Shoals of MERRRY Christmas

PCH on Best **List Again**

MONTGOMERY-PCH Hotels & Resorts, the parent company of the Marriott Shoals Hotel & Spa, is proud to be recognized again as one of the 2024 Best Companies to Work for in Alabama. This annual program created in partnership between *Business* Alabama Magazine and Best Companies Group is now in its 15th year. This survey and awards program is designed to identify, recognize, and honor the best employers in Alabama, benefiting the economy, workforce, and businesses. The list is made up of 35 companies across all industries.

PCH Hotels & Resorts was recognized 2023 and 2024 and is once again the only company in the hospitality industry represented on the

It's Hands-on for Juniors

FLORENCE-Florence Arts and Museums is excited to launch the Junior Museum Program, a hands-on educational opportunity for students between the ages of 12-18. Led by museum professionals, Ana Peeples and Michael Asher, the program will provide participants with the chance to collaborate on designing and creating an exhibit at the Florence Indian Mound Museum.

The program will run bi-weekly from January–May 2025, with sessions taking place from 4–5pm starting

See SHORTs... Page 2

Automotive Inside

Ray Miller Buick-GMC

Advance Auto Sales

Volume 141 Number 9

December 25, 2024

POSTAL PATRON

USPS Circulation Verification Available







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Owens and Rudolph Earn State Award

MONTGOMERY-The Alabama Association of School Boards honored its 2024 All-State School

Board recipients

Owens

association's **Annual Convention** earlier this month. honorees included: Corcoran the Gulf Board of Gwen Shores City Education; Harris-Brooks Lanett City Board of Education; Ronnie Owens of the Lauderdale County Board of Education; Greg Price of the Pike County Board

during

Rudolph

of Education; and Dr. Celia Rudolph formerly of the Muscle Shoals City Board of Education.

AASB began its annual All-State School Board Member recognition program in 1992 to

See BOARD... on Page 6

Coloring Winners

© Puzzle Whirl

Cat & Kids

Commentary

Leading Sheffield High's Esports Gaming **Vallejo Wins**

Sheffield High School ESports Gaming Dog, sophomore Jack Vallejo already has a national championship under his belt.

And he won in a game that was new to the team – the NCAA25.

Sheffield's Gaming Dogs ESports team is in its third year under coaches Kasey Isbell and Brenda Garrett this season boasted a 25-3 record. This gaming season, PlayVS held a nationwide

See VALLEJO... on Page 8

Community Anticipates 3rd Royale



Vallejo SCS photo

FLORENCE–Mark your 2025 calendars now to reserve time for an unforgettable evening at the 3rd Annual Shoals Royale, happening on Saturday, February 8 at the Marriott Shoals Conference Center!

Whether you are a dedicated philanthropist or simply looking for a night of fun, Shoals Royale promises an unforgettable experience for all attending.

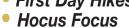
Tickets are available now, so

See ROYALE... on Page 4

INSIDE this Issue -







- Dave Ramsey
- Your Letters



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Hog Jowl

Ground

Fresh Split

Chicken

Breast

Whole

Wings

Chicken

Beef



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Shorts... It's Hands-on for Juniors

Continued from Page 1

on Monday, January 27 at the Florence Indian Mound Museum located at 1028 S Court Street in Florence.

This free, interactive program allows students to explore the inner workings of museums and historic sites. Participants will gain insight into the processes of research, writing, and interpreting history while working

Steak

HOT DEAL

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Chicken Breast

on a collaborative project to design and curate an exhibit at the Florence Indian Mound Museum. By the end of the program, students will have developed valuable skills in research, critical thinking, collections management, artifact curation, and exhibit design.

Interested students and families are encouraged to apply through the Florence Arts and Museums website. Applications are open now.

The Florence Indian Mound Museum is open Tuesday-Saturday from 10am-4pm. For more information, or for any questions about the program, please contact the museum at 256-760-6427 or email connect@ florencealmuseums.com.

Sheffield \$12K

Sheffield Education Foundation on Wednesday distributed more than \$12,000 in grants for classrooms and other needs throughout the school district.

longstanding tradition of meeting classroom needs throughout the school district and this year has been exceptional, according to Foundation President, Ronnie Wicks.

'It's an honor to play a role in helping our educators make a difference in the lives of our students here in Sheffield," Wicks said.

being met throughout

Sheffield Education Foundation members, **Ronnie Wicks and Joe** Cooney (at right, I-r), present Threadgill **Primary School** librarian, Amy Uptain, with a check as Superintendent Carlos Nelson, left, and **Matthew Syesta look** on. SCS photo

the district with the grant dollars. Requests granted included attendance incentives. new school signage through the Center of the Shoals campaign, advanced math calculators, library books, supplies for reading coaches and sensory activities for several classrooms.

Review Board w/ Approval

MUSCLE SHOALS-North Alabama Shoals Hospital leaders received approval from the State Health Planning and Development Agency's Certificate of Need Review Board recently to move forward with their behavioral health expansion project. The initiative will include the creation of a 16-bed adolescent psychiatry unit and the addition of eight adult psychiatric beds, enhancing services for patients in the Shoals and surrounding communities.

The new program will provide specialized psychiatric care for adolescents and will increase access to adult psychiatric services in the region.

This expansion will have a meaningful impact on the patients

See SHORTs...on Page 5



Steak

Style

Whole

Chicken

Tenders

Fat

Back

89

Country

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Roast

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Quad Cities Photography Club Member Exhibition — The Kennedy-Douglass Center for the Arts is pleased to present the Quad Cities Photography Club Members Exhibition that will

continue through Jan. 9th.

Mon.-Sat. 9am-4pm, Sun. 1-4. The
art center is located at 217 E. Tuscaloosa
St. Florence, and can be reached by calling 256-760-6379.

LifeSouth Bloodmobile Dates:

- Foodland Rogersville Dec. 22, 8am -1pm
- Sam's Club Dec. 24, 8am-12pm

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

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,

A Winter's Day with Quilts - The Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence, will have "A Winter's Day with Quilts" exhibition through 16. Traditional and contemporary quilts from a private family collection will be on display. The center is free and open to the public 9 a.m. to 4 p.m. Monday-Friday and 1-4 p.m. Sundays

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.

Free Clothes - The Samaritan House, 600 Geneva Ave., Muscle Shoals, gives away free clothing each Tuesday from 9-11am - except for every 5th Tuesday. Donations are accepted.

See NOTES... page 22

Royale... **Continued from Page 1**

secure your spot for this elegant event and enjoy a night of entertainment, dining, community celebration.

