also didn't go back to pick it up after repeated calls and reminders it was waiting. Hunter is one lucky dude.

See LEGACY... on Page 22

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

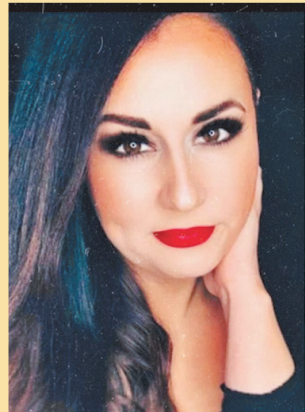
SHOALS HOLIDAY CONCERT



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DECEMBER 17

3rd Show Boasts 3 Favorites

TUSCUMBIA—The Shoals Holiday Concert is back for its third year, bringing a delightful blend of holiday cheer and exceptional music to the Alabama Music Hall of Fame. Colbert County Tourism is teaming with the Hall of Fame once again to host this celebrated event, featuring a stellar

lineup of artists with deep ties to the music world and the Shoals community. This year's concert takes place at 6:30pm Tuesday, December 17, at the Alabama Music Hall of Fame.

The concert will spotlight Grammy-nominated artists

See CONCERT... Page 24

Happening THIS WEEK

THE STONE THEATER AT KEESTONE Resort is hosting "A Motown Christmas" with Velvet Soundwave, a dynamic production band with a full horn section. Timeless energy of classic rock and roll with a festive twist will have us grooving to classic hits from legends like Stevie Wonder, Michael Jackson, Chicago, and Elton John as the band fills the night with soulful holiday cheer. You'll be singing and dancing to the hits of the 60s, 70s, and 80s. A Motown Christmas with Velvet Soundwave will have you on your feet and reliving the soundtrack of your life! The Grand Lobby opens at 5pm with a Keestone Resort guided group tour beginning at 5:30pm. Theater dinner seating begins at 6pm with Showtime at 7:15pm! Call 934-853-3303 or visit Keestone.com to reserve your spot today! 150 Clubhouse Drive, in Loretto, TN.

THE FULL MOON PLAYERS AND CYPRESS MOON STUDIOS in Sheffield presents "Million Dollar Quartet Christmas" written by Colin Escot continues with shows December 12-15. Rock in the holidays with Elvis, Johnny Cash, Carl Perkins, Jerry Lee Lewis and our very own, Sam Phillips! The production is directed by Jennifer Adams with Mike Adams as assistant. Musical director is Gene Anne Gifford. Tickets are \$20 in advance and \$25 at the door. Visit cypressmoonstudios.org or call 256-335-6961 for tickets or more information.

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SAT., DEC. 21 • 1PM
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Visit www.roarlions.com for full team schedules and ticket information

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

Deserved Coaches

Editor:

As recently as the November 26 edition of the *Courier Journal*, my letter the new football and new baseball facilities on the UNA campus. Well, we now have the names for each

The November 26 *TimesDaily* article by David Glovach, entitled, "Field names honor 'great coaches,'" provided the details.

"UNA will name its baseball field for Bank Independent Stadium 'Mike D Lane Field' Its football counterpart will be called 'Bobby Wallace Field.'" This honor is fully deserved by these outstanding coaches. The remaining concern is the seating

capacity for the baseball.
Roar Lions!

Bill Smoak
Florence

Small Business Help

Editor:

When it comes to running a successful small business, providing a great product or service is only half the battle. Whether you're selling handcrafted products, offering professional services, or running a local shop, knowing who your potential customers are—and how to reach them—can make all the difference in your business's success.

What is a target market?
Think of your target market as a group of your ideal customers. These people likely have similar characteristics outside of being most likely to purchase your product or service. Identifying those characteristics can help you focus on your target market.

Finding your target market
Begin with the simple elements: think geographic location and demographics (age, gender, and income). From there, you can drill down deeper and hone in on their psychographic identifiers, such as personality traits, lifestyle, and interests.

See LETTERS...on Page 27

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**The Utilities Board
City of Muscle Shoals
Water & Wastewater Department**

WILL ACCEPT SEALED BIDS on the following piece of vehicle until **3:30pm on January 16, 2025.**

The vehicle listed may be inspected at the office located at 2001 Wildwood St, Muscle Shoals. This vehicle will be **SOLD AS IS.**

