AREA SATURATION - We Mean Business!

Youth Clinic for Girls 4-12

FLORENCE - The University of North Alabama Department of Athletics will host a free youth clinic to celebrate National Girls and Women in Sports Day on Saturday, February 1 from 10amnoon at the UNA Rec Center. The free clinic is sponsored by Blue Cross Blue Shield of Alabama and is open to ages 4-12.

"We are thrilled to host this clinic in celebration of National Girls & Women in Sports Day," said Debbie Williams, UNA's Associate Athletic Director for Business Affairs and Senior Woman Administrator. "It's a fantastic opportunity for our female student-athletes to connect with young athletes in our community and share their passion for sports.'

All of UNA's women's sports programs, including student-athletes and coaches, will be involved in the camp.

"One of my favorite things as a coach is giving back to the community and creating opportunities for our youth to participate in sports and things they love," said UNA head softball coach Ashley Cozart, who enters her twelfth season in 2025. "Having this National Girls and Women in Sport Day Clinic will be a great day for coaches, student-athletes and the community. What a great day to celebrate our youth and create opportunities for them to connect, have fun and be themselves.'

This will be the same

Automotive Inside

Ray Miller Buick-GMC

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2 Free Lines

See Page 4

See SHORTs... Page 4

Volume 141 Number 12

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January 15, 2025

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Helping **Develop Abilities**

MUSCLE SHOALS-Mary Burleson (center), representing the Anderson Companies, is shown accepting a Community Service Award recently from the Corporate Board for Easterseals Alabama.



(L-R) Jerry Croce, Mary Burleson, Lynne Stokley

Courtesy photo

The award was presented by Lynne Stokley, right, CEO of Easterseals Alabama.

See ABILITIES..... Page 7

Mural Brings Color

to the Colbert Animal Services Shelter

By Russ Corey Times Daily Staff Writer first published November 30, 2024

TUSCUMBIA — If making the Colbert Animal Services Shelter more visible was one of her goals, muralist Hannah Legg was certainly successful.

The colorful depictions of dogs and cats on the shelter building's gable are easily visible before you even reach the parking lot.

Legg wanted to finish as much of the mural as she could Wednesday before the anticipated rain showers began.

Fairhope-based artist

said the mural was the first she's ever painted for an animal shelter.

One purpose of the mural was to grab people's attention and maybe even encourage animal lovers to visit the shelter to see her work. The multi-colored artwork features two cats, two dogs and multiple paw prints. The idea to paint a mural on Colbert animal shelter came from Nathan Rikard, a shelter volunteer. Legg said she and Rikard met through social media.

'She has painted murals all

Online Only:

See MURAL...on Page 2

by artist Hannah Legg outside of the Colbert County Animal Shelter in **Tuscumbia** completed in late November.

The mural

Dan Busev/ Times Daily

INSIDE this Issue

- On Your Debt
- **Medicare Minute**
- Dave Ramsev
- Insurance Insights Ask the Attorney
- The Last Game Dav
- Hocus GAME DAY 2024 Lost Scorecard Focus SCORE CARD Co. For '24-'25





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Mural.

Continued from Page 1

over the place," Rikard

Legg said she has a sister in Florence and was coming to visit and to see if she could find some work in the Shoals.

Colbert County Animal Services Shelter Director Corey Speegle said the money for the mural was provided by a single anonymous donor.

"He had a really good idea for the mural," Speegle said.

Speegle said the donor provided \$5,000 for the mural.

"I wanted to make this

shelter a destination" Rikard said. "I wanted it to be unique from all the others."

The shelter is off the beaten path, located on 5010 Missouri St. in the Colbert County Industrial Park.

A Lauderdale County resident, Rikard, said he enjoys volunteering at the Colbert shelter.

"They need the help," he said.

Legg said the design was a collaborative effort between her, Rikard, and shelter staff. She said she wanted the mural to represent what

the shelter is all about. "If you stand back," Speegle said, backing away from the building, 'It really pops.'