If you have a few people in your gaming group or several work associates, sponsorship opportunities may be

3rd Annual

ideal, as they include tickets to the event,

an opening allotment of playing chips and drink tickets for each guest, and sponsor signage at various gaming tables.

Don't miss the chance to be part of one of the Shoals' most anticipated evenings already for 2025! For sponsorship details or to purchase tickets, contact the United Way of NW Alabama at kerry@ uwshoals.org or call 256-764-5892 ext. 106.

With your participation, this year's Shoals Royale can be the best yet!

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at 6pm. Refreshments, fellowship, and support during the Christmas holiday. Location: 210 E. 2nd St. in Sheffield (AA Sheffield Group meeting hall).

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Week of Dec. 18 winner is **Bettye Greene** of Town Creek

who correctly guessed

"Avalon Avenue entrance to **Muscle Shoals Airport**"



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.

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Shorts...

Review Board w/ Approval

Continued from Page 2

and communities we serve in northwest Alabama, furthering our mission to make our community healthier," said **Braxton Holloway**, Chief Operating Officer of North Alabama Shoals Hospital.

The new psychiatric units are designed to meet the growing demand for mental health services in the region. These units will provide beds for local patients as well as transfer requests from hospitals across Alabama and neighboring states. With the expansion, the hospital will be able to better serve a broader range of patients through a comprehensive behavioral health service line that includes geriatric, adult, and soon. adolescent psychiatric units.

Currently, the nearest facility offering adolescent psychiatric beds is located in Decatur, but that program is often at capacity and unable to meet the increasing demand for services. The addition of the adolescent psychiatric unit at North Alabama

Shoals Hospital will provide much-needed resources and support for patients and their families, helping to address the gap in mental health care for adolescents in the region.

For more information about North Alabama Shoals Hospital's mental health services, visit www.ShoalsHospital.

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THE GIFT OF GOD

This phrase appears in the KJV seven times! Seven, as any serious student of the Word knows is God's number of completion! Here's a few references: John 4:10 "Jesus answered and said unto her, If thou knewest the gift of God, and who it is that saith to thee, Give me to drink; thou wouldest have asked of him, and he would have given thee living water." Acts 8:20 "But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money."

Romans 6:23 "For the wages of sin is death; but the gift of

Romans 6:23 "For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord." 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." 2 Timothy 1:6 "Wherefore I put thee in remembrance that thou stir up the gift of God, which is in thee by the putting on of my hands." The evidence is overwhelming. You can bury your faith, church and works salvation mixture forever, because it doesn't deliver anything but doubt and worry.

All I am waiting for right now is: Romans 8:23 "And not only *they*, but ourselves also, which have the firstfruits of the Spirit, even we ourselves groan within ourselves, waiting for the adoption, *to wit*, the redemption of our body." 1 Corinthians 15:53 "For this corruptible must put on incorruption, and this mortal *must* put on immortality." Philippians 3:20&21A "For our conversation is in heaven; from whence also we look for the Saviour, the Lord Jesus Christ: Who shall change our vile body, that it may be fashioned like unto his glorious body," For the saved by the blood: 1 John 3:2 'Beloved, now are we the sons of God, and it doth not yet appear what we shall be: but we know that, when he shall appear, we shall be like him; for we shall see him as he is." GOT JESUS? HOW SIMPLE THE LORD HAS MADE SALVATION!

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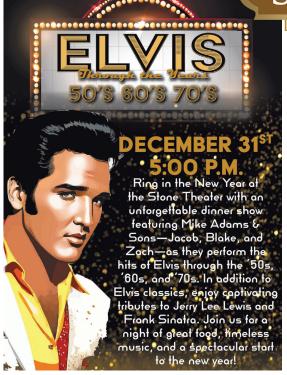
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Board...

Continued from Page 1

recognize up to five ofAlabama's most outstanding past present school board members. The award is the highest honor the association bestows to exemplary recognize boardmanship. The 2024 recipients were celebrated during a Dec. 6 awards luncheon in Montgomery. Alabama's 2024-2025 Teacher of the Year, Deborah Stringfellow served as the featured speaker.

"This year's honorees exemplify transformative school board leadership, said AASB Executive Director Sally Smith. "Their strategic vision and collaborative approach to governance I have strengthened their school systems continues to ir and to inspire l education leaders across Alabama.'

Kevin Corcoran has served on the Gulf Shores school board since the system's inception in 2017 and currently serves as board chair. He has achieved master level in AASB's School Board Member Academy, earning more than 160 training hours.

Gwen Harris-Brooks is president of the Lanett City Board of Education. She has served on the ■ Lanett school board for

24 years and reached master honor roll status in AASB's School Board Academy, Member earning more than 700 training hours. Harris-Brooks has been an active member of AASB, serving on numerous committees and statewide task forces. and she is well known in the community for her willingness to help others.

Ronnie Owens has served on the Lauderdale County Board of Education 2014 since and currently serves as board president. He has achieved master honor roll status in AASB's School Board Member Academy and earned more than 500 training hours.

Owens served leadership numerous roles in AASB, including district director. president and immediate past president and has been an active member of more than nine different committees.

A veteran educator with more than 50 years of service in the education profession, Owens is well known in the community for the passion and drive he brings for providing all students with a highquality education.

Colleagues on the County Lauderdale school board and community leaders alike describe Owens as a person who uses and facts data to support his positions while remaining open multiple hearing viewpoints on issues.

"He is passionate about providing the best education that can be offered to his community and is an asset to all organizations he is associated with," said State Sen. Tim Melson (R-Florence).

Dr. Greg Price, a 22-year veteran of the Pike County Board of Education, has achieved master status in AASB's School Board Member Academy with more than 530 training hours. He has served as AASB's district 3 director and volunteered for multiple committees. Price serves as Troy University's chief information officer and is a technology expert and leader in cybersecurity.

See STATE...on Page 7

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State...

Continued from Page 6

Dr. Celia Rudolph served as a member of the Muscle Shoals City Board of Education from 2014–2024. She achieved master level in AASB's School Board Member Academy with more than 315 training hours and served on AASB's Equity Committee.

As a career

educator, Rudolph is known throughout her community as a vocal ambassador for public schools and as someone with a deep understanding of today's educational challenges.

Those who nominated Rudolph for the award praised her commitment to the well-being and success of students, teachers and the community.

"Dr. Rudolph's advocacy for excellence in public education spans over four decades, reflecting her unwavering dedication to educational advancement," said Dr. Chad Holden.

superintendent City Muscle Shoals Schools. "Her leadership on the school board was marked strategic by thoughtful insight, decision-making and a profound commitment to maintaining the high standards of our school system.



