

Register at NWSCC Sat.

MUSCLE SHOALS—With the spring semester right around the corner, Northwest Shoals Community College is hosting a registration event on January 4 on the Shoals Campus.

From 10am-2pm, NWSCC will help new and current students apply and register for the spring semester in the Victor P. Poole Administration Building (Building 100). The Saturday registration event will offer one-stop assistance in the registration process.

Those who have not yet applied for admission may apply online at nwsc.edu. Students who have not already applied for financial aid are encouraged to complete the Free Application for Federal Student Aid (FAFSA) immediately. It can be submitted online at studentaid.gov. The NWSCC school code is 005697.

Spring semester classes begin January 7.

Clean Closet Means \$\$\$

SHOALS—Adhering to the old adage, of taking one item out of your home for every new item you bring in, many of us have



See SHORTS... Page 4



Volume 141 Number 10

January 1, 2025

POSTAL PATRON

Courier Journal

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Shared Sentiments



Employees with Bank Independent and the Limestone DHR with a portion of the Toy Share Drive going to children in that area.
Courtesy photo

Over 5,000 Toys Collected in Most Recent Drive

SHEFFIELD— The 14th Annual Bank Independent Toy Share Drive collected a record 5,039 toys between November 4th and December 6th. An additional \$2,783.77 in cash was also donated.

All donations were distributed to local children in need through partner organizations across North Alabama in time for the holidays. Toy Share is the last of four annual Share drives hosted by Bank Independent to give back to the community as part of the Helping Hands Foundation.

“We are deeply grateful to everyone who contributed toys, time, and resources to bring joy to children in need this holiday season,” said Macke Mauldin, President and CEO of BancIndependent, Inc. “The success of this year’s Toy Share Drive was made possible by the amazing generosity of our community. Your kindness inspires us all and exemplifies the positive difference we can achieve together as we head

See SHARED... Page 3

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It All Comes Down to Better Investing

SHOALS—The stock market set new records time and time again in 2024. So, with everything so high, it is best to stay out of the market – right? Wrong. There is no wrong time to invest in the stock

See BETTER INVESTING... on Page 15



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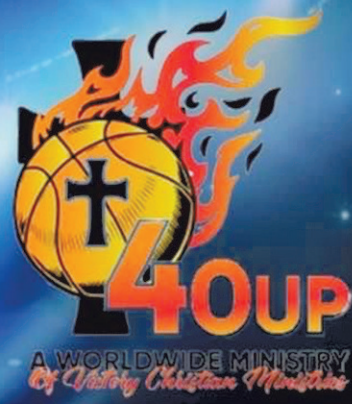


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Share...

Continued from Page 1

into 2025.”

Since Toy Share started in 2011, over 47,000 items and over \$50,000 in cash have been donated to the families in our local communities. The total economic impact has surpassed the \$1 million mark.

“The holiday season is a time for joy, togetherness, and giving back, and this year we’re thrilled to have broken the record for the number of toys collected through our annual Toy Share drive,” said Hallie Mauldin, Community Engagement Officer for Bank Independent. “We are incredibly grateful to everyone who donated and to the charitable organizations that work alongside us to distribute these toys, bringing holiday cheer to children in need throughout our communities.”

This year, the bank accepted donations from team members at all 33 Bank Independent locations. Additionally, the foundation accepted monetary donations through PayPal and Venmo.

More information on all the share drives and the Helping Hands Foundation can be found at www.bibank.com/helping-hands-foundation.

Charitable organizations distributing Toy Share donations include:

- DHR of Franklin County
- DHR of Lawrence County
- Cornerstone Church of Moulton
- Angel Tree Program with Lexington High School
- DHR of Limestone County
- Christmas Charities Year-Round of Madison County
- Committee on Church Cooperation of Morgan County
- William Porter Foundation in the Shoals
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Shorts...

Clean Closet Means \$\$\$

Continued from Page 1

some cleaning out to do this January.

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Spring Park's Discs Flying

TUSCUMBIA — Spring Park's new disc golf course is set to open at noon on New Year's Day.

The course, which features a full 18-hole course plus a practice hole, was created through a partnership with the Colbert County Disc Golf Club and sponsorships by local businesses.

Disc golf players interested in breaking in the new course should meet between the waterfall and water tank in Spring Park at noon.

There will be a ribbon cutting, followed by the ceremonial first official throw on the new course.

Softball Again Hosting Tide

FLORENCE – North Alabama Softball recently announced that the team will host the Alabama Crimson Tide on March 26 at the Florence Sportsplex.

Tickets: January 1 to March 23, \$20; March 24–26, \$25

Parking: January 1 to March 23, \$10; March 24–26, \$12. Tickets can be ordered online at this link. tinyurl.com/UNAvsALATix

"I cannot wait to host Alabama in Florence again this spring," said UNA head coach Ashley Cozart, who enters her 12th season at the helm. "The atmosphere we had two years ago was electric. It was one of my all-time favorite games as a head coach. I can't thank Coach Murphy enough for agreeing to come back. Our goal is to pack the park and aim for 5,000 fans or more. It will be a great night for softball and our community!"

On March 14, 2023, UNA hosted Alabama at the Florence Sportsplex and broke the all-time attendance record with over 4,000 fans. Alabama,

See SHORTS...on Page 6



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Erin Gilbert
- CIRCULATION**
Ted Fallin

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

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CLASSIFIED ADS - 5 pm Friday unless otherwise specified

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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:

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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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Community Notes

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

Winter Clothes Giveaway - infants - adults clothes and shoes. Thursday, January 2 from 8-10am at the Care Center, First Baptist Church, Killen

Quad Cities Photography Club Member Exhibition is on exhibit at the Kennedy-Douglass Center for the Arts through January 9. 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:
Wednesday January 1, Dick's Sporting Goods/Field & Stream, Florence, 11am-5pm
Thursday January 2, Fashion Exchange - Killen, Noon-6pm
Saturday January 4, Ollie's Bargain Outlet, Florence, 9:30am-1pm
Saturday January 4, Florence Square, 111 S Cox Creek Parkway S, 2-5:30pm
Monday January 6, Walmart - Avalon Avenue - Muscle Shoals,

Hi Neighbors of the Shoals meets on Thursday, January 9 at 10:30am in the Florence Public Library. We are a women's social group that welcomes all ladies who are residents of the Shoals area. Contact Christina Dickinson, 262-930-7762, for further details.

11:30am-5:30pm
Tuesday January 7, Lawson's Clothing and Shoes + OUTDOORS, 536 N Military St. Loretto, TN, 11:30am-5:30pm
Monday January 13, Florence Police Department, 10am-4pm
Tuesday January 14, Whitesell Corporation - Gargis Lane, Tuscumbia, 7am-2pm
Friday January 17 Jar & Co, 269 Cox Creek Parkway S., Florence, Noon -6pm

Muscle Shoals Sound will be closed through January 6.

FAME Recording Studio is 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 January 16. Traditional and contemporary quilts from a private family collection will be on display. The center is open to the public free of charge 9am-4pm Monday-Friday and 1-4pm Sunday.

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.

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 vwpost5140@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 Florence. Membership dues are \$40/year with a \$5 discount if paid in full. For more information email: 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.

See NOTES... page 16

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Shorts...

Softball Again Hosting Tide

Continued from Page 4

who was ranked No. 13 at the time, won a tight ballgame by a 5-2 final. UNA took the lead into the fourth inning of that game.