The animals'

become sharper as you back away from the building.

Legg said she started working on the mural Nov. 20 and has been to observe the shelter staff in action.

Before she started painting, Legg scrubbed the gable's metal siding surface, then applied a direct metal primer. She used exterior latex housepaint to paint the animals. Every animal, she said, received two layers of paint. Legg said she will also be painting "a couple" of smaller murals inside to add some color to the shelter

"It will give the cats and dogs something to look at," she said.



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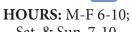


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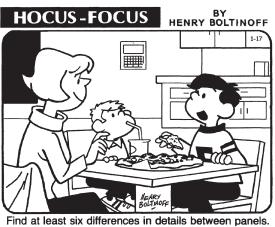


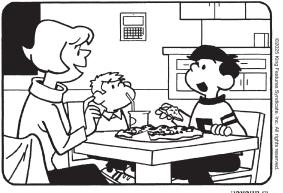












Differences: 1. Fingers are not showing. 2. Counter is not as wide. 3. Hand is moved. 4. Mouth is open. 5. Straw is different. 6. Table



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Shorts...

Youth Clinic for Girls 4-12

Continued from Page 1

night that the UNA women's basketball team hosts West Georgia at 5:30pm in Flowers Hall. Fans are invited to attend and continue in UNA's celebration of National Girls and Women in Sports.

Children's of **AL Expands** its NICU

BIRMINGHAM -Children's of Alabama announces the expansion of its neonatal intensive care unit (NICU). The NICU is a Level IV unit now with an additional six beds totaling 54 private rooms for neonates and infants. The unit houses four ECMO (extracorporeal membrane oxygenation) rooms, and it is the only unit in the state that provides dialysis for premature infants.

In recent years, Children's has experienced recordbreaking patient volumes and an increased need for inpatient space to treat infants. The complexity of care provided requires the largest team at the hospital: 250 staff members caring for preterm and term neonates with a wide range of conditions. More than 400 babies each year rely on the care of the Children's of Alabama NICU.

The expanded NICU area will house stateof-the-art facilities like an additional dedicated nurse station, medication and milk storage room, and equipment room. The project also includes specialty equipment, technology, and furniture, making families' time at Children's more comfortable. The Children's of Alabama Neonatal Intensive Care Unit (NICU) continues to serve as a lifeline for Alabama's youngest

Three Named for Academics

GREENWOOD, MS-Three members of UNA's football team were named to the College Sports Communicators (CSC) Academic All-District[®] team this week. These include sophomores Jyheam

See SHORTs... on Page 9



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

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

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

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.

Homeschool Snow Ball - Saturday, January 18, Ages 9-12: 5-7pm; Ages 13-17:7-9pm at Shoals Educational Resources, 113 Hermitage Drive, Florence. Tickets \$15 in advance.

There will be on-site chaperones, but one parent per group of tween attendees recommended. Details 256-24-7866.

DivorceCare starts on Tuesday, January 14 at First Baptist Church Center Star and meets each Tuesday night from 6-7:30pm in the youth building. We meet for 13 weeks. Each week is on a different topic.

Join at anytime. DivorceCare is a place to find Love and encouragement within a Christian group. For more information or to register, visit www.divorcecare.org or contact Beverly Henderson at 256 762-6431.

The Florence Senior Center/The **Club is now offering transportation** 3 days a week (Tuesday, Wednesday, Thursday) for seniors, 60 years+, who are no longer driving and live within a five mile radius of The Club. For more program and transportation information please call The Club Monday-Friday, 9am-3:30pm. The Club is located at 450 Country Club Drive in Florence off of Savannah Highway next to the old landfill.

256-760-6420 for more information.

See NOTES... page 16



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Insurance Insights

"Below is a State Farm" Simple Insights" article about "Private mortgage insurance" is provided by State Farm agent Rebecca Stutts Hovater.

What is private mortgage insurance?

Depending on your down payment, private mortgage insurance (PMI) may be required. We walk you through PMI basics.