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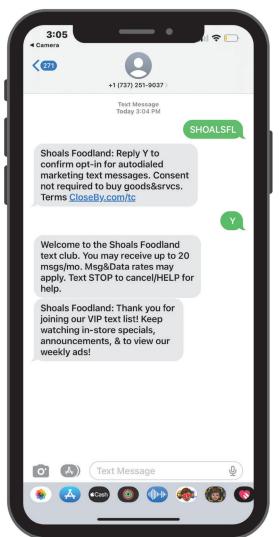
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Vallejo...

Continued from Page 1

NCAA25 College Football tournament that stretched over the course of several weeks.

Vallejo won 12 consecutive games with qualifier rounds in a single elimination playoff bracket. He beat teams from Alabama and many other states across the country to win it all, taking the championship game by a final score of 17-15, in one of his closest and most difficult matches of the season.

Vallejo beat his opponents with an average final score of 45-17.

Isbell marvels at his team's success in its short time in existence, and he couldn't be prouder of Vallejo and the entire team as they turned in stellar performances all season.

"Jack started us off with a bang," Isbell said. "The funny thing is, he said he was going to win a championship. Then sure enough he went all the way through, and I'll be dang if he didn't win it."

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announces that it will be opening its Public Housing one (1) two (2) three (3) and four (4) bedroom waiting list, as of **January 6, 2025**, until further notice.

A 30-day notification will be given by Public Notice if the waiting list closes again.

Sheffield Housing Authority is an Equal Opportunity Housing Organization.





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is seeking to fill the following position for its Multipurpose Complex scheduled to open in Summer of 2026 on Highway 72, Florence Blvd, Florence, AL 35634

POSITION: Lead Maintenance

STATUS: Part-Time/Full-Time Negotiable

CLOSING DATE: Until Filled

HOURLY PAY/BENEFITS: Negotiable Based on Qualifications/Experience

PRIMARY RESPONSIBILITIES:

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- Performing repairs, maintenance, and installations
- Directing, coordinating, overseeing, and preparing work orders for repairs, maintenance or installations required to be performed by others
- Initiating and completing preventative maintenance procedures
- · Supervising maintenance staff and assigning tasks
- · Groundskeeping and coordinating grounds crew
- · Overseeing ordering and stocking of operating supplies
- . Developing and implementing maintenance plans
- · Responding to emergency calls and taking appropriate action
- Performing tasks in the areas of plumbing, electrical, HVAC, carpentry, mechanical maintenance, drywall repair and painting
- Obtaining working knowledge and familiarity of facility and facility systems, structure, interiors and exteriors, and grounds
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- . 5 + years related experience
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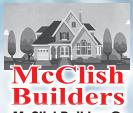
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Commentary

Christmas Season is One to Cherish

hatever time we get as individuals and with family members this time of year is something for which to be immensely thankful. It may be a day, a week, or more, but the spirit of the season ln A

Few

Words

TOM MAGAZZU

Editor

amounts to more than just some time together.

Not everyone recognizes Christmas Day as the time of Christ's birth - for various reasons.

We're not told how, when, or why to celebrate His birth, only His death, burial, and resurrection: we honor His sacrifice that gives us the opportunity for salvation after this life.

Furthermore, some recognize it only on a secular level or celebrate with a different spiritual or historic

However, no matter if we do or do not celebrate, that doesn't change His love for us and His wish for us to truly find that love for Him and others in our lives as we mature.

Although the spiritual emphasis of the

See SEASON... on Page 18

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





will ring in the New Year doing just that. Alabama State Parks will again offer a First Day Hike at many of its Parks on New Year's Day, providing the perfect way to start the new year in the Great hundreds of scenic nature trails. Many walkers of all ages in Alabama, trails.

See FIRST DAY HIKEs... on Page 24



AS OF LAST WEEK, THE SHOALS COMMUNITY

CLINIC had met only \$2,000 of its \$7,000 End-Of-Year Giving Campaign goal.

The Shoals has a 16.9% poverty and over 30,000 residents are not covered by health insurance. It is not surprising that many of our neighbors are struggling financially and have to make difficult choices every day. The Shoals Community Clinic has been serving uninsured, working-age adults for over 25 years. However, they can't offer these needed medical and dental services without the support from community partners. Your gift can help provide medical exams, tooth extractions for those in pain with bad teeth and infections, affordable medications, diagnostic laboratory services. screenings and much more. Help the clinic reach its goal before Dec. 31 by calling 256-760-4713, or mailing a donation to: Shoals Community Clinic 309-B WC Handy Place Florence, AL 35630





Mississippi, and Tennessee State Parks

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- by Mail, in Person, or Mail Slot Editor-Courier Journal 219 W. Tennessee St., Florence, AL 35630
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Laughing at Us

Editor.

The news media is having a field day with the presence of drones in our country.

Either we are all insane or our government and United States Air Force is incompetent and unable to protect us from invasions.

only can planes helicopters go see what the drones are, but high-powered telescopes can see them up-close.

The rest of the world must be laughing at us.

Paul Sabatino Florence

Stop the Spending

Editor,

The TimesDaily printed an article on November 19 entitled, "Council explores city hall options." It was reported that the Florence City Council had purchased a \$48 million bond issue to pay for a new city hall.

The architect for the project has

reported to the council that the cost had risen to \$55.5 million. The article mentioned four options that the council considered due to the increase.

Let's review some options that were not considered. If I remember correctly the new hall was to include an adjoining parking garage for city employees. I suggest that city

See LETTERS...on Page 14

...In fact, Mayor Betterton has announced that the council will give the university \$2 million for construction of the new football and baseball facilities...

Dearest Friends,

Thank you for allowing us the honor and pleasure of serving the Shoals community over the years!

We have had the privilege of meeting so many great people and developing special friendships through our family's McDonald's restaurants.

However, all good things come to an end, and it's time for us to bid farewell, as we will be retiring from our beloved career with McDonald's of Colbert County and Russellville, effective **December 31, 2024**.

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WE WILL MISS YOU!

We leave you all with the "Lord's Blessing" from **Numbers 6:24-26**

The LORD bless you and keep you;
The LORD make His face shine upon you,
and be gracious to you;
The LORD lift up His countenance upon you,
and give you peace.

Ever grateful, and sincerely yours,

Debbie Martin Michael Martin Jr. Rebecca Kimbrough



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Letters...

Stop the Spending

Continued from Page 12

employees be allowed to use the new parking lot located on Tombigbee and Pine Street. Therefore, the adjoining parking garage would not be needed. Save money!