"We are thrilled to partner with the City of Florence Parks and Recreation Department to host another major event at the Florence Sportsplex," said UNA Director of Athletics Dr. Josh Looney. "After the 2023 softball game vs. Alabama drew a UNA-record 4,009 fans, we look forward to an even bigger event in 2025 that showcases top-tier softball and The Shoals community."

UNA will announce the rest of the 2025 schedule in early January. The season begins February 7.

UNA's Two All - Academics

FLORENCE— The United Athletic Conference recently announced its All-Academic football team. North Alabama's two longest-tenured members of the program were honored in redshirt senior, **Sam Contorno**, and graduate student, **Takairee Kenebrew**.

The UAC All-Academic team includes only 11 players and is voted on by the league's sports information directors. To be eligible for nomination, players must have played in at least 90% or started 66% of games, must be at least a sophomore athletically and academically and

must maintain at least a 3.50 GPA.

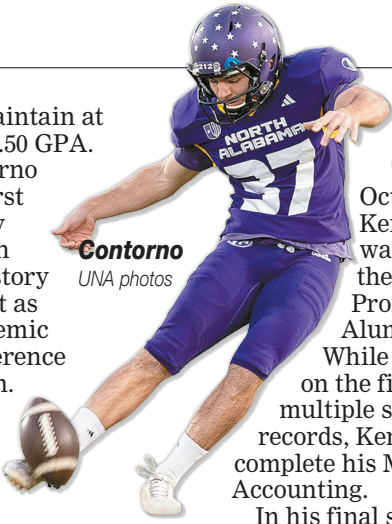
Contorno is the first and only player in UAC history to repeat as an academic all-conference selection.

The sixth-year senior from Tuscaloosa has maintained a perfect 4.0 GPA for his college career and will graduate with a second degree in Interior Architecture and Design. He also graduated in Summer 2022 with a degree in General Management.

Contorno was also the recipient of College Sports Communicators Academic All-District honors in 2023 and served on the UNA Student-Athlete Advisory Committee (SAAC).

Contorno was also UNA's primary kickoff specialist while also punting and kicking when called upon. He finished with 49 kickoffs including 20 touchbacks. Contorno added five punts for 44.6 yards per punt, including four inside the 20 and one over 50 yards.

Kenebrew caps a storied career at UNA with his selection to the UAC All-Academic team. Kenebrew graduates from the program as the only player to experience all seven seasons of Division



Contorno
UNA photos



Kenebrew

I football at UNA.

This October, Kenebrew was named to the 2024 UNA Promising Alumni list.

While shining on the field with multiple school records, Kenebrew will complete his MBA in Accounting.

In his final season, Kenebrew caught 46 passes for 772 yards and four touchdowns to lead the team. He ends his career with 30 touchdown catches, which stands as the all-time school record.

He also set the single-season touchdown record in 2023 with 10 touchdown catches. Kenebrew is also tied with **Dre Hall** for the most 100-yard receiving games in school history with 10, including three this season. His 187 receiving yards against Southern Utah set a new FCS school record and is tied for second in all-time school history.

For his career, Kenebrew ranks 4th in school history with 144 receptions and 3rd in school history with 2,610 receiving yards — trailing only Hall and UNA Athletic Hall of Famer, **Michael Edwards**.

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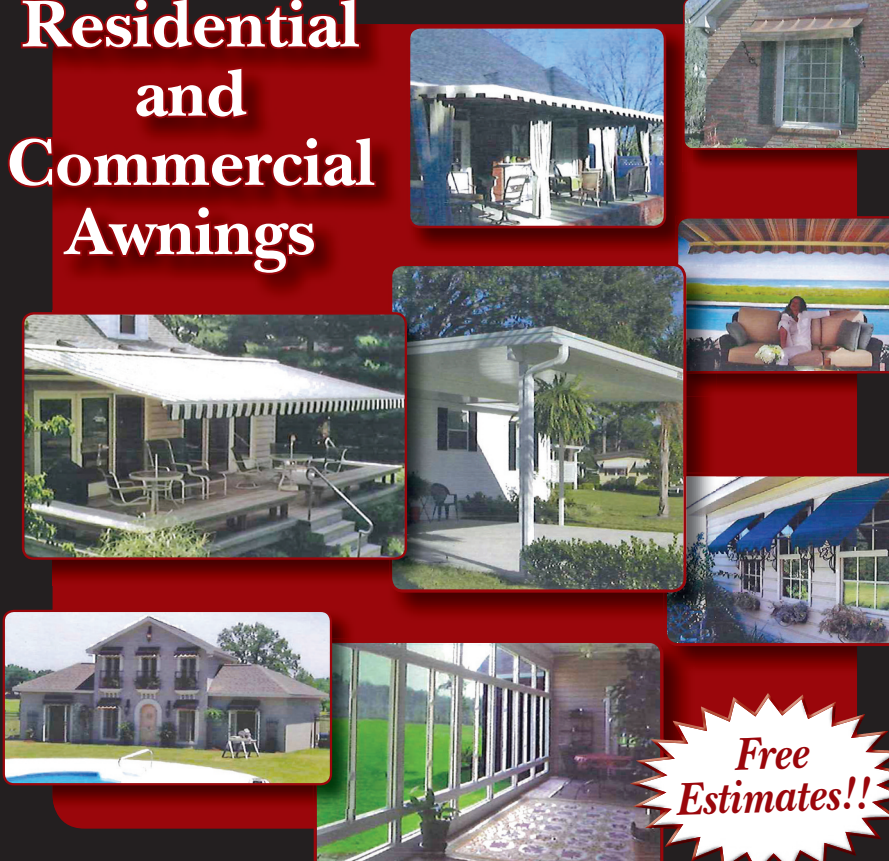
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The Idols In America

An idol is something or someone that you have the greatest of affections for that can render nothing of eternal value. Bible and secular history record nations and individuals that once were great and then ruined, that worshipped idols. Billions in America and worldwide, each week are spent on hopeless causes and worthless endeavors. **Jeremiah 2:11** "Hath a nation changed their gods, which are yet no gods? but my people have changed their glory for that which doth not profit." **Mark 8:36** "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?" An idolatrous person or system is poisoned from the onset. Ephraim example in O.T.: **Hosea 4:17** "Ephraim is joined to idols: let him alone." We all have some! The idols control the people and the directions of the nations. The idea is to use things in a Godly fashion and not let things use you. It is very easy to let prosperity and all things in abundance destroy you! Learn from history!

Experience is a teacher, but sometimes the cost of reaping is much too great! Never follow a bad conscience or the cursed flesh! **Isaiah 46:6** "They lavish gold out of the bag, and weigh silver in the balance, and hire a goldsmith; and he maketh it a god: they fall down, yea, they worship." **Jeremiah 2:32** "Can a maid forget her ornaments, or a bride her attire? yet my people have forgotten me days without number." **Ezekiel 8:12** "Then said he unto me, Son of man, hast thou seen what the ancients of the house of Israel do in the dark, every man in the chambers of his imagery? for they say, The LORD seeth us not; the LORD hath forsaken the earth." **"DON'T KID YOURSELF! 1 Thessalonians 1:9** "For they themselves shew of us what manner of entering in we had unto you, and how ye turned to God from idols to serve the living and true God;" Does this verse fit your living? Make necessary changes. Jesus is coming!