**2017 Ford Explorer (White)
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.



Cat & Kids
by Cathy Turner

Teach Good

When I was little, my going-to-bed routine was always the same. Mama would say, "It's time to hit the bed." After Mama would make this bedtime declaration, sometimes I would go into my room, slap the chenille bedspread, and come back and report that I had "hit the bed". Mama seldom laughed

at this, but I enjoyed my wee rebellion. She would send me off again, and I would get my pajamas on and brush my teeth. I would go to the bedroom that I shared with my two older sisters. My brother's bed was straight shotgun across from mine in the adjacent room. There was no door between our room and his room - just a printed curtain on a rod. Most of the time that curtain was pulled back, and his light would shine in on my bed. That's how I remember it being most nights as I would kneel beside my bed in the semi-darkness of our room. Every night I would pray, "Now I lay me down to sleep. I pray the Lord my soul to keep. If I should die before I wake, I pray the Lord my soul to take.. God bless mama, Ros and Dee (my sisters), Gary (my brother), my friends (by name), Dappy (our dog), ..." I'm sure for years I didn't know who I was talking to or what a soul was, but over time, I learned of God.

On the quiet nights of my childhood, as I'd finish my prayer, my mama would peep into the room with my brother's light like a halo around her. I would crawl up and in, and she would come and sit on the edge of my bed. We would talk about my day's activities and anything else that was on my mind. It was wonderful alone time with my mom that I still remember. And on those nights, for years, as mama was leaving, she would look back at me and I would say to her, "Night, night. Sleep tight. Wake up bright, in the morning light. Do what's right, with all your might. Night, night." I remember her smile. Just as she would go through the door, she would peek back in and say, "And don't let the bedbugs bite!" I would smile, because I knew that there were no bed bugs. Nothing was going to hurt me.

I didn't know that "Night, Night/Sleep Tight" (author unknown) was a nursery rhyme until I was an adult. I thought that I made it up. I don't know for sure who taught me that rhyme, but it was probably most certainly my loving mom. That rhyme ruled who I

follow - praying, smiling, living right? Do you tell them what it takes to have a good life? It can be simply said like a nursery rhyme, or simply read like from the Good Book, or simply known by the light from your eyes. It's your responsibility. Primarily, what they think of life, comes from you - their teacher. Teach good.

What we put forward to put in our children's hearts and minds during their formative years is epic in its importance. Whether they are to be dark or bright, victims or conquerors, spiritual or worldly has its roots in our input and example. And the teaching need not be extremely overt, just consistent, routine. They are listening, watching, repeating, and mimicking. We are in them, good and bad. Are you a shining light with a halo of hope and encouragement? Or do you not have time for that? Do you have good habits that your children will

follow - praying, smiling, living right? Do you tell them what it takes to have a good life? It can be simply said like a nursery rhyme, or simply read like from the Good Book, or simply known by the light from your eyes. It's your responsibility. Primarily, what they think of life, comes from you - their teacher. Teach good.

Email comments or suggestions to CatnKids1@gmail.com

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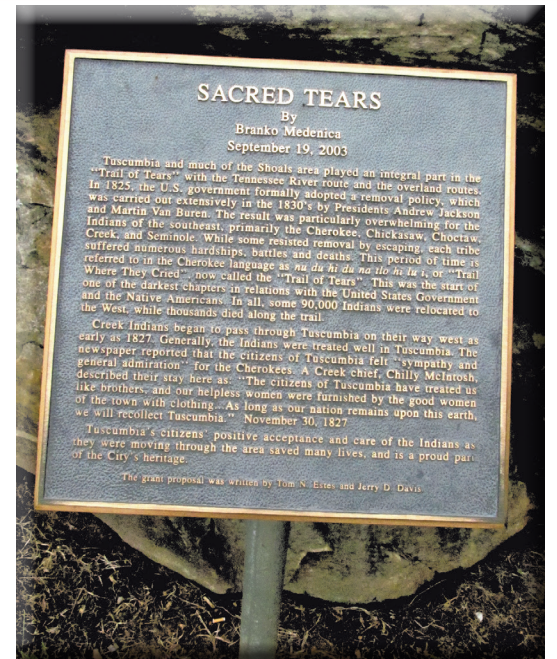


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**SIGNS
OF THE PAST**



Location: 34.7299°N, 87.7029°W

was near waterfall, Spring Park, Tuscumbia

This Plaque in Spring Park was funded partly by the bikers who participate in the "Trail of Tears Commemorative Motorcycle Ride". It describes the calamitous effects of the "removal policy" on the southeast Civilized Tribes and, as they passed through, the compassionate care they received from some Tuscumbia citizens.