The council has been big sponsor of the University of North Alabama. In fact, Mayor Betterton has announced that the council will give the university \$2 million for construction of the new football and baseball facilities. The council. with new city hall costs, should withdraw this proposed donation and not make any future donations until it is affordable.

Also, the council should ensure that all significant items are ordinary and necessary. For example, this month the council purchased KT Holdings' property located at 0 Northington Drive and 4501 Starkey Drive. The council paid \$4 million for this property! Ordinary

and necessary! was the purchase price determined? What can it be used for?

Also, the council should consider selling property known as the old Florence Country Club (golf course acreage). This sale should not include the club house which is used by our senior citizens. It is estimated that 18 years ago the property was sold for \$2 million and later repurchased for \$2 million. Based on the purchase noted above, this property is worth million. several council must be better stewards of the citizens' money!

Bill Smoak Florence

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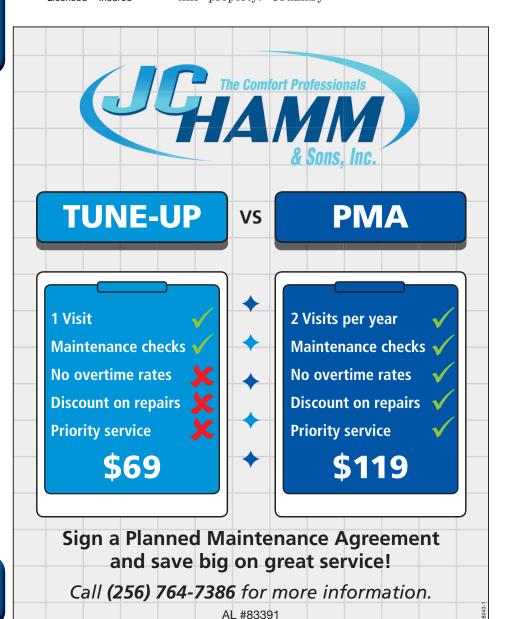
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by DAVE RAMSEY

COMPROMISES ARE PART OF MARRIAGE

Dear Dave,

My wife and I have been married for two years, and we both have good jobs. Together, we bring home around \$190,000 combined. We also have \$100,000 in a savings account, and no debt except for our mortgage. A couple of weeks ago, I was contacted about an opportunity to take a job in commercial real estate in my hometown. To be honest, this kind of work has been a dream of mine for several years. The problem is my wife is upset by the idea of moving. She says it's because she doesn't want to be even further away from her family, but it seems like something else is bothering her. Do you have any advice?

Freddie

Dear Freddie.

relationship and something Part of marriage is making like this happens, it's a little like making a sale in

that you've got to dig out the real reason for the objection. It could very well be that she doesn't want to be further away from her family, and that's natural-to an extent. But like you said,

there could be other factors involved.

There might be something in your past that bothers her, or something she doesn't want you to revisit. There may even be feelings of discomfort with your family for things that have happened or been said. It could also be the insecurity that goes along with a move, a new home and a new job. I don't know how far away you're talking about moving, but it could also be she's worried about leaving *her*

From a relationship standpoint, you two each need to lay your cards on the table and be honest with each other. Open up, and really talk about it. Otherwise, it's going to become a sore spot and Anytime you're in a cause even more problems.

compromises. Sometimes compromises must be made

by one, or both. people in order to do what's best for the relationship in the present and in the long run.

It could be that you just need an impartial referee. Would you both be

willing to attend a few sessions with a good pastor marriage counselor together? Talking to either one doesn't mean your marriage is on the rocks, but sometimes a compassionate and objective third party can help dig down below the surface to uncover issues and help find a reasonable solution to problems.

I hope this helps. God bless you both, Freddie. – Dave

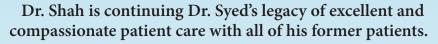
* Dave Ramsey is an eighttime national bestselling author, personal finance and host of The expert Ramsey Show. He has appeared on Good Morning America, CBS Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions

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Notice is hereby given that on 1/31/2025 at 11am, the following motor vehicles will be sold at public auction for cash. The auction will be held at Smitty's Wrecker Service, 212 Industrial Dr., Muscle Shoals, AL 35661. Smitty's Wrecker Service will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 9am and 5pm until day of auction. Vehicles may be viewed started 1/22/2025 between the hours of 9am and 5pm. All vehicles will be sold AS IS FOR PARTS ONLY! NO TITLES OFFERED!!

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2014

2008

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Commentary

Season...

Continued from Page 12

holiday is reduced from what it was in past years, the impact that Christ has on our lives and His love for us is no less significant.

Regardless, the Christmas (Holiday) Season seems to bring us together in a manner like nothing else can. It awakens within us a greater concern for others which, arguably, should be present all year round. We should all make a more conscious effort to extend our generosity, patience, and charity into the new year and beyond as a continuous habit.

I am among the most impatient people that I know. Petty frustrations with others outside our circle can needlessly take our joy away. However, we never know everything

about any given situation. We don't know what someone else may be going through or what day-to-day is like for them... or they, us.

Everyone should eat and be able to hydrate. No one should go hungry in this country. When they do, we have collectively failed.

Food seems more readily available during the holidays. It's the weeks and months that follow that we should stay on top of. Local opportunities to help are plentiful. Ask around. Lend a hand to those in need.

Feeding America (FeedingAmerica.org) is a nationwide network of about 200 food banks and 60,000 food pantries that literally can stretch a dollar into several meals. There are several dozen food pantries in our area, alone.

Merry Christmas and have a safe, productive, and healthful New Year!





WOODROW WILSON PARK 1818

This park, first designated as a Public Walk, was laid out as part of the original plans of Florence in 1818. On February 20, 1924, the Board of City Commissioners officially changed its name from City Park to Woodrow Wilson Park in honor of the former U.S. President following his death on February 3, 1924. After retiring in 1924 as minister of the Trinity Episcopal Church, the Reverend Cassius Lee Price, and his wife, Mary Emily Savage Price, planned and supervised the landscaping and the planting of trees in this park.

Location: 34. 8037°N, 87.6750°W

In front of Florence/Lauderdale Public Library
The beautiful fountain in Wilson Park was given to the city by Rev. Hiram Kennedy-Douglas who lived across the street. He stipulated it was to be turned on every Dec. 26, when possible, in honor of his father's birthday. The Reverand also donated his residence which today houses the Kennedy-Douglas Center for the Arts.

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

$oldsymbol{A}oldsymbol{\mathsf{S}}oldsymbol{\mathsf{K}}$ the **ATTORNEY**



Thomas **McCutcheon**

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

How Insurance **Companies**

Insurance companies defend and win auto and truck wreck cases in three areas.