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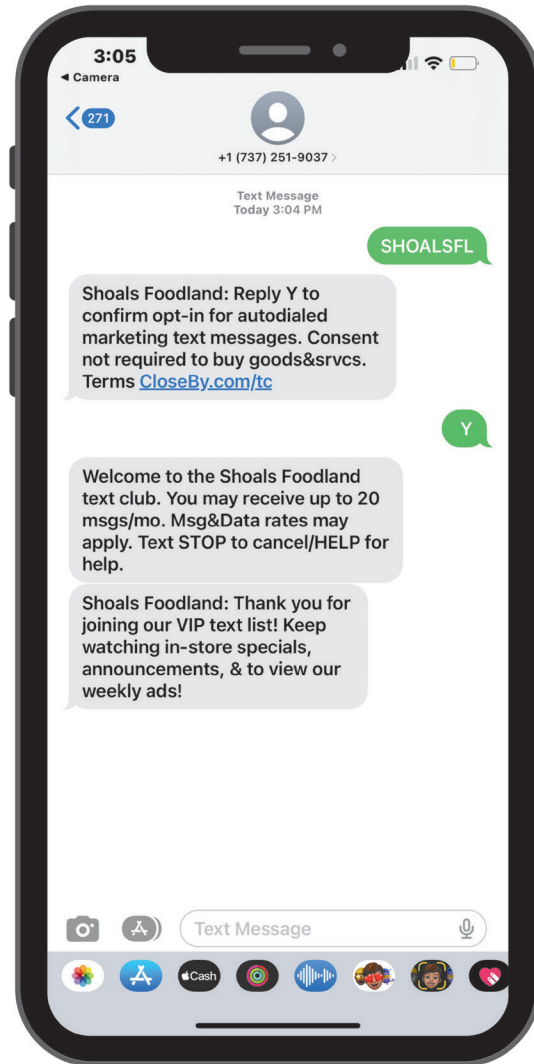
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Insurance Insights

"Below is a State Farm® Simple Insights® article about "Ways to Help Set Financial Goals" is provided by State Farm agent Rebecca Stutts Hovater.

Ways To Help Set Financial Goals

Write financial goals to get closer to the target.

As a business owner, freelancer or entrepreneur, what are your business goals and what are your personal financial goals? You can start setting realistic business goals at the start of the year and review them throughout the year. Tracking your progress and refining your strategy and goals will be an on-going process.

Setting financial goals

Give yourself and the business something to shoot for by writing SMART goals (Specific, Measurable, Achievable, Realistic and Timely). When writing a list of SMART business goals, it's important to specifically define the goals and your time frame for accomplishing them. A good rule of thumb is to define what your short, medium and long-term goals are. Short-term goals are typically within the next 12 months or so. Medium-term are about a year to five years and anything longer than five years would be considered a long-term goal. Additionally, when determining your financial goals, it's important to carefully consider the costs and benefits involved. Many business owners choose to get outside advice or counsel from a financial professional on their business finances and goal setting.

Examples of financial goals for a business

Here are a few business goal examples with specific time frames defined.

Reduce business costs by year end. Examples might include reducing your debt, using technology differently and changing your operations model.

Hire an employee this year. An example of this short-term goal might be hiring a part-time support person or a full-time contractor to help with clients and jobs you can't complete yourself.

Increase traffic on the business website in 30 days. An example of this short-term goal might include optimizing content and improving the website to attract more traffic.

Double the business revenue within two years. Examples of this medium-term goal may include increasing sales by raising prices, gaining more clients and reducing overhead costs.

Increase your retirement fund contributions within three years. An example of a medium-term goal may include setting up a new account or evaluating your existing personal retirement funds.

Upgrade space and equipment in five years. Examples of this long-term goal include buying or leasing office space, upgrading equipment or buying a vehicle.

Now that you have learned about some tips on setting financial goals, you may be interested in other small business financial tips or some ideas about business loss prevention. And consider contacting a State Farm® agent to learn more about small business insurance.



State Farm® Insurance Agent
Rebecca Stutts Hovater



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Savvy SENIOR

How Long to Keep Tax Records and Other Documents

Dear Savvy Senior,
Is there a rule of thumb on how long someone should keep their old financial paperwork? I have file cabinets full of old receipts, bank and brokerage statements, tax returns and more that I would like to toss.
Recently Retired

Dear Recently,
It's a great question. As we get older and our financial life gets more complicated, it's difficult to know how long to keep old financial records and paperwork and when it's safe to get rid of them. Some things you'll need to hold on to for your whole life and others for just a month or so. Here's a checklist I've created that can help you determine what to save and what you can throw away.

Keep One Month

- ATM receipts and bank-deposit slips, as soon as you match them up with your monthly statement.
- Credit card receipts after you get your statement, unless you might return the item or need proof of purchase for a warranty.
- Credit card statements that do not have a tax-related expense on them.
- Utility bills when the following month's bill arrives showing that your prior payment was received. If you wish to track utility usage over time, you may want to keep them for a year, or if you deduct a home office on your taxes keep them for seven years.

To avoid identity theft, be sure you shred anything you throw away that contains your personal or financial information.

Keep One Year

- Paycheck stubs until you get your W-2 in January to check its accuracy.
- Bank statements (savings and checking account) to confirm your 1099s.
- Brokerage, 401(k), IRA and other investment statements until you get your annual summary (keep longer for tax purposes if they show a gain or loss).
- Receipts for health care bills in case you qualify for a medical deduction.

Keep Seven Years

- Supporting documents for your taxes, including W-2s, 1099s, and receipts or canceled checks that substantiate deductions. The IRS usually has up to three years after you file to audit you but may look back up to six years if it suspects you substantially under reported income or committed fraud.

Keep Indefinitely

- Tax returns with proof of filing and payment. You should keep these for at least seven years, but many people keep them forever because they provide a record of your financial history.
- IRS forms that you filed when making nondeductible contributions to a traditional IRA or a Roth conversion.
- Retirement and brokerage account annual statements as long as you hold those investments.
- Defined-benefit pension plan documents.
- Savings bonds until redeemed.
- Loan documents until the loan is paid off.
- Vehicle titles and registration information as long as you own the car, boat, truck, or other vehicle.
- Insurance policies as long as you have them.
- Warranties or receipts for big-ticket purchases for as long as you own the item, to support warranty and insurance claims.

Keep Forever

Personal and family records like birth certificates, marriage license, divorce papers, Social Security cards, military discharge papers and estate-planning documents including a power of attorney, will, trust and advanced directive. Keep these in a fireproof safe or safe-deposit box.

Reduce Your Paper

- To reduce your paper clutter, consider digitizing your documents by scanning them and converting them into PDF files so you can store them on your computer and back them up onto a cloud like Microsoft OneDrive, Apple iCloud or iDrive.
- You can also reduce your future paper load by switching to electronic statements and records whenever possible.

Send your senior questions to:

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Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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Five Biden Lies to Break the Border

AND HOW TRUMP CAN FIX IT

Over the past four years, President Joe Biden conducted an experiment. What happens if you open the U.S. border to nearly all who seek entry?

He released millions of illegal aliens at the border, paroled over a million more using programs Congress never authorized, and allowed at least 2 million more to evade the Border Patrol.

That resulted in the fastest illegal influx in U.S. history. The foreign-born population now exceeds the previous high from the 1890s—over 15%.

The legacy media did its best to hide all this, habitually “gaslighting” their audience—telling many smaller lies in the hopes that eventually people will believe one big lie.