Private mortgage insurance, known as PMI, is generally required if your down payment is less than 20% of the cost of the home. We offer insight into what PMI is, how much it may cost and what you can do to stop paying PMI.

What is PMI?

Lenders consider you to carry more risk if you make a down payment of less than 20% of your home's cost. For borrowers with relatively little equity in their home, lenders require private mortgage insurance, or PMI, to protect them if you fail to make payments on your loan.

Average PMI information, as of 2021:

- Over 37 million homeowners have been assisted by
- The average loan with PMI was around \$330,000.
- Over 43% of the insured market included loans with PMI.

Private mortgage insurance vs. homeowners insurance Often times private mortgage insurance is mistaken for homeowners insurance. PMI assists with securing a mortgage with a down payment of less than 20%, while homeowners insurance helps protect your property when

it is damaged in a covered loss. How much does PMI cost?

If your down payment will be less than 20%, PMI premium payments will likely be part of your monthly loan payment amounts for a while. The amount you'll pay depends on the size of your loan, the amount of your down payment and your credit score. According to Houzeo, average PMI ratestypically range from 0.1% to 2% of the loan amount each year.

Example: \$235,000 loan with a 0.75% premium = \$1,762.50 per year or an extra \$146.88 per month

Getting rid of PMI

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- You request cancellation in writing
- You have made your payments on time and the loan is current
- You haven't used the home to secure additional loans, like a second mortgage

Automatic cancellation

If you are current on your payments, your lender may automatically cancel your PMI when the remaining loan principal reaches 78% of your home's original value.

For more information on lending, read about questions to ask your mortgage lender.



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Abilities...

Continued from Page 1

The Anderson Family including companies Southern Bank, First Fireworks, and Books-A-Million were nominated by Jerry Groce (left) Director of Easterseals of Northwest Alabama. The award recognizes the company's significant involvement and support for people with disabilities Northwest Alabama.

"In addition to being financial contributors to the annual Easterseals campaign, Charles and Terry Anderson also provide mentoring employment and opportunities, encouragement, support for our families all during the year," Groce said. "Their door is always open, and they are always gracious both to our staff members and consumers. This award is well deserved."

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Commentary

J6 Craziness and the Inauguration

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recently presented former
Congresswoman,
Liz Cheney, with
the Presidential
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demonstrating greater levels of senility and corruption than he dabbled with a few weeks ago.

The next day, George Soros and Hillary Clinton were among those who were presented with a Congressional Medal of Honor, the highest honor a civilian can receive.

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her watch as Secretary of State. She used
secret email accounts for official business
and destroyed evidence after a court order.
She funneled money to personal vanity
"charity" accounts, and was involved in a
host of other questionable and unethical
situations. We don't have the space to
get into the atrocities of those two here.
However, a guest op-ed will explain the Soros
nod next week.

TOM MAGAZZU

See J6 CRAZINESS... on Page 18

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Courier Journal

January 15, 2025

THE OLD RAILROAD BRIDGE COMPANY, INC,

the 501(c)(3) nonprofit that oversees the historic thru truss pedestrian bridge across the Tennessee River at the Shoals will have its first meeting of the year Monday, January 20. The meeting will take place at 5:30pm at Fiesta Mexicana in Sheffield (Jackson Hwy. just south of the Hatch Blvd intersection) in a back room. Coordinating the annual the July 4th Fundraiser on the bridge and other events will be on the agenda for discussion. Anyone interested in this magnificent and important piece of local history and/or the success and growth of the bridge and the adjoining trail system is welcome to attend and listen in. Grab dinner while you are there if you'd like. Please email angela.broyles@ gmail.com with any questions.