The first area is credibility. Most trial lawyers will tell you that credibility is the ballgame. Certainly, the physical evidence provides facts about how the accident happened, but testimony and how that testimony is

presented is absolutely crucial.

To that end, there's no substitute for reviewing the case's facts with your lawyer. Visiting the scene will give a fresh perspective about what happened to provide accuracy in your testimony. Always go over what you are going to say before you say it. In reality, most accidents are probably not remembered clearly.

I was in a deposition when a gentleman testified that he hit the brakes, downshifted, and used the parking brake in a split second before the wreck. Everyone in the deposition knew that he didn't do that. Although it wasn't his fault, his credibility was shot, and so was the value of his case.

The second area is how the accident happened. The accident report isn't admissible, and the police officer didn't witness the accident. Just because the accident report finds the other party at fault certainly does not mean a judge or jury is bound by that determination. Were you a distracted driver? Did you tell the police officer you were speeding or on the phone? Did you have a chance to avoid the accident? These facts can affect the outcome.

The third area is a person's prior medical history. Please don't run from previous medical issues. In truth, they are probably pretty helpful. It's not a stretch of the imagination that a jury would understand that the accident hurt an already frail person and made them worse. The worst thing you can do is not disclose previous medical treatment. People lose cases every day when they don't disclose their prior medical history. And that brings us back to the first defense, credibility, which, after all, is the ballgame.

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

Please send the questions to:

"Ask the Attorney,"
P. O. Box 38, Florence, Alabama 35631

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

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Top 3 Winners In Each Age Group Pictured To The Right





Kidsville News! Mug & **Trinkets**

The 9 Winners Pictured to the Right May **Pick Up Their Prizes** at the Courier Journal 219 W. Tennessee St., **Florence Beginning** Tuesday, Dec. 24

HONORABLE MENTIONS:

- Age Group: Heather Hinckley, Reagan Macing, Alexx Handerson, Riley AlmonArlee Yarbrough.
- **Age Group:** Matthew Hinckley, Sophia Quick, Avery Hudson, Evan Francisco, Casen Anderson, Greysun Myrick, Kyla Demastvs, Teagan Wilson.
- Age **Group:** Paisley Frost, Piper Hatton, Cade Rorie, Austin Myrick, Ella Hawk, Elora Francisco, Virginia Hite, Anna Kate Noles, Kolby Austill, Makenna Rorie, Vivian Hite.



1st Nathan Helms Age 4 - Killen



2nd Beau Edwards Age 3 - Tuscumbia



3rd Blakely Brewer Age 2 - Florence



1st Tristan Poe Age 7 - Muscle Shoals



2nd Aliyah Parras Age 6 - Killen



3rd Nevaeh Troupe Age 5 - Muscle Shoals



Age 10 - Florence



Age 9 - Killen



1st Shelby Peppers 2nd Cayden Holdan 3rd Brighton Sheehan Age 8 - Killen

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THEIR AD IS NOT HERE! Do you are at certain stores? Are like to shop at certain stores? Are they not advertising their sales in the Courier Journal? Tell them that they should be.

Notes...

Continued from page 4

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 (January 16) 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

Shoals Writers Guild meetings will resume on Saturday, January 18 with the Free Kindle Direct Publishing Workshop hosted by author Gary H. Miller at 10am at the Florence-Lauderdale Public Library, 350 N. Wood Avenue in

Membership dues are \$40/year with a

\$5 discount if paid in full. For more information shoalswritersguild@gmail.com

The LaGrange Living Historical **Association** meets the first Sunday at 2pm at the LaGrange College Site Park 1491 LaGrange College Rd. Leighton. Contact L C. Lenz 256-702-6953

Disabled American Veterans in Sheffield meets every fourth Tuesday of each month. (January 28) 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.

Free Clothes - The Samaritan House, 600 Geneva Ave., Muscle Shoals, gives away free clothing each Tuesday from 9–11am - except for every 5th Tuesday. Donations are accepted.

Pages and Paws - Tuesday, January 14, 2025 , 3:30pm-4:15pm. Florence-Lauderdale Public Library.

Drop by the library, pick out a good book, and find the perfect spot to read. Our friend, Olaf, with Alliance of Therapy Dogs will stop by to listen to you read.

'Hi Neighbors of the Shoals' meets on the 1st Tuesday of each month in the Florence Public Library at 10:30am. This women's social group all ladies who are currently residents of the Shoals area. Contact Berta Birch, 256-777-3119, for further details.

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.

Florence Parks and Recreation/ **The Club** hosts the Florence Singing River Squares dance every Monday from 5:30-7:30pm at The Club/Florence Senior Center, 450 Country Club Drive in Florence (excluding any state or federal holidays) 256.760.6420 for more information. fdavis@florenceal. org. New class will begin July 8 at 5:30pm. No experience necessary. Drug, alcohol, tobacco & weapon free facility Fran Davis at 256-760-6420 or fdavis@ florenceal.org

Senior Meals on Weekdays at **11:30am** at The Club, 450 Country Club Road in Florence. \$1 donation.

Social Dance on Tuesday Nights, 6:30-8:45pm, 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.

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Admission: \$8

See NOTES... page 30



The Most Wonderful Time of the Year

Merry Christmas! Love, Cat

happen at Christmas time:

- 1. There will always be some portion of the family that's going to be sick. Your cousin's children are going to be sick and ready to pass it around to everybody. Solutions: Have tissue boxes out in the open and sweet smelling soap in the bathroom.
- 2. Speaking of the holiday sickness, it always seems to happen (with as 8. Right as your head many as people as we have hits the pillow at 3 a.m. to get together) that that one young lady who is now married to your nephew and who we thought had a stomach virus after Christmas dinner, by January we find out that it wasn't a virus, and we are about to have the next little person added to the family. Always happens. Always exciting. Solution: Celebrate and enjoy!
- 3. I always manage to leave a present out. I've tucked it too far back into the closet. Or I don't even remember I have it. Or I just can't find it where I thought I had it, and then find it in February. Solution: I make a list, even in October when I start that early Christmas purchasing – including where I've hidden it.
- 4. Without fail there's going to be one somebody that genuinely does not like the present they get the dictionary your brother got before he went to college, the green purse with the palm trees, etc. Solution: Get gift receipts. Let just let them take it back. Or let them exchange with somebody. All the men folk wear size large shirts. Seek peace.
- 5. Without fail I'm going to wrap a package and put the wrong name on it. My sister will open up her husband's shirts. Or my daughter will unwrap my sister's pajamas. Just forgive me. When I end up wrapping until 1:00 or 2:00 Christmas Eve

Here is a repeat of some night, just be happy that I things that are still true. remembered to get you a present and find it.