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

Merry Christmas

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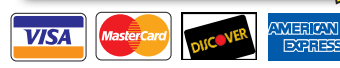


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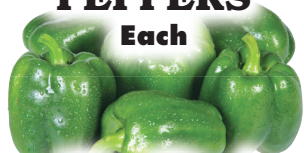
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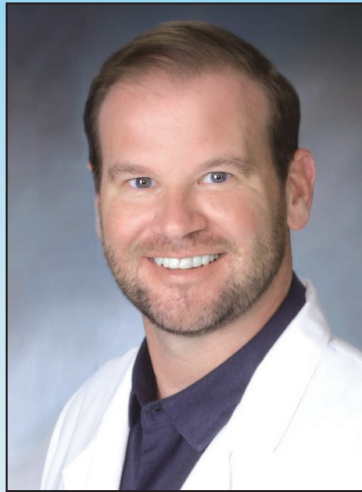
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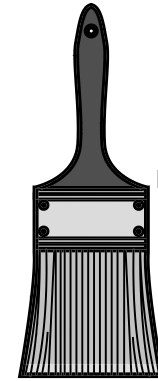


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Commentary
Legacy...
Continued from Page 12

Many Democrats are disappointed, thinking that Joe Biden's sudden action has abdicated the party's moral high ground with respect to Trump and his potential antics.

Sorry, but there was no moral high ground in play. This pardon further diminishes an already-humbled Democratic party and elevates Donald Trump's powers to an extent even he never dreamed of. Democrats can no longer scream, "No one is above the law!" because the "big guy" just blew that premise out of the water.

The party of late term abortions, the national debacle in Afghanistan with stranded allies, selling our children's futures to the NEA, aggressively propelling the humanitarian crisis at our southern border hoping for future voters, and actively supporting the for-profit mutilation and sterilization of confused children doesn't occupy any high ground.

Now rumors are swirling that Biden may also pardon others, like Adam Schiff, Liz Cheney, and Anthony Fauci for any charges that may surface in the coming years.

That's right. Don't let them be subjected to any real interrogation or, heaven forbid, a trial.

Frankly, a few years of jail time in a cushy federal facility for all those underhanded and treasonous acts would be letting them off easy. And Fauci is 84; he'd never serve a day.

Regardless, everyone must now be realizing that those special prosecution arrangements, the J6 committee's prime day-time theater, and the Wuhan lab/COVID evidence must be stacking up like we had predicted. All this does is further confirm what we already knew about this Department of Justice.

Whichever additional pardons surface in the weeks to come will further disgrace Democrat leaders, will add to the corrupt and unethical label, and will place a fresh graveside arrangement on Biden's historically deplorable and divisive four years.

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SIGNS OF THE PAST

BEAR CREEK MOUND

The village site was occupied as early as 8000 B.C. by hunters who stayed only long enough to prepare their kill. From the time of Christ to 1000 A.D., migratory people of this area practiced limited agriculture. The nearby fields and streams offered an abundance of nuts, fruits, game and fish. These people shaped this mound and built a crude temple on its summit to house their sacred images.

Location: 34. 8062°N, 87.6314°W
Natchez Trace Pkwy, 200 ft W of Colbert Co line

Indigenous peoples occupied the rich lands surrounding the Tennessee River for over ten millennia before Europeans settled the area. Bear Creek Mound is just one of many mounds, large and small, on both sides of the Singing River.

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

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A native of Tishomingo County, Mississippi, Dr. Cameron Bonds is board-certified in Family Medicine. He received his medical degree from the University of Mississippi School of Medicine. He is now seeing patients at Medical Associates of the Shoals in Sheffield.

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In Praise Of Simplicity

Complications in lawsuits present difficulty. We resolved a case this week for seven figures and the defense was that a jury would have difficulty understanding the complicated medical issues caused by the accident.

The defense went to great lengths to show delays in treatment and other possible causes for the condition the client has.

The doctors rejected these alternative theories, but the medical depositions took several hours and would have put a jury to sleep. That

would not have stopped the defense lawyers from arguing that there could be other causes. That could have been effective even though the doctors disagreed. Basically, the defense was that they could make it seem so complicated that a jury couldn't understand it.

When a person gets hurt in a way that is easy for a doctor to explain, such as a broken arm, it's easy to understand. How it heals and the complications involved in healing the fracture such as plates and screws, are something within the common understanding of people in general. We've all known someone who had a broken arm.

Where insurance companies really get some traction is where the injury is complicated or there is a delay in treatment. When people don't go to all of their appointments, physical therapy is neglected or prescriptions aren't filled, insurance companies will argue that the treatment would have helped and that the person would be better had they followed the doctor's orders. They will argue that even though their client ran a light or rearended the other driver, that it is the injured person's fault their injuries are as severe as they are because they missed two or three physical therapy appointments.

It's always better to keep things simple. If you're supposed to go to the doctor, go to the doctor. If you're supposed to go to physical therapy, go to physical therapy.

Come see us. We don't charge unless we bring money in. Sometimes our advice at the beginning can help with the ending you want.

Buckle up, be safe, and as always, your referrals are appreciated! 256-764-0112

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Concert...