The big lie Biden and his media allies told America is that open borders bring unmitigated good. To prepare the public to

See BORDER... on Page 21

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



Simon Hankinson

Courier Journal

in the Shoals

January 1, 2025

THIS WEEK

Happening THIS WEEK

Quilts for the Cold Winter



quiltindex.org

FLORENCE – The Kennedy-Douglass Center for the Arts presents “A Winter’s Day with Quilts.” This breathtaking exhibition is open now and will continue through January 16.

Traditional and contemporary quilts from a private family collection will be on display over the holiday season at the KDAC.

Quilts tell stories. They represent not only practical necessity during cold winter months, but also memories,

celebrations, and artistic expression. This family collection explores various quilting techniques past and present. Come view this cozy exhibit just in time for winter!

The K-D Center for the Arts open to the public free of charge Monday - Friday from 9am-4pm and on Sunday from 1-4pm. The art center is located at 217 E. Tuscaloosa St. in Florence and can be reached by calling 256-760-6379.

BENEFITTING SHOALS CHRISTIAN SCHOOL

The 25th Millennium Run is Jan. 4

FLORENCE—The 25th Annual Millennium Run is here January 4 to help you start your New Year right! Shoals Christian School at 301 Heathrow Drive is where everything starts and ends.

The Millennium 5K run gets underway at 8am with registration ending immediately prior. Entry is \$40.

See 25TH RUN... on Page 14



STEEL MAGNOLIAS IS PLAYING at the Shoals Community Theatre on Friday, January 3 at 7pm. 123 N Seminary St in Florence. Tickets are only \$5 and available at etix.com/ticket

SENIOR MEALS ON WEEKDAYS at 11:30am at The Club, 450 Country Club Road in Florence with a \$1 donation.

THE 9TH ANNUAL POLAR BEAR PLUNGE takes place at 1pm New Year’s Day at McFarland Park in Florence. People will together to shed a light on suicide. There are no fees or charges and anyone is welcome as a plunger or just a bystander to encourage others.

What started as a passion for addressing military veteran suicide (22 every day) quickly evolved as we learned more about how suicide

impacts every facet of our community; first responders, teenagers, parents, poor, and rich. Since our beginning, Polar Bear Plunge McFarland has raised over \$20,000 for the American Foundation of Suicide Prevention. The AFSP is the top rated non-profit in our country for Suicide Prevention. Help us keep growing!

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Children Lose Sight

Editor,

We are the Silent generation born between 1928 to 1945 and the Baby Boomer generation born between 1946 to 1964. We were born in a segregated south and endured the Jim Crow Laws of segregation at schools, parks, libraries, drinking fountains, restrooms,

buses, trains, and restaurants. “Whites only” and “Colored” signs were constant reminders of the enforced racial law. We came up through hard times, and it didn’t kill us.

Those times just made us strong and we Silents and Baby Boomers, were able to take a licking and keep on ticking. We were active, but we also gained much wisdom and patience from the generations who came before us. It was an

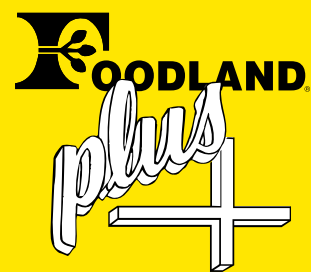
... Developed in the 1960s, PFAS were extensively used by the military in aqueous film-forming foam (AFFF) for firefighting exercises. . . ”

education that you cannot buy and cannot rush. My dad taught his children that hard work and a good education would help us in life. I was 16 years old when he passed away in 1970. He told my mom to make sure we girls finished school because he wanted his daughters to be able to take care of themselves as well as our children. There were 16 of us children who finished high school and furthered our education, getting college/ university degrees, Masters, and PhD’s.

Our kids, grandkids, and great grandkids are blessed to have all these opportunities without having to go through what we went through.

However, our children don’t want

See LETTERS...on Page 13



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Letters...

Children Lose Sight

Continued from Page 10

to be taught by their elders. They are being taught by peers on social media.

It is for that reason that our children and their children will not be able to make it through these trials of today.

Frances Harden
Sanderfer
Florence

Sick Veterans Not Respected

Editor,

Veterans exposed to the so-called forever chemicals or PFAS must demonstrate in court that their conditions were directly caused by PFAS exposure. This was despite mounting evidence over the years that PFAS are indeed connected to an array of conditions, including hypertension, high cholesterol and some forms of cancer.

Developed in the 1960s, PFAS were extensively used by the military in aqueous film-forming foam (AFFF) for firefighting exercises. Despite their known

toxicity, a ban on these substances was issued only earlier this year. Across the U.S., 720 military bases are known to be contaminated, and decontamination is an ongoing effort because of the high persistence of these chemicals in the soil.

As PFAS are disease-causing molecules, the VET PFAS Act 2023 proposes compensation and free medical care for veterans suffering from a handful of diseases as a result of PFAS exposure. As listed by the Act, illnesses that could be directly included for compensation are thyroid disease, testicular and kidney cancer, high cholesterol, ulcerative colitis, and pregnancy-induced hypertension. Compensation would also apply to family members, including relatives who were in utero while stationed alongside veterans in areas near military bases where PFAS were extensively used.

Despite only some diseases being covered by the Act, other conditions can also be compensated following health expert panel evaluation. This implies that a veteran with a disease suspected to be caused by PFAS, who was also stationed at a military base where PFAS were used, would apply for compensation under the Act. The panel would then decide if compensation and free

medical care are to be provided. However, this delay can cost some veterans greatly.

There is now sufficient evidence to argue that there is a link between PFAS exposure and various other types of cancers not listed by the Act. In the U.S., cancer investigations and treatment costs are substantial. Waiting for medical bills to be covered by the Veteran Affairs (VA) department may produce delays in treatments, lowering survival chances for veterans.

PFAS exposure has also been connected with the development of auto-immune diseases and impaired response to vaccination. Auto-immune diseases and complications following vaccine-preventable illness can decrease the quality of life for veterans and their families, impact functional capacity and in some cases lead to long-term disability or other chronic health conditions.

Fixing the PFAS contamination issue should therefore be substantiated by a more rapid transfer of research into legislative practice, ensuring coverage is provided for those exposed without detailed decision-making.

Jonathan Sharp
CFO, Environmental
Litigation Group, P.C.
Birmingham

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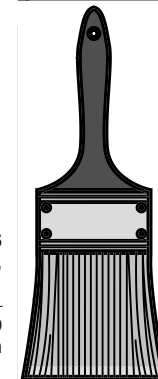


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25th Run...

Continued from Page 10

The Millennium 1 Mile Fun Run/Walk gets underway at 9am. The cost to enter is \$25.

Participants will experience one of the Shoals area's most popular race routes with the 5K course winding through Florence's Heathrow neighborhood, offering runners a scenic yet fast race. The 1-mile Fun Run loops around the Shoals Christian School campus.

Detailed course maps are available on race day. Early sign-up is available at runsignup.com/Race/AL/Florence/MillenniumRun.

The Shoals Christian School gymnasium opens at 6:30am offering an indoor warm-up area, registration station, restrooms, an awards ceremony venue, and post-race refreshments.

All proceeds from the event benefit Shoals Christian School. Volunteer opportunities are available.

The race director is David McKelvey. Phone/text 256-627-2480. Email: millenniumrunal@gmail.com

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B. Grant McNutt
 Managing Attorney

As we begin the New Year, many of us reflect on the blessings in our lives. At the Bond & Botes Law Offices, we're especially grateful for the opportunity to help individuals and families in Alabama and Mississippi regain control of their financial futures. Over the years, we've witnessed firsthand how financial difficulties can weigh heavily on our clients, and it's our mission to provide the guidance and support they need during challenging times.