EXPERIENCE THE RICH HISTORY OF THE WEST

SIDE through the voices of its musical legends as Counts Brothers Music presents "West Side Stories" on Wednesday, January 15, at 10:30am. Johnnie Hammon, Leroy Thompson, Earnest Davis, Oliver James Roy, and Larry Oates offer a morning of captivating storytelling, moderated by Tori Bailey. Counts Brothers Music is located at 713 Waverly Ave, in Muscle Shoals. For additional information, call 256-383-



Your Courier Journal welcomes tastefully presented typed or neatly written letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. Letters must include name, address and phone number for verification. (Only name and town will be published.) Letters are subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers.

- by Mail, in Person, or Mail Slot
 Editor-Courier Journal
 219 W. Tennessee St., Florence, AL 35630
- e-mail: editor@courierjournal.net
- FAX- 256-760-9618

It's a Heart Change

Editor,

The Shoals is peppered with churches on every corner. Some churches even have churches inside other churches. Being human, we often look for change. Sometimes when Christians change churches, they lose friends. The truth is that most people at "your probably church" came from another church. That's how churches grow these days

The early churches were

noted for building each other up, but now it seems like churches are competing and condemning one another for not being perfect.

God knows our hearts and our intentions regardless of where we attend. We are all sinners saved by His Grace, or we are not saved at all.

If you were only my friend when I attended "your church," you were never my friend at all.

In my lifetime, I have been a member of churches of different denominations, and all had sinners, me included. We can never stop sinning, no matter how righteous we think we are.

With repentance, our

hearts become right with God, and our relationship with Him and with others is back in obedience with His will. As Christians, we must extend the same Grace to others that Christ has extended to us.

attendees to Costa Rica on

Sunday, January 26 where the weather is always

perfect. The talks are free.

Follow Him and your true friends will find you, and where you attend church won't even matter

won't even matter.
Following the teachings of Christ to forgive and love others unconditionally is a heart change, not a building change.

Joy Willow Florence

See LETTERS...on Page 20

. . .That is, until America the Beautiful buried that tradition six feet under starting in the 1980s. . .



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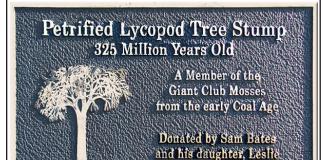
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Long before there were even humans, the trunk of a tree got buried and the exposed upper parts rotted away. As groundwater deposited minerals in the spaces between cells, we are eventually left with a mineralized copy of the stump.

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

Shorts...

Three Named for Academics

Continued from Page 4

Ingram and Nathan Curry, and redshirt senior Sam Contorno.

Contorno is the second Lion in the Division I era to win CSC Academic All-District three seasons in a row, joining K.J. Smith who won from 2019-21. Curry and Ingram are firsttime winners.

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Medicare Minute

"Signing up for Medicare Part 2"

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

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





Ikey Fowler

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By Lucie Winborne

- In Switzerland, it is illegal to mow a front lawn while dressed as Elvis Presley.
- · Have a yen for **learning** about things that go bump in the night? You can get a Ph.D in parapsychology at the University of

Edinburgh.

· Red Bull energy drink was originally called Red Water Buffalo.

Best Lawyers

• There was a Russian game show that would have you steal a car, and if you didn't get caught by the police within 35 minutes, you'd win

the car. Otherwise, you would be arrested.

- Benjamin Franklin invented a mechanical arm for reaching books on high shelves.
- When English Romantic poet William Blake was only 4 years old he claimed to see God through a window. Throughout the rest of his life, Blake said he often communed with angels, and he incorporated these visions into his art.
- Sulfhemoglobinemia is a condition that

causes a person to develop green blood.

- Translated literally, the Japanese words for wrist and ankle are "hand neck" and "foot
- In 2015, two brothers **from Spain** attempted to sell a fake portrait by Francisco de Goya to a sheikh for a cool 1.5 million euros, only to discover that he'd paid

them in photocopied money. The pair were arrested when they tried to deposit their ill-gotten gains in a Geneva bank.

- A study done by the University of Glasgow found that dogs appear to prefer reggae and soft rock over other genres of music.
- The first mention of the word "pizza" was in a Latin text written in (c) 2024 King Features Synd., Inc.