Continued from Page 12

Mark Narmore and Bobby Tomberlin, along with Tess Frizzell, a rising star from one of country music's most legendary families. Tess is the niece of Lefty Frizzell and granddaughter of the iconic Dottie West, the first female country singer to win a Grammy. Bobby Tomberlin is best known for writing the hit "One More Day" recorded by Diamond Rio. He also has deep connections to the Shoals music community, where he lived and worked before his successful Nashville career. Mark Narmore, a Muscle Shoals native, is celebrated for writing the chart-topping hit "That's What I Love About Sunday," solidifying his place in country music history. Together, these artists promise an evening filled with great music and heartfelt stories.

community," said Susann Hamlin, President of the Colbert County Tourism and Convention Bureau. Mark, Bobby, and Tess deliver a truly memorable show, and we're grateful to see so many people make this concert a cherished holiday tradition."

Sandra Burroughs, Executive Director of the Alabama Music Hall of Fame, emphasized the joy of hosting the event. "This time of year can be hectic, but we invite everyone to come out on December 17 to relax, celebrate, and enjoy the incredible talent we have in our community. Bobby, Tess, and Mark always put on an incredible show."

Doors open at 6pm, with the music starting at 6:30. Tickets are \$15 and can be purchased at the Alabama Music Hall of Fame, Colbert County Tourism, or online at <https://square.link/u/Mjm55876>. For inquiries, call 256-383-0783.

"Having our local musicians perform during the holidays brings so much joy to our

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Are You Turning 65? MEDICARE Health Plan Options Can Be CONFUSING

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- Are you coming off your Employer's Insurance?
- Do you need Extra Help?

ALABAMA HEALTH GUIDANCE Insurance Specialists

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885 Florence Blvd, Florence • AlabamaHealthGuidance.com

We do not offer every plan available in your area. Currently we represent 9 organizations which offer 80 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.



NEED HEALTH INSURANCE?

You may qualify for coverage through the marketplace. Get LOCAL assistance and a FREE quote. Let's talk!

Depending on your family size and household income, your premium may be as low as \$0 per month, based on the plan you choose!



Heather Fowler and Erica Vaughn are available to assist you with an ACA plan. They can enroll individuals in health insurance with Blue Cross and Blue Shield of Alabama.



885 Florence Blvd.

We are independent agents of Blue Cross and Blue Shield of Alabama. Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.





www.AlabamaHealthGuidance.com
(256) 648-5710

Ask about specific enrollment times for those who qualify.

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Community Notes...

Continued from page 10

SMELL GAS?



Get Out FAST & Call 911

FLORENCE GAS DEPARTMENT



616247-1

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

Our next Medicare Class is Thursday, Dec. 19th 11am-Noon @ Alabama Health Guidance 885 Florence Blvd. Florence, AL





We know all of those **MEDICARE** options may seem a bit confusing – but our **LOCAL** Insurance Specialists have over 20 years of combined experience to help make the whole process easy for you.

▶ 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!



256-648-5710

EXPERIENCE MATTERS! Meet with Medicare Plan Experts: Hope Stamps | Ikey Fowler | Beverly Stamps White

For accomodation of persons with special needs at meetings, call 256-648-5710

We do not offer every plan available in your area. Currently we represent 9 organizations which offer 80 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.

Post 5140 of the Veterans of Foreign Wars in Florence is actively seeking new members. We have a proud tradition of service and care deeply about our local community and those who have served in our nation's wars. The group meets every 3rd Thursday each month at 6:30pm (December 19) at 127 South Royal Ave. in Florence. For more information on how you can become a member, contact Jeff Palmer, Post Commander at 256-483-9937. If no answer, please leave your name and number and we will call you back or email vfwpost5140@gmail.com

Lost Pizza Co presents the legendary Christmas movie, “Christmas Vacation” at the Shoals Theatre on Friday, December 20 at 7pm. Tickets are only \$5 each at www.etix.com/ticket/v/16421/shoals-theatre. Chevy Chase, Beverly D'Angelo, and Randy Quaid star in the holiday season mayhem on the Griswold property.

District 6 Florence City Councilman Jimmy Oliver will host a Community Meeting at 6:30pm Monday, December 16 at Saint James Methodist Church, 610 Cox Creek Parkway. All interested members of the district are encouraged and welcomed to attend.

An Enchanting Night of Elegance Christmas Gala will take place Friday, December 20 from 8pm-midnight at Pickett on Court, 218 N. Court St. Attire is Semi or Formal, Ages 35 and up. Tickets are \$20 each by contacting Katrina Simmons 256-349-3879, Kim Ingram (Dick Howell's BBQ) 256-712-5092, or Bridget Sims 256-275-2822.