Gratitude for the Journey Toward Financial Freedom

We understand that financial struggles, whether due to unexpected medical bills, job loss, or overwhelming debt, can make the life stressful rather than joyful. But we also know there's a path forward. Helping clients navigate that path—whether through bankruptcy, debt relief, or other solutions—brings us a deep sense of gratitude.

Every client who walks through our doors is unique, and we're thankful for the trust they place in us. We know it's not always easy to seek help but taking that first step can lead to a brighter future. This New Year, we're reminded of the countless individuals and families who have allowed us to be part of their journey toward financial stability.

A Time for Hope and Renewal

Beginning a New Year isn't just a time to reflect on the past; it's also a time to look forward with hope. If you're facing financial challenges, know that you're not alone. There are solutions available, and we're here to help you explore them. Whether you're

struggling with credit card debt, mortgage payments, or medical expenses, the experienced attorneys at the Bond & Botes Law Offices can provide the guidance you need.

We're proud to serve Alabama offering compassionate, confidential consultations to help you understand your options. Our team is dedicated to ensuring you can face the future with confidence, knowing you've made informed decisions about your finances.

A Heartfelt Thank You to Our Clients

To all our past and present clients: thank you for trusting us to help you during difficult times. Your courage inspires us every day, and it's an honor to play a role in helping you rebuild your financial life.

Your resilience reminds us why we do what we do, and we're committed to continuing to provide the highest level of service to those who need it most.

Let Us Help You Start the New Year Fresh

If you or someone you know is struggling financially, don't wait to seek help. Let's not only start a New Year, but let's start of a new chapter in your life—one filled with hope, stability, and peace of mind.

Contact The Bond & Botes Law Offices

We help people who are having debt problems. Please call us for an absolutely free and confidential consultation. We'd love to discuss your finances with you. We want to help!

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Better Investing...

Continued from Page 1

market, only the wrong way.

The “right” stocks are harder to find when the market is trading at record high levels – but that doesn’t mean they aren’t out there. It just means you have to work harder to find them.

The best way to do that is to utilize the resources available from Better Investing including thousands of investors across the country who are also looking for good buys in a high market.

You can learn how to evaluate a company to determine if it is in the “Buy” range by using this system that has been around for more than 70 years and is simple enough that it has been used successfully by sixth graders in the

Atlanta area. This system is nationally known as “Better Investing” and is in use in the Shoals area today. Learn about this simple but highly effective system in the upcoming series of classes taught free by Better Investing experts at the Florence Public Library on the following dates.

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

Available classes are:

Introduction to

Investing on January 18 and 25 from 10:15am–noon at the Florence Public Library. Provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds using the nationally known techniques of Better Investing.

Using Value Line for Investing on February 8 from 10:15am–noon at the Florence Public Library. How to use the invaluable tool that is Value Line providing the specific areas to find data for input to the Stock Selection Guide, where to find Value Line, and how to use it as a primary tool for determining if a

specific company is the one you want for your portfolio.

Understanding the Annual Report/Annual Report Analyzer on March 1 from 10:15am–noon at the Florence Public Library. Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

Understanding and Evaluating Mutual Funds for Investment on

March 15 from 10:15am–noon at the Florence Public Library. Learn how to invest in mutual funds using a technique developed by a local Better Investing member for picking the right mutual fund for success.

Three other seminars are tentatively planned for the library on February 15, May 24, and October 18 subject to interest.

Mutual Investment Club of Florence (MICF) is an educational investment club which meets one evening per month. As of December 2024, the MICF using the BI techniques has averaged a return of 14% per year since 1996. Visitors are welcome.

Membership is limited. If interested, the classes above are required for membership.

While they do not charge for these classes, they will be cancelled if a reasonable number are signed up for the class. Last year, several wanted to attend but they did not sign up. Unfortunately, that class was cancelled for lack of advanced registrations. To register for any or all of these classes or seminars or to visit MICF, contact John Ingwersen at jlingwersen@gmail.com.

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Your link to community resources

STATE OF ALABAMA						Exhibit F-II-A
For Fiscal Year Ended September 30, 2024						
192 - Sheffield City Schools	GOVERNMENTAL			FIDUCIARY		Total
	General	Special Revenue	Debt Service	Capital Projects	Expendable Trust	
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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Notes...

Continued from page 5

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.

Additional Dates
Tuesday, February 11, 3:30pm-4:15pm
Tuesday, March 11, 3:30pm-4:15pm
Tuesday, April 08, 3:30pm-4:15pm

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.

Creative Crafters wanted. This is a craft group for adult friends who draw, craft, paint, sew, quilt, embroider, crochet, etc (all artisans welcome). meeting at the Killen Library once a month. Bring your project to work on and come join the fun! 2025 dates for this winter are Saturday, Jan. 18, Saturday, Feb. 15, and March 15 from 9-1pm. All adults welcome.

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

Retirement Celebration for Bro. Eric Goodloe on January 2, at 4pm at Everdale, MB Church, located at 1814 E. 16th St. in Sheffield. Sponsored by the Miracles of Joy, Determined Voices, and God's Servants. Everyone is welcome. William Burge is Pastor. For more information contact Dorothy Cooper at 256-335-7508 or Lula Watkins, 256-764-7037.

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.

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.

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. Tusculmbia. 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 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!


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

Cont. on page 22

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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 Tug Boat! He's completely blind but that hasn't affected his little 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 getting neutered this week! Tug Boat is dog 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 the cutest dog ever.



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 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 by **Florence Lauderdale animal services 256-760-6676** to meet this sweet fella.



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 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.



Hey there, tech-savvy friends! Let's talk about the wild world of online scams and how to avoid becoming a victim. It's almost 2025, and those sneaky scammers are getting more creative than ever. But don't worry, **Excel Computer Service** is here to help you navigate this digital jungle!

First things first, a healthy dose of skepticism is your best defense. If something online sounds too good to be true, it probably is. I'm reminded of a scam where people were begging for food or money in Facebook groups, claiming to be local, but many of these pleas were just copied and pasted by scammers located in Pakistan or India.

Remember that time Jim told



Martin Dean

SKEPTICISM: Your Best Defense

by "The Computer Skeptic"

you about his friend "Sally" who almost fell for a phone scam? The scammer claimed to be from the Lauderdale County Sheriff's Dept and told her there was a warrant out for her arrest for missing jury duty. They knew personal details about her that made the scam seem more believable.

Here are a few of the latest scams making the rounds, as of today:

• **Imposter scams:** Scammers may call or text pretending to be from your bank, the IRS, a delivery

service, or a family member in distress, asking for sensitive information like credit card details or Social Security numbers. **Never give out your personal or financial details unless you are absolutely sure you know who you're dealing with.**

• **One-Time Password (OTP) scams:** Scammers send text messages asking for your one-time password (OTP), which is used to verify your identity, often claiming it's needed to access your account or resolve a problem. They

might send you a text claiming there's suspicious activity on your account and ask you to forward the code. **Don't fall for it! No legitimate company will ever require you to share these codes.**

• **Online shopping scams:** Fake online stores with attractive deals are created to collect payment information without delivering the promised products. **Always research a website before making a purchase, especially if the prices seem too good to be true.**

If you think you've been scammed:

1. Call your bank or credit card company immediately to secure your accounts.
2. Then, give Excel Computer Service a call at 256-767-3337.