- Inevitably There are just some Christmas, I am going to things that will inevitably underestimate how many eggs it takes to feed 12 people for 5 days.
 - 7. One of the cooks is not going to timeout her recipe very well and the sweet potato casserole is going to take 30 minutes longer than everything else. Solution: Take a deep breath, get off your feet, and enjoy the company for those 30 minutes. Martha, Martha.
 - on Christmas Eve, you're going to remember that Santa Claus doesn't bring batteries. Solution: Buy batteries at Thanksgiving.
 - 9. Every time, I am going to burn the green beans... It's a family tradition, so don't worry about it.
 - 10. Somebody is going to bring up the wrong subject. Embrace it. Dig it out. Be respectful. Keep love alive. Finish it. Merry Christmas.
 - 11. You're going to leave a price tag on a gift. It's fine. They need to know how much you love them - so to speak. Actually, I leave the expensive store tags on those presents intentionally, so that they will see how much I would have paid if I'd actually bought it in the store instead of at the warehouse
 - 12. You're going to forget some ingredient. I just hope that you have a husband like mine who will just hop in the car without even saying anything and go get it. Thanks Kevin!
 - 13. Auntie Ros and Auntie Dee are going to give us so much. They find pure joy in giving and they love us so bad. Solution: Say thank you and increase their joy.
 - 14. The goodbyes are gonna be sad. Our family solution is to always say exactly when we will see each other next - whether it's the next day, the next week or sometime in the

Lord willing.

15. And finally, without fail when my family gets together there's going to be a whole lot of talking, very little sleep, some game playing, a puzzle completion, a red velvet cake and the most wonderful time of the year. Solution: Count your blessings and take that full heart into the New Year. Have a good one everybody!

Email comments or $suggestions \ to \ CatnKids1@$ gmail.com

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First Day Hikes...

Continued from Page 12

This year's schedule for First Day Hikes includes a sunrise hike to King's Chair at Oak Mountain State Park, a sunset hike at Meaher State Park, a hike to the Bald Rock Overlook along the Bald Rock Boardwalk at Cheaha State Park, a scenic hike on the Plateau Trail at Monte Sano State Park, and more opportunities spanning the state.

The First Day Hikes are part of a national program featured in all 50 states and designed celebrate the new year while encouraging Americans to get outside.

"Alabama State Parks offer some of the finest trails found hiking anywhere, and First Day Hikes are a great way to explore Alabama's natural beauty while beginning the new year with exercise," said Alabama State Parks Director Matthew Capps. "With many of our parks offering a First Day Hike again this year, there's something for everyone."

First Day Hikes are led by knowledgeable park personnel volunteers who provide hikers of all ages and

Thank You & Merry Christmas

To Your Family From Ours!

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Dec. 25, 31

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experience levels with a chance to enjoy nature's sounds and beauty in family-friendly a fun. environment.

Most First Day Hikes are free, or for a small donation, although hikers at some State Parks will be required to pay daily admission fees.

Things to remember: Dress for extended hours in the outdoors. Wear sturdy, close-toed shoes, bring PLENTY of water and/or sports drinks, and snacks/lunch. Hiking poles/staffs are optional. Walks will range from easy to moderate on various terrains. There are no age restrictions on these hikes, but maturity and responsibility are expected. Well-behaved dogs are also allowed on most walks if they are ALWAYS on a leash.

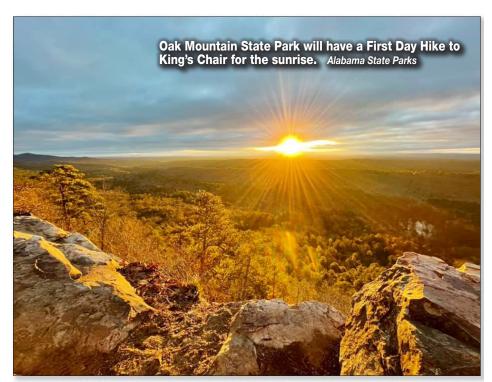
Some of the first day hikes within a 60–90 minute drive of our area include:

Joe Wheeler State Park Rogersville, AL

January 1, 9am Fee \$5

Join Joe Wheeler State Park Naturalist Jennings





Earnest in the lodge's lobby at 9am January 1 as you prepare for a 2.5hour adventure in the park's AWESOME Trail.

Info: 256-247-5466 or jennings.earnest@dcnr. alabama.gov

Register online at www.alapark.com/ events

Monte Sano State Park Huntsville, AL

35801 January 1, 10am Fee \$5; Child/Senior \$2; Military/ Veteran FREE

at: Parking Lot - may need to park a distance away. Please arrive early.

Lace up your hiking boots and kick off the new year with a hike around North Plateau Trail at Monte Sano State Park with program host, Renee Raney. The North Plateau Trail is around 1.9 miles long with minor elevation change and some rocks and roots to navigate along the way and one of the best views in the park located along the trail route.

256-276-2841 Info: or renee.raney@dcnr. alabama.gov

online at Register www.alapark.com/ events

Rickwood Caverns **State Park**

Warrior, AL

35180 January 1, 10am Fee \$5

Meet at the Picnic Loop Trailhead. Join District Naturalist, Amber Coger, for a fun guided hike to find and learn about 25 cool things on the trail at Rickwood Caverns State Park

More info: 256-603-2204 or Amber.Coger@dcnr. alabama.gov

Register online at www.alapark.com/ events

Tishomingo State Park Tishomingo, MS

38873 January 1, 10am Admission: Free

Enjoy one Mississippi's Best Hiking Trails as you explore the CCC Camp Trail, featuring stunning cliff views overlooking Bear Creek! This hike is suitable for all skill levels, so bring your friends and family for a refreshing start to the new year.

After the hike, enjoy refreshments and a traditional New Year's Day lunch, courtesy of Friends of Tishomingo State Park

For more information, contact Phil Seymour phil.seymour@wfp. ms.gov or call 662-438-6914 (Option 2).

David Crocket State Park Lawrenceburg. TN 38464

January 1, 12-3pm Free: Donations Welcome

Participants will meet tour host Joseph Harrison at the Crockett's Mill Restaurant and hike on sections of the Trail of Tears, Lake Road Trail,

Crawfish and Valley Trail to make a loop of approximately three miles or less. The terrain will be moderate with some elevation changes on a dirt foot path. Be sure to dress for the weather, wear sturdy shoes, and remember to bring water! The Friends of David Crockett State Park will greet those returning with return with some hot chocolate!