Singing River Dentistry presents the beloved Christmas movie, “The Santa Clause,” at 5:30pm Wednesday, Dec. 18 at the Shoals Community Theatre in downtown Florence. You can meet Santa, enjoy some fun kids activities, and then watch this family favorite on the big screen! Reserve your tickets ASAP for only \$5 each at www.etix.com/ticket/v/16421/shoals-theatre

Zodiac Players Season – The Zodiac Players have the following plays scheduled: “Steel Magnolias” Jan. 16-19, 2025, directed by Dylan Bales; “South Pacific the Musical” April 17-20, 2025, directed by Jacob Adams. The plays will be at Shoals Theatre, 123 N. Seminary St., Florence. For ticket information, or to become a patron, call 256-764-1700 or go to theshoalstheatre.org.

The Community Hope Foundation is seeking dedicated volunteers to serve as reading tutors for K-3 graders, helping children improve their reading skills and comprehension. This is a wonderful opportunity to make a lasting impact on young learners at a critical learning stage in life! Join Our Reading Enrichment Program!

See NOTES... page 30

ESTATE SALE!

Fri-Sun: Dec. 13-15

Fri.: 9am-3pm; Sat.: 9am-1pm; Sun.: 1-4pm

1641 Mockingbird Ct., Florence, AL

From Darby Dr., turn onto Mockingbird Ct, between Victory Gas Station & Valley Eye Center / Party Pro's, pass Wilson Dental, go towards dead end (see apartments), the Sale is in the last commercial building on the left just before apartments.

Lots of Neat Things! Pretty Decor & Furniture! (2) Nice Black Sofas, Nice Side Chairs, Accent Tables, Beautiful Gold & Crystal Swarovski Chandelier, Large Light Blue Tiffany Style Hanging Light, Cool Car Baby Bouncer, Kids Electric Car, Several Baby Strollers, Snow Board, Skiis, Tools, Ladders, NIB Smoker, Towel Warmer, Several Beautiful Floral Arrangements, Massage / Exercising Chair, Nice Large Sentry Safe, Office Desks, Nice File Cabinets, Pink Office Chairs, Pink File Cabinet, Pretty Lamps, Boats & Airplanes Decor, Set of (4) Ornate Chairs shipped here from Vietnam 30+ Yrs Ago, Asian Furniture, Modern Furniture, Case of Aviation Oil, Professional Musician Equipment: Nice Speakers, Mixer, Piano, Bose Equipment, Turn Table, 14 foot Colorado Pelican Canoe, like new, NIB Wine Refrigerator, NIB Smoker, Stainless Steel Rolling Table and Shelves, and Much More!

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Letters...

Small Business Help...

Continued from Page 12

Your target market in your business plan

Once you've identified your target market, you can add it to the market analysis section of your business plan. Use this part of your business plan to highlight the unique benefits your business offers and connect them to your ideal customer. Go into detail here; describe your target market's geographic reach and explain why these customers will choose you over your competition.

Marketing strategy

Now that you know who you're targeting, the next step is to create a target marketing strategy. This involves tailoring your marketing messages to speak directly to your audience, choosing the right platforms to reach them, and designing visuals that appeal to their tastes.

Identifying your target market and developing a marketing

strategy that speaks directly to them allows you to build stronger customer relationships and stand out from your competitors. If it sounds overwhelming, we can help! Visit cfra.org/lending for more information.

Luis Franco
Senior Loan Specialist
Center for Rural Affairs
Lyons, NE

Editor's Note: And if your marketing plan includes a small budget, the Courier Journal may be an ideal option. Wide coverage, deep market penetration, and very reasonable ad rates have proven to be a successful combination. No obligation: Call 256-740-4701.

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Southeastern-Properties.com 256-764-7666



2170 KILLOUGH DR, TUSCUMBIA 3 bdrm. 2 ba. 2 story, Large house with unfinished basement, fenced in 2.09 acres, Ample space and closets \$275,000 256-436-1509

SHEFFIELD: 303 14TH ST 2 bdrm. 1 ba., washer/dryer connections, front/backyard, \$650 rent, \$650 deposit, app req. Call 901-800-6229

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Mystery Photo

Courier Journal

OF THE WEEK

December 11

WIN LUNCH FOR 2ND

Rosie's CANTINA

www.rosiesmexicancantina.com

in Downtown Florence

ENTER ONLINE at

www.courierjournal.net

Week of Dec. 4 winner is

Tracy Broadfoot

of Tuscombia

who correctly guessed
"Belk at Florence Mall"

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.