We've seen it all and can help you figure out what happened

and what steps you need to take next. **If you're given a phone number to call in a suspicious email or text message, ignore it and call us instead.**

Remember, staying informed is key to staying safe. Read articles about the latest scams, be cautious about what information you share online, and don't be afraid to ask for help if you need it! Think of it this way: you wouldn't wander into a dark alley at night without being aware of your surroundings. The same goes for the internet. **Be alert, be skeptical, and stay safe out there!**



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COWBOY BOOTS, ARIAT, MEN'S size 10.5D, Heritage Pro Crepe, \$140 OBO. Must see! Never worn. Still in box 256-263-7636.

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Treating the Causes of Leg Pain, not just the symptoms.



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- | | |
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SIGNS OF THE PAST

THE FATHER OF ROCK 'N' ROLL
 Sam Phillips fell in love with the miracle of sound and the unifying power of music. Moving to Memphis, Tennessee, he embraced the beauty of the blues with his early recordings of Howlin Wolf, B. B. King, and other delta artists. In 1951, the maverick producer cut the first "Rock 'N' Roll" record, "Rocket 88". Three years later he revolutionized American music with his discovery of the dynamic Elvis Presley. His credo was passionate conviction, originality, and individuality in the extreme. His Sun Record label unleashed the earth shaking rule-breaking sounds of Johnny Cash, Carl Perkins, Jerry Lee Lewis, Roy Orbison and Charlie Rich. "Rock 'N' Roll is the freedom of the rhythm of the soul." He once said, "And I was looking for that little piece of soul magic". Above text by Terry Pace.

Location: 34. 8094°N, 87. 6305°W
In front of Marriott Hotel, Florence

The "Father of Rock and Roll" needs no introduction in the Shoals. He was born 1923 on a farm near Florence. Sam attended Coffee High and was an announcer on WLAY in Sheffield. He died at the age of 80 and his Memphis Sun Studio was designated a National Historic Landmark just one day before his death.

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

Erase 10 years in 10 minutes
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HELPING HANDS 256.712.5028 | 426 West College St. | Florence
Across from Infants & Children's

Medicare Minute

"Qualifying for Medicare"

When I began working with Medicare health plans a few years ago it became obvious to me that people aging into Medicare were joining a health insurance program that they really didn't understand. Although the Centers for Medicare and Medicaid Services (CMS) do all they can to educate Americans about the benefits of Medicare it still isn't enough for them to fully understand what they have as far as medical coverage through the federal government. Over the next few weeks we're going to discuss the basics of and what is covered under Medicare. But first let's look at how Medicare started.

On July 30, 1965, President Lyndon B. Johnson signed into law the bill, Title XVIII of the Social Security Act, which led to the establishment of Medicare. The original bill included Part A (Hospital Insurance) and Part B (Medical Insurance). Today we know these 2 parts as "Original Medicare". In the beginning Medicare was created to provide health insurance to people 65 years of age and older, regardless of income or medical history.

Over the past five decades changes have been made as to who qualifies for Medicare. In addition to people over the age of 65, Medicare now covers people under the age of 65 who are permanently disabled and have been receiving Social Security Disability Insurance for 24 months. Also anyone at any age can receive Medicare if they have End Stage Renal Disease or ALS.

Although Medicare provides medical coverage for those who qualify it is not 100% coverage!! We often hear "once I go on Medicare my medical insurance worries are over." Medicare has deductibles and coinsurance that the Medicare beneficiary is responsible for unless the beneficiary has additional coverage to supplement Medicare.

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



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YOPLAIT YOGURT
58¢

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\$3.98

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\$2.98

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Jan. 12, Feb. 2, March 9, March 23, April 6

**EARLY
Deadline**

**Lost
Pizza
Co.**



GAME DAY SCORE CARD

**BEST ENTRY WINS A
\$50 GIFT CARD TO** 

**A "Perfect" Winning Card ALSO wins \$50 CASH
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2024





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OF THE SHOALS**





<p>CFP SEMI-FINAL - ORANGE BOWL</p> <p><input type="checkbox"/> Penn St/Boise St</p> <p><input type="checkbox"/> vs ND/Georgia</p> <p>CFP SEMI-FINAL - COTTON BOWL</p> <p><input type="checkbox"/> Texas/Ariz St. vs</p> <p><input type="checkbox"/> Oregon/Ohio St.</p> <p>GATOR BOWL</p> <p><input type="checkbox"/> Duke vs</p> <p><input type="checkbox"/> Ole Miss</p> <p>FIRST RESPONDER BOWL</p> <p><input type="checkbox"/> Texas St. vs</p> <p><input type="checkbox"/> North Texas</p> <p>DUKE'S MAYO BOWL</p> <p><input type="checkbox"/> Minnesota vs</p> <p><input type="checkbox"/> Virginia Tech</p>	<p>BAHAMAS BOWL</p> <p><input type="checkbox"/> Buffalo vs</p> <p><input type="checkbox"/> Liberty</p> <p>NFL BONUS GAME</p> <p><input type="checkbox"/> Vikings</p> <p><input type="checkbox"/> at Lions</p> <p>NFL BONUS GAME</p> <p><input type="checkbox"/> Chiefs at</p> <p><input type="checkbox"/> Broncos</p> <p>NFL BONUS GAME</p> <p><input type="checkbox"/> Bengals at</p> <p><input type="checkbox"/> Steelers</p> <p>NFL BONUS GAME</p> <p><input type="checkbox"/> Commanders</p> <p><input type="checkbox"/> at Cowboys</p>
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**Week 19
Jan. 2 - 10**

CHECK BOX BESIDE
EACH WINNING TEAM

**EARLY
Deadline** **DEADLINE:
THURSDAY,
5PM JAN. 2**

**MAIL-IN ENTRIES MUST BE
POSTMARKED BY THURSDAY AND
RECEIVED BY MONDAY!**
(vs: games at neutral location)

TIE BREAKER
Write Exact Score Below

**FCS (1-AA) - CHAMPIONSHIP GAME
January 6 Toyota Field Frisco, TX**

Montana St. vs

N. Dakota St.



**EARLY
Deadline**

**Alabama
Spine & Pain**



name _____

address _____ city _____ state _____ zip _____

day phone _____ evening phone _____

WEEK 17 - SATURDAY DEC. 21 WINNER
**WILLIAM COGGINS of Muscle Shoals had a Perfect Card and was closest on the
Ohio St./Tennessee tie-breaker. William wins 2 gift cards and a \$50 check.**

*NOTE - Playoff Semifinal matchups were not determined by presstime. Online form is accurate.

**Enter online at
www.courierjournal.net**

or Mail or deliver your entry to:
Courier Journal Gameday Scorecard
219 W. Tennessee St.,
Florence, AL 35630 - Fax to: 256-760-9618

**Winner of this card (Week 19) will
be posted online by
Tuesday afternoon, Jan. 14
and in the Jan 22 issue.**



RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 10 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from Lost Pizza Co. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 Lost Pizza Co. Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.

Real Estate

FOR SALE: MUSCLE SHOALS, 820 Grand Ave., built in 2009, 3 bdrm., 2 ba., all brick home, 2 car garage and 2 car detached garage. Covered patio with pizza oven in back, hardwood flooring throughout, tile in bath & laundry areas, \$285,000 Call for more info. 256-412-0205

CAN YOU FIND THE DIFFERENCES in the two drawings? Look for Hocus Focus each week, only in your Courier Journal.