Pickwick Landing State Park Counce, TN



Participants will meet at the Island Loop Trail Head next to Cabin 9 at

Free: Donations Welcome

10am for a guided hike led by Ranger Rachel Boothe along the Island Loop Trail. This easy-to-moderate trail of approximately 2.8 miles takes approximately

1.5-2 hours to hike. Be sure to dress for the weather. Dogs are welcome but must remain on a leash. Please wear closed-toed shoes. The trail has tree roots that can be tripping hazards and there are a few areas that could be muddy. There is a gradual elevation gain of 118 ft.

731-458-7851 or Info: rachel.boothe@tn.gov

CONTACT 2-1-1

Your link to community resource



Find at least six differences in details between panels.



Differences: 1. Ear is larger. 2. Button is added. 3. Apron is longer. 4. Broom is narrower. 5. Cash register is missing.

Courier Journal 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 a new friend today.

Meet Tug Boat! He's blind that hasn't affected his spirit!! Don't let his blindness keep you from taking him home even if it's just to foster! This sweet boy is about 1,5yrs old, 52lbs, and neutered this Tug Boat is friendly for sure and can be tested with cats.



This pittie-o-patamus will make the best couch potato. Yellowstone binge watching partner, walking buddy, passenger princess, or arm candy you can get! 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 Creek! This sweet blue eyed boy was found incredibly skinny and malnourished. Creek is slowly gaining weight back and would do so much better if he was in a foster or forever home to be loved and nourished back to health. Fostering is free and this boy is Fostering is free and this boy is completely amazing and deserves the best home ever. 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 meet

Florence Lauderdale animal services 256-760-6676 to meet

Meet Evan! With a face like this how can you not fall in love? Evan is a sweet lovable boy with the cutest expressions. This sweet cutest expressions. This sweet boy is very cuddly too, He's also fun and will be your very loyal bff. 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 handsome guy



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•	
FP QTR FINAL - FIESTA BOWL	ALAMO BOWL
SMU/Penn St. vs	BYU vs
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Dec. 28-Jan. 1

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TIE BREAKER Write Exact Score Below

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WEEK 16 Saturday. Dec. 14:

Winners will be posted online Thursday afternoon, Jan 2 and in the Jan 8 issue

Next Week's card will have an EARLY DEADLINE **6PM THURSDAY**

Enter online at www.courierjournal.net

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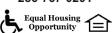
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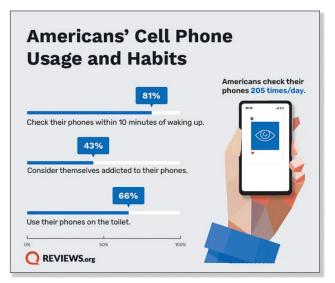
We're Cell Phone Addicts

It's no surprise that 2024 has given us plenty of reasons to keep our eyes glued to screens this year. In a new report from Reviews.org, we found that Americans check their phones 205 times a day, or almost once every five minutes while we're awake. That is an increase of 42% since last year!

According to our recent survey, over 43% of Americans admit feeling addicted to their phones. self-reported However, cellphone addiction is down 24% compared to last year. Maybe those pandemic-era scrolling marathons are finally getting old, or maybe we're getting a bit burned out from being so online all the time. In the worst case, fewer people think of themselves as addicted despite not changing or possibly even increasing their cell phone time.

experts Meanwhile, continue to highlight how social media can exacerbate mental health challenges, especially for younger users, and warn against misinformation that oversimplifies these complex issues.

So how are habits looking these days? Let's take a closer look at how Americans spend time with our cell phones—our constant companions.



Here's what we learned from this year's study:

- The average American now checks their phone 205 times a day
- 81% check their phones within the first 10 minutes of waking up
- The average American's screen time is now 5 hours and 1 minute per day
 • Phone upgrades in 2024 dropped by 35% since
- 2023
- Americans were 42% less likely to use their phone during meals compared to last year
- Gen Z leads in phone addiction at 55.8%, followed by Millennials at 54.6%
- Millennials check their notifications the fastest, with 89.5% doing so within 10 minutes of receiving

Methodology: Reviews.org surveyed 1,000 Americans 18 years and older with a +/- 4% margin of error and a confidence level of 95%. Respondents were asked to refer to their phone's screen time report to determine the average number of times per day they check their phones, in addition to how much time in total they spend on their phones per day.

		STATE OF ALA				Exhibit F-II-A
For Fiscal Year Ended September 30, 2024						
192 - Sheffield City Schools		GOVERNMENTAL		FIDUC		
	General	Special Revenue	Debt Service	Capital Projects	Expendable Trust	Total
Revenues						
State Sources	\$9,332,155.66	\$0.00	\$71,981.15	\$631,741.74	\$0.00	\$10,035,878.55
Federal Sources	\$258.00	\$4,628,872.51	\$0.00	\$0.00	\$0.00	\$4,629,130.51
Local Sources	\$4,214,805.40	\$236,622.39	\$32,481.58	\$31,879.00	\$939,689.39	\$5,455,477.76
Other Sources	\$464,061.86	\$25,763.69	\$0.00	\$0.00	\$0.00	\$489,825.55
Total Revenues:	\$14,011,280.92	\$4,891,258.59	\$104,462.73	\$663,620.74	\$939,689.39	\$20,610,312.37
Expenditures						
Instructional Services	\$6,135,895.05	\$1,858,676.36	\$0.00	\$0.00	\$134,976.13	\$8,129,547.54
Instructional Support Services	\$2,414,920.51	\$832,666.52	\$0.00	\$0.00	\$126,344.06	\$3,373,931.09
Operation & Maintenance Services	\$1,688,701.34	\$31,309.10	\$0.00	\$9,417.00	\$6,557.27	\$1,735,984.71
Auxiliary Services	\$151,348.49	\$1,180,474.70	\$0.00	\$0.00	\$0.00	\$1,331,823.19
General Administrative Services	\$921,535.01	\$133,482.05	\$0.00	\$0.00	\$22,117.68	\$1,077,134.74
Capital Outlay	\$852,966.05	\$600,000.00	\$0.00	\$380,072.89	\$10,997.97	\$1,844,036.91
Debt Service	\$0.00	\$0.00	\$56,819.15	\$0.00	\$0.00	\$56,819.15
Other Expenditures	\$417,948.32	\$389,294.05	\$0.00	\$0.00	\$59,668.47	\$866,910.84
Total Expenditures:	\$12,583,314.77	\$5,025,902.78	\$56,819.15	\$389,489.89	\$360,661.58	\$18,416,188.17
Other Fund Sources (Uses)						
Other Fund Sources:	\$50,061.28	\$10,743.61	\$200,000.00	\$0.00	\$5,974.85	\$266,779.74
Other Fund Uses:	\$12,728.96	\$18,011.68	\$0.00	\$200,000.00	\$7,074.31	\$237,814.95
Total Other Fund Sources (Uses):	\$37,332.32	(\$7,268.07)	\$200,000.00	(\$200,000.00)	(\$1,099.46)	\$28,964.79
(Under) Expenditures and Other Fund Uses:	\$1,465,298.47	(\$141,912.26)	\$247,643.58	\$74,130.85	\$577,928.35	\$2,223,088.99
Beginning Fund Balance - October 1:	\$4,305,006.65	\$399,678.12	\$1,885,297.27	\$210,785.54	\$5,582,921.88	\$12,383,689.46
Ending Fund Balance - September 30:	\$5,770,305.12	\$257,765.86	\$2,132,940.85	\$284,916.39	\$6,160,850.23	\$14,606,778.45