AUCTION

Sat., Dec. 14 10AM

91 +/- Acres • 1 Tract -
Wolf Springs Community
2705 CR 236, Town Creek, AL

Real Estate: This 91± acre farm fronts CR 236, just south of Pooles Pond. The farm consists of 70± acres of rolling established pasture with the remaining acres in mature timber. There is a year-round spring on the property. Property will be offered in 1 tract as a final sale.

kingrealtyauction.com

Seller: Martha Pool, Kimberly and Thomas Lane

Terms: 10% down with balance due in 45 days. Seller will provide deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids. The real estate will be sold "AS-IS" without warranties of any kind.

All information contained in this ad is believed to be correct, but not guaranteed. Announcements made by the Auction Company on day of sale supersede any printed material

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KINGREALTYAUCTION.COM

HENRY J. KING, BROKER (AL #5403 - TN #6919) • PAUL KING, III (AL #5354 - TN #7184)

ONLINE AUCTION

COURT ORDERED AUCTION

5± Acres - Building
17601 CR 14, Waterloo, AL

Dec. 1 thru Dec. 12

Real Estate: This 5-acre tract fronts CR 14 (Waterloo Rd), 1/2 mile east of the Natchez Trace Pkwy. This wooded property includes a building (formerly used as living quarters) and a pole shed. The building will be sold "as is" without warranties of any kind. The property is served by public water and electricity.

Bid online at:
kingrealtyauction.hibid.com

Terms: This sale is subject to the confirmation of the Circuit Court. 10% down payment due upon signing of the contract within 24 hours from end of sale. Balance due upon delivery of deed, 43 days after confirmation by the court. Possession upon delivery of deed. Seller will furnish deed and owner's title insurance.

All information contained in this ad is believed to be correct, but not guaranteed. Changes made by the Auction Company during the online auction supersede any printed material.

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Info below must be completed to qualify.

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Last Name _____

Age _____

Address _____

City _____

State _____ ZIP _____

Phone Number _____

Mail or Bring Entries to: Courier Journal
219 W. Tennessee St., Florence, AL 35630

ENTRY DEADLINE
Thur., Dec. 19 NOON
Winners will be announced in the
Courier Journal Dec. 25 issue



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

NOTICE OF PUBLIC HEARING

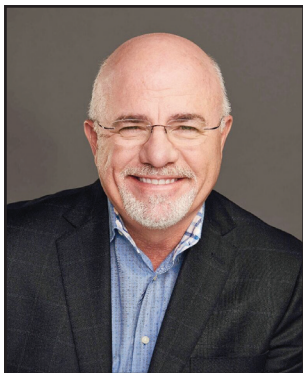
In accordance with the Quality Housing and Work Responsibility Act of 1998 the Sheffield Housing Authority will hold a **Public Hearing on Tuesday, January 7, 2025 at 10:00 AM** at the main office located at 505 N. Columbia Ave., Sheffield, AL 35660.

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

622990-1

DAVE Says

by DAVE RAMSEY



YOUR INCOME IS THE KEY

Dear Dave,
I have \$100,000 in student loan debt. Since the amount is so large, is there a special place in your Baby Steps plan for it?

Jules

Dear Jules,
I hope you have a nice, large income with which to fight that big pile of student loan debt. I've seen even worse situations, though. I've talked to people who went \$200,000 into debt for a four-year degree in a field where they'll make \$45,000. Yes, that kind of thinking and behavior is out there, and it's ridiculous.

The fact that it's a large amount of student loan debt doesn't change anything. Baby Step 2 is where you pay off all debt except for your home. So, don't let this student loan debt hang around for years and years. You've got to get focused and intense about getting control of your money. That means living on a strict, basics-only monthly budget. After that, start throwing every nickel and dime you can scrape together, and save toward paying off those student loans as fast as possible.

Your income is your largest wealth-building tool, Jules. You can't save, and plan for the future, when all your money is flying out the door to pay off debt.

— Dave

FIND A GOOD MONEY MARKET ACCOUNT)

Dear Dave,
My wife and I are completely debt-free, and we're saving up for our first house. We currently have

about \$140,000 in savings, and we'd like to buy a home with cash when the time is right. Where should we put our money, so it will work for us while we save more?

Andy

Dear Andy,
If I were in your shoes, and maybe looking at a window of three or four years, I'd just park the cash in a good money market account. You won't make a lot off it, but your money will be safe. I mean, all you're looking for is a smart place to stash it for a little while.

When it comes to long-term investing, I'm a big fan of growth stock mutual funds. The problem with that in your situation would be the volatility of the market. By the time you've saved up more money, and spent time deciding on a house, the market may be down.

You two are in a great place financially right

now. With the path you're on, just imagine how incredible it will be in a few years to have a new home and be debt-free!