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Mary Mack St. 256-740-1960

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2 bdrm. - \$450;
3 bdrm. - \$500
Water Included, \$25 application fee per adult, for background check
Call 256-766-1823

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Investor's bargain; call for more information. (256) 483-8570.

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Studio Apartments 1 & 2 Bedrooms available.
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256-767-0201

GREAT BUY
\$\$\$\$\$\$\$\$\$\$\$\$
COLBERT & LAUDERDALE COUNTIES Investor's deal! 10 houses for sale in Colbert & Lauderdale Counties

RV LOTS FOR RENT GREAT LOCATION
Hwy. 72 & Mulberry Lane Intersection, 12500 Hwy. 72 Barton, AL, 30 or 50 amp, WI-FI, sewer, electric, TV Room, washer & dryer included, sheds with picnic tables, walking trail, Tennessee River boat ramps nearby, \$400 first month special! 256-810-1950 call or text

MONTREAT APARTMENTS
1850 Darby Dr., Florence, AL
Accepting Applications
Seniors 62 and over or mobility impaired
One Bedroom, Rent Based on Income
256-767-2211
Equal Housing Opportunity

Guest Commentary – Simon Hankinson

Border...

Continued from Page 10

swallow this, they told many little lies.

1. They pretended legal and illegal immigration are the same

They aren't. Congress authorized around 850,000 legal immigrants a year, based on family relationships and labor needs. The millions Biden has paroled, released, or given "temporary" protection to under dubious programs are outside what Congress intended. And unless Congress changes it, the law should be upheld.

2. They said illegal aliens commit fewer crimes than Americans

The methodology of studies claiming this is suspect, but we know some illegal aliens do commit additional crimes, every one of which is preventable if laws are enforced. One report estimates that "crime by illegal aliens ... cost the country some \$166.5 billion." But the cost in victims assaulted or murdered, and a declining sense of public safety, is incalculable.

3. They told you that all immigrants boost the economy

Which ones? Those under the age of 30 with doctorates in rocket science do. But those without a high school degree, skills, or English don't. Almost 60% of families headed by an illegal immigrant are on a federal welfare program. Illegal aliens are less educated than

U.S. citizens. Over their lifetimes, most of those let in under Biden's border boom will be a fiscal burden to the country, not a benefit.

4. They told you that illegal immigrants cost nothing

According to one congressional estimate, illegal immigrants cost over \$150 billion a year. To take but one example, the Biden administration wrote a rule forcing Americans to pay for health insurance for people here illegally. "Congress never intended that illegal aliens should receive Obamacare benefits," said Kansas Attorney General Kris Kobach, after a federal court overturned Biden's rule this week.

5. They told you it was inevitable

While the Biden administration undid every effective policy of previous eras, it asked you to believe that mass illegal migration wasn't its fault. But it was not earthquakes, wars, or feckless governments that attracted the world's economic migrants to our borders. This week, even The New York Times admitted: "The Biden administration's policy appears to have been the biggest factor."

Some of us have been saying that for years. But the legacy media only turned the lights back up when their favorite team lost an election.

The people elected Donald Trump to fix Biden's mistake. How? The recipe is clear, and with Tom Homan as border czar, the cook is in

the kitchen.

1. Reinstate the migrant protection protocols

Also known as "Remain in Mexico," this policy discourages fraudulent asylum claims by keeping applicants outside the U.S. until their claims are decided. We also need to conclude Asylum Cooperative Agreements with every possible country, to deal with refugee claimants closest to their homes.

2. Turn off the cash spigot

Mass movement of people from the Third World to the First is facilitated by the U.N. and globalist elites—elected and unelected. Billions of taxpayer dollars have been spent to bring inadmissible aliens to and into the U.S. We can reverse the polarity of this flow by defunding nongovernmental organizations that facilitate the process and by funding law enforcement.

3. Seal the border

Authorize Border Patrol to remove or detain illegal entrants, not process and release them. Re-activate lights, sensors, and other measures Biden's Department of Homeland Security sidelined. Close gaps in the border wall. Barriers don't stop everyone, but they channel illegal crossing to ports of entry. And, given that both sides of the wall are generally in the United States, we can prosecute anyone cutting or climbing it.

4. Enforce laws in the US interior

The Biden

administration hamstrung Immigration and Customs Enforcement with prohibitions, arbitrary limits, and paperwork. Biden's dereliction of duty has created a huge backlog in enforcement, including deportations, that needs a major effort to reduce.

5. Get states on board

States and cities need to hand over illegal aliens in their custody to federal authorities when asked. They need to stop giving out jobs, driver's licenses, in-state tuition, welfare, and other benefits to people here illegally.

Biden broke the border. America saw the results and voted accordingly. It's time to restore the rule of law, the value of American citizenship, and legal immigration that puts Americans first.

Simon Hankinson is a Senior Research Fellow in the Border Security and Immigration Center at The Heritage Foundation.

From 1999–2022, he was a Foreign Service Officer serving in India, Fiji, Ghana, Slovakia, Togo, Washington, D.C., Marseille, and Nairobi. Prior to entering the State Department, Hankinson worked as a lawyer in London, and then taught history, English, and drama at a private school in Miami.

Hankinson holds a master's degree in modern history from St. Andrews, Scotland, a degree from the College of Law in London, and a master's degree in international security affairs from the National Defense University in Washington, D.C.

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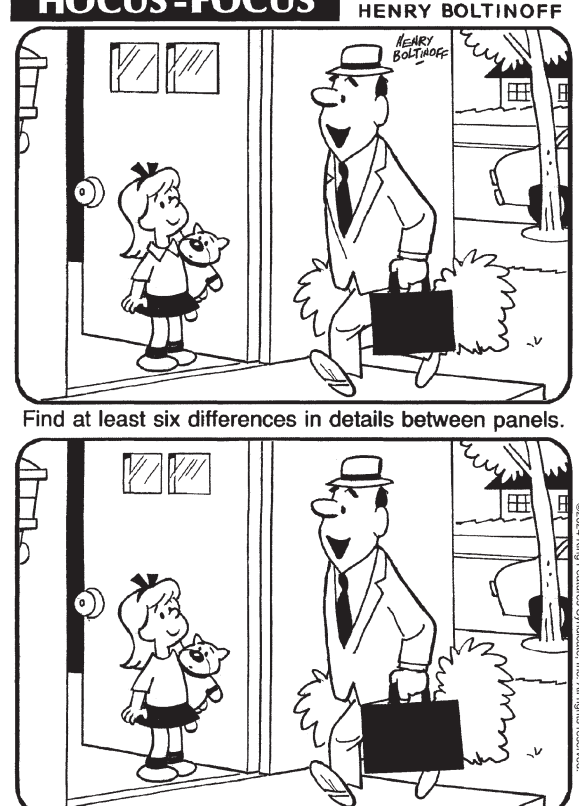
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Find at least six differences in details between panels.

Differences: 1. Briefcase is larger. 2. Bush is larger. 3. Collar is missing. 4. Car bumper is missing. 5. Label is missing. 6. Windows in door are smaller.

Notes...

Continued from page 16

occupancy. Escorted visit to Martha's Vineyard, historic sea side towns, "outer cape", JFK Museum, Foxwood Casino Resort and more!

Beautiful Vermont, October 11-19, - 9 days 8 nights, 14 meals: 8 breakfast 6 dinners. \$1698 pp/double occupancy.

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Lancaster Show Trip & The Dutch Country, November 16-22, 2025, 7 days 6 nights, 10 meals, 6 breakfast 4 dinners. \$1130 pp/double occupancy.