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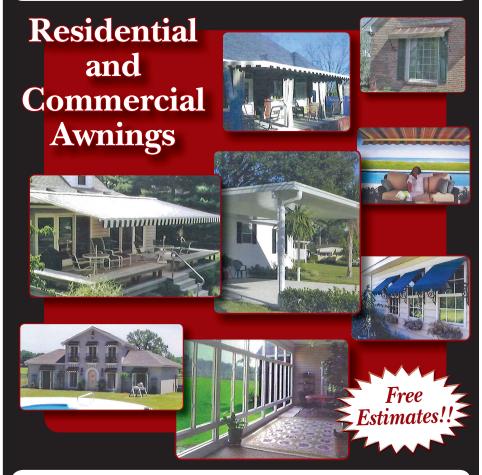
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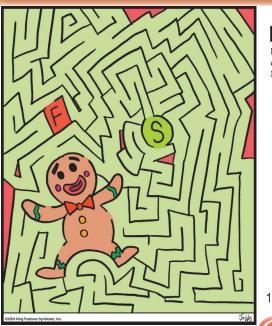
5

6

5 2

3







Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the lette

MASTER for all 1, you get MISTER. Do not change the order of the fetters.				
1. Rowland's Potter		R	Hale	D _
2. Lone Ranger's stee	ed I		_ Serving tray	_ A
3. Thirsty cloth		L	Steeple	R
4. Baseball hit man	_ A _		_ Toast topping	_ U
5. Sticky tag	B		Boutonniere location	P
6. Use one's ears		E _	_ Boxer Sonny	
7. Make a call	_ н _		Inclined to	_ R
8. Silent		E	Homemade blanket	L _
9. Heap	_ T _		Hovel	_ H
10. Hand gun		L	Engine cylinder	N

KINDS

Kid	s' Ma	ze	9		
	ΙΠ	<u> </u>	다구	G.T.	_ •
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WORD LADDERS Can you go from FAILS to KINDS in 6 words? Change one letter for each rung in the ladder. **FAILS**





MINI SUDOKU

3

4 3

4

four corners and moves clockwise around



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Notes... **Continued from page 22**

go to theshoalstheatre. org.

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

Oakdale Missionary Baptist Church 1215 E. Reeder Street in Florence welcomes all children to our new Children's Church Class! Ages "pottie trained" to 12 years. "Mrs. Trish" Robbins is Children's Director 10am Sunday School 11am Children's Church and regular Church Service with Kenneth Floyd, Pastor

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.

Country Line DANCE Lessons 6:30–8pm Thursday nights Instructor: Jan Ownby, \$10/ Person 1104 US Hwy 72. Tuscumbia. Come

Dance with Us! For more Info: 256-810-0973.

The Florence Senior Center (The Club) - Diamonds in the Rough presents Fabulous Bus Tours for 2025. Fabulous Bus Tours for 2025. Planning is underway now!

The Ark Encounter & Creation Museum - Apr 7 - 11, 5 Days - 4 Nights 8 meals: 4 breakfasts and 4 dinners \$815

pp/Double Occupancy See the Bible come to life on this

see the Bible come to life on this amazing bus tour to The Ark Encounter, Creation Museum, and more!
San Antonio, TX - Feb 16-25, 7 days-6 nights, 10 meals: 6 breakfast and 4 dinners. \$915 pp/double occupancy.
Cruise the River Walk, tour San Antonio, The Alamo and LBJ Ranch, and more!

Antonio, The Alamo and Ebb Hanci, and more! Virginia Beach, Colonial Williamsburg & Historic Norfolk - May 4-10, 7 days 6 nights, 10 meals: 6 breakfast 4 dinners. \$1130 pp/double occupancy.

Visit Virginia Beach boardwalk, Norfolk Naval Base Harbor Cruise, visit battleship Nauticus and Wisconsin. Mariner's park and museum, aquarium and more!

Cape Cod & Martha's Vineyard, -July 2-20, 9 days 8 nights, 14 meals: 8 breakfast 6 dinners. \$1370 pp/double

occupancy.
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and more!

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Medicare Minute

"Medicare Changes for 2025"

January 1st of each year is a time that many make resolutions to make changes in their lives. But it's also a time that Medicare makes changes for the upcoming year. In 2024 there are a couple of changes in Medicare that everyone should know.

The first is the Part B premium. Those of you who started Medicare during or prior to 2025 may see a change in your Part B premium for 2025. Early indications are that your Part B premium may go up. For those who are starting Part B in 2025 the premium will be \$185.00 per month. This amount could be higher for people making more than \$94,000 per year.

The Part A deductible is also changing in 2025. The Part A deductible in 2024 was \$1,632 per benefit period. In 2025 the Part A deductible will be \$1,676 per benefit period. Remember, the Part A deductible is not an annual deductible and can hit you more than once in a calendar year. The Part B deductible will be \$257 in 2025. The Part B deductible is an annual deductible.

The third change to be aware of is the change to the way drugs are covered. In 2025 no Medicare beneficiary will spend more than \$2,000 on the prescription drugs. Also, the Coverage Gap, or Donut Hole, is going away. These are two positive changes for those people with expensive drugs.

If you are affected by any of these changes in 2025 and do not understand them just contact us at the number below and we will be glad to go over them with you. For those of you going on Medicare in 2025 you can call our office and sign up for one of our free Medicare Education classes. They are taught each month and will explain all the above for you.

If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an independent insurance agency and does not represent Medicare or any other government agency.





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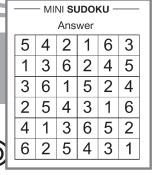
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