— Dave

Dave Ramsey is a national best-selling author, personal finance expert and host of *The Ramsey Show*, heard by more than 20 million

listeners each week. He has appeared on *Good Morning America*, *CBS Mornings*, *Today Show*, *Fox News*, *CNN*, *Fox Business*, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.

QUALITY FOUNDATION

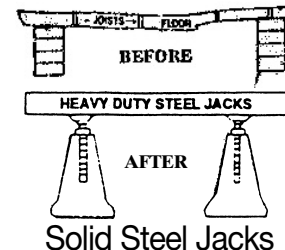
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Courier Journal ADOPT A FRIEND

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

Meet Pookie! This sweet dog and good with other dogs. She can have some separation anxiety and will need someone who can help her with that. She is beautiful and very intelligent. She would love to spend a weekend with you for doggie sleep over. The adoption fee is currently \$35 and includes 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 sweet girl.



Pookie



Moxie

Meet Moxie! This beautiful lady is fun and full of personality. She is vibrant full of energy. Moxie is good with other dogs and likes to be outside and have freedom to run and play. A fenced yard would be best for her, or someone who likes to walk or run. She also loves to be inside and snuggle too. The adoption fee is currently \$35 and includes everything your new pet needs to be on track for a

happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this amazing girl.

Meet Zippy! Zippy is absolutely adorable and goofy at the same time. He is full of energy and needs a home that's active preferably with fenced yard. He would love a doggie day out or sleepover to get to know you. He's a wonderful guy looking for his forever family. The adoption fee is currently \$50 and includes 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 sweet fella.



Zippy



Ivan

Meet Ivan! Ivan is a more calm and sweet personality dog. You will fall in love when you meet this boy. He's medium size and energy. He would love to have a home for the holidays. The adoption fee is currently \$35 and includes 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 sweet sweetheart.



Are you getting **super high rates** with your free checking?

5.50 % APY*

ON BALANCES UP TO AND INCLUDING \$25,000 IF QUALIFICATIONS ARE MET

0.05 % APY*

ON ALL BALANCES, EVEN IF QUALIFICATIONS ARE NOT MET

Earning is really easy! Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 ACH payment or ACH credit transaction(s)
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Qualification Information: To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle. At least 1 ACH credit or ACH payment transaction(s). At least 15 debit card purchases. Be enrolled in and have agreed to receive e-statements rather than paper statements. Be enrolled in and log into online banking. Maintain a valid email address on record with our bank. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. *Monthly Qualification Cycle* means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates. **Reward Information:** When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash account earn an interest rate of 5.50% resulting in an APY of 5.50%, and daily balances over \$25,000 earn an interest rate of 0.50% on the portion of the daily balance over \$25,000, resulting in a range from 5.50% to 0.50% APY depending on the account's daily balance. When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be 0.05% resulting in an annual percentage yield of 0.05%. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 04/01/2024. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. **Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. **Trademarks:** Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

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2012 TOYOTA RAV4 \$13,950 1 owner, full power, Bluetooth, Michelin tires, two keys, just serviced, excellent condition 256-527-2125

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OPEN TO THE PUBLIC: Monday-Friday



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www.Advancebhph.com

3641 Cloverdale Rd. • Florence

Community Notes...

Continued from page 26

Volunteers can include retired teachers, current teachers, aspiring teachers, and anyone with a passion for helping children succeed! Volunteers will be asked to submit an application, provide a background check, and commit to at least 2 hours per week during the school year.

If you are interested, please email us at tdpflorence@gmail.com or call/text 256-412-9086. Help us inspire the next generation of readers and lifelong learners!

Tuscumbia Civitan 2024 Christmas Ornament featuring Coldwater Seed & Supply is now available at Fiddledee D! Gift Shop, Helen Keller Library, Coldwater Seed & Supply, and at financial institutions in Tuscumbia. Cost is \$20. Proceeds benefit the charitable efforts of the Club in the local community.

In addition, the unprecedented re-release of last year's Christmas Ornament, "Deshler High School" is also available. These ornaments sold out quickly last year!

To order either and purchase by PayPal, send an email to Tuscumbiacivitan@gmail.com. For more info: 256-710-1440.

Volunteers are needed at Florence Lauderdale Animal Services. All ages and interests are sought. It's an ideal option for high school students who need service letters for scholarships, or just want to contribute, and have specific/tight windows of availability. Volunteers can be those who like to work with animals, or those

who would rather just do other work around the facilities.

Contact Whitney at 256-762-1124 or Carla at 256-904-0517.

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

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 dialysis. He has been told that he needs a kidney transplant, and a living donor is his best chance to survive. Please consider becoming a living kidney donor for him at Vanderbilt Hospital.