Several shows including, "NOAH", the Magic and Wonder theater, guided tour of Philadelphia, Lancaster and Kitchen Kettle Village, admission to the Amish experience & Jacob's choice at the FX theater. Holocaust Memorial, Liberty Bell and Hershey's Chocolate World and more!

For more information, visit: www.grouptrips.com/TheClub or call The Club 256.760.6642 or email Fdavis@florenceal.org

The Shoals Community Clinic will be hosting a dental clinic beginning at 7am Friday, January 17. Dr. Shipp will be seeing patients for tooth extractions. To be seen, patients MUST be at the clinic

by 7am for paperwork and X-rays. Only tooth extractions are performed. Cost due at the time of the procedure at the clinic will be \$60 for first extraction and \$20 for each additional extraction. This fee covers the extraction, x-ray, consultation and medications. Patients must be in line when the doors open to be seen. Patients are seen on a first-come basis. Dentists providing services are subject to change, depending on availability.

For more information, call the clinic or visit their website at: shoalscommunityclinic.com.

Over 40 and love to play basketball, but not quite as fast as you once were? Then 40up is for you. We are Christ-centered, family friendly and we meet every Sunday at: Victory Christian Fellowship Church gym, 2302 Hough Road in Florence.

At halftime, Pastor Torey encourages all from the Word of God so bring a friend.

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.

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Cont. on page 23

DAVE Says

by DAVE RAMSEY

HITTING YOUR GOALS MEANS PLANNING YOUR GOALS

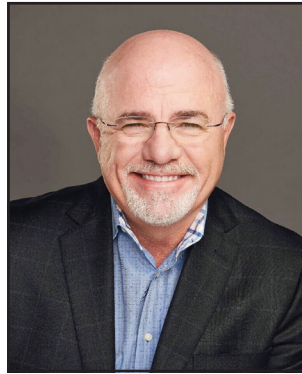
Dear Dave,
Do you have any advice for sticking with your goals and New Year's resolutions? I always have great things in mind to shoot for in December, but then they always seem to fall by the wayside before spring.

Rae

Dear Rae,
Believe it or not, setting goals and making them happen is easier than most people think. You just need to keep a few guidelines in mind at the beginning of the process.

The first guideline is to be specific. What do you want to achieve? And be super specific when you answer that question. Things like "eat healthier" or "read more" are too vague. Instead, try something like "cut eating out to twice a week" or "read for at least 30 minutes every night before bed." Also, look out for any roadblocks that could keep you from reaching your goal, and make a plan to knock them out of the way.

Number two, make your goals measurable. A goal like "lose weight" has no target attached to it. But "lose 20 pounds" has a clear finish line. You can also break your goal setting into bite-size chunks. Give yourself daily, weekly and monthly steps to take. Focus on



those, and when you accomplish one, tackle the next.

Three, set a time limit. You need a finish line, so take your goal, create a plan and break it all the way down into daily activities. Then, give yourself a deadline. You might say, "I want to lose 25 pounds by December 31, 2025." To lose those 25 pounds by your deadline, figure out things like how many times you need to work out each week and how many calories to eat in a day.

Number four, make sure the goals are yours. Trying to achieve someone else's goals for your life never works. Why? Because working hard is hard work. You won't have the drive to stick with it if it's something you aren't not passionate about.

Finally, set your goals down in writing. Something special happens when you write down specific goals. Seeing them plainly in front of you hammers it home in a way nothing else will. There's a reason God said, "Write the vision, and make it plain," in Habakkuk 2:2 (KJV). Get those goals down on paper, along with all the steps it'll take to make them happen.

And hey, don't beat yourself up if you get a little off track, Rae. Keep your chin up and your eyes on the prize. As long as you stay focused on the end goal and keep taking steps—even small ones in the right direction—you'll eventually turn those goals into reality!

— Dave

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

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ASK THE ATTORNEY



Thomas McCutcheon

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

Are We More Polarized Than Ever?

It probably seems as if we are more polarized than ever before, and that's likely a product of the internet. Quite frankly, the constitutional framework of our nation was more hotly debated around the time of the Declaration of Independence and the following Revolutionary War than at any other time.

Our founding fathers had seen the different forms of government throughout history and either they or their families had experienced different forms of government primarily in Europe. These men were well aware of the democracies of Greece and Republic of Rome. They were aware of the great political philosophers of the day such as Russo, Montesquieu, and Thomas Jefferson ranks among them.

Our founding fathers argued among themselves and with the population of the colonies over the fine points that our constitution and what it finally contained was not what any one of them wanted but what the majority of them thought would be ratified by the states.

Benjamin Franklin was a leading figure in the movement for independence while his son William was a leading figure of the Loyalist movement. John Adams and Thomas Jefferson, our second and third presidents respectively, lost their lifelong friendship over various aspects of government and only in their later years did their friendship resume. Alexander Hamilton, constitutionally unable to become president, died in a duel with Aaron Burr.

Our founding fathers wrote articles for the newspapers of the day that were later published in book form as The Federalist Papers, and it is a tough read. So, for every one of us who held differing political views from some of our friends and others in our families, good for you. That's what makes our country great. While we all may see things differently, we care about how our country is run and that's been true since its founding.

Buckle up and drive safely and from McCutcheon & Hamner, Happy New Year!

Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com



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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.

Notes...

Continued from page 22

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

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!

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 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!

Toddler Time Storytime (Ages 18-36 months) - Every Tuesday at the Muscle Shoals Public Library. Join Ms. Amy for songs, stories, and age-appropriate activities. Caregivers must remain with children for all programs.

Tuscumbia Civitan 2024 Christmas Ornament featuring Coldwater Seed & Supply is now available at Fiddleddee 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.

All Sheffield Senior Citizens, ages 60 and over, are invited to come join us at 303 2nd street in Sheffield for a free meal (\$1 donation is optional) or if you

are home bound, we can deliver you a free meal Monday-Friday. The Sheffield Senior Center is open from 8AM-noon M-F. You must be present before 11am for the free meal. We play Bingo free of charge on Monday, Tuesday, and Friday and you can win an assortment of cool items. A variety of other games are also played daily.

We have Karaoke on Monday evenings and a live dance band on Friday evenings starting at 5pm. If you do not

drive or don't have a way to the Center, a Senior Center bus can pick you up and bring you home at no charge! There are also planned outings designed especially for seniors. We also go out to eat as a group once a month. We would love to have you join us!

Babytime Storytime (Birth to 18 months) - 10:30am - 11:30am. Every Friday at the Muscle Shoals Public Library. Caregivers must remain with

children for all programs.

Chess Club - Play Chess at the Sheffield Public Library Conference Room, 316 N. Montgomery Ave., from 4-5pm. Mondays. Beginners to advanced; all ages.

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

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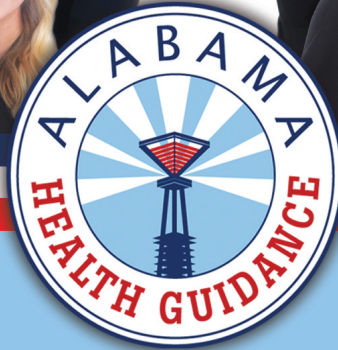
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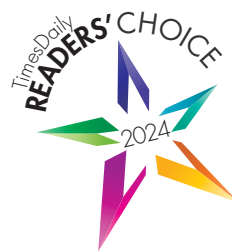
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