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

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

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

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

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

Shoals CASA is currently looking for new CASA volunteers (Court Appointed Special Advocates) who have a passion for helping children.

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

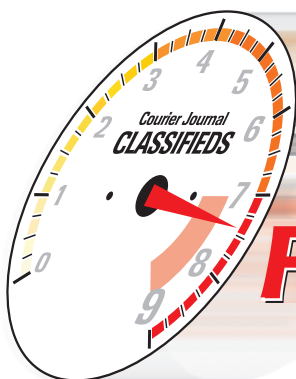
Please call Heather Begley, Shoals CASA's Executive Director, for more information. 256-765-0041.

Florence Parks and Recreation/ The Club/Florence Senior Center,

See NOTES... page 31

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HOUSECLEANING for your office or home. Call 555-1234 for a free estimate. 15 years experience, Insured, References available.



Sell It Fast with a RED LINE AD

See the Classified Form on page 6 for details.



Bridge Across River on Trace Has Exceeded its 50-Year Design Life

TUPELO— The National Park Service seeks public comment on an environmental assessment (EA) for the replacement of the John Coffee Memorial Bridge (Tennessee River Bridge) along the Natchez Trace Parkway. Located approximately 6 miles north of Cherokee, Alabama, the bridge spans the Tennessee River for almost a mile. The EA analyzes the impacts of construction of a new bridge and demolition of the old bridge.

Comments will be accepted through January 6, 2025. Mailed comments will need to be postmarked by January 6. Comments received during the public comment period will be used to help evaluate issues and concerns to be further addressed in the environmental review process.

Comments can be submitted online at: ParkPlanning.nps.gov/parkDocuments.cfm?parkID=396

or mailed to:
Natchez Trace Parkway
2680 Natchez Trace Pkwy
Tupelo, MS 38804
Attention:
Superintendent

Two options (alternatives) are being considered for the new bridge. Both are adjacent to the current bridge location. One requires a bridge closure and detour lasting approximately two years. The other is expected to require a bridge closure and detour, lasting approximately six months.

Under Alternative 2, the John Coffee Bridge would be replaced with a newer, shorter bridge that would be constructed immediately south of and parallel to the existing bridge. The new bridge would be about 50 feet to the south of the current alignment.

Drivers traveling the Parkway would have to take a 42-mile detour during closure.

During the winter, the NPS will analyze the public comments it received and prepare a public comment analysis report. The park service expects to issue its final decision in early spring.

The environmental assessment will focus on cultural resources, environmental justice, geological resources, natural soundscapes, threatened and endangered species, visitor use and experience, water resources and water quality.

The 2-mile project area is within the John Coffee Memorial Bridge Cultural Landscape, which is part of the Chikasha Aiasha Traditional Cultural Landscape. In 2004 it was listed in the National Register of Historic Places.



Notes...

Continued from page 30

hosts a variety of activities for adults throughout the week. Chair exercise classes, line dancing, Square dancing, social dancing, BINGO, \$1 lunch, Rummy, Rummy cubes, Rook, Mexican Train & Chicken Foot Dominoes. 9am-3:30pm. 450 Country Club Drive in Florence. Group Travel is available

for the community. Call for specifics. 256-760-6420.

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

Regular blood donors who have not given recently and first-time donors can

make a major impact by donating. One donation can save up to three lives.

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

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PLAY THE GAME DAY SCORE CARD Contest every week during the football season. Win a \$50 gift card from Lost Pizza Co. for the best card and another \$50 gift card, plus \$50 cash if it is a perfect card. Only in the Courier Journal and at CourierJournal.net.

MANSELL ROOFING, Discounts to Veterans and Seniors. All Work Guaranteed. Free Estimates, 256-383-3218

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WL COWBOY CHURCH SILENT AUCTION We have over 60 items including handmade gifts and more. Bidding starts Sunday Dec. 8th and ends on the 15th at 3 pm, (winners contacted that night). The church will be open Mon-Fri from 5-7 pm, so drop by at 10033 Hwy 20 (Next to the Rockin Y Feed Store) in Florence, AL

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256-764-0245



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BALL PARK FRANKS 15 OZ. BOX 2/\$5	SHANK PORTION HAM LB. \$1.89	BONELESS PORK LOINS LB. \$2.49	NESTLÉ WATER 24 PACK 1/2 LITER BTLs 3/\$10
RITZ CRACKERS 11-13 OZ. BOX \$3.99	KRAFT SHREDDED CHEESE 8 OZ. BAG CHEDDAR 2/\$5	LIPTON SOUP MIXES 2.5-2.75 OZ. BOX 2/\$4	MICHELOB ULTRA BEER 24 PACK 12 OZ. CANS \$25.99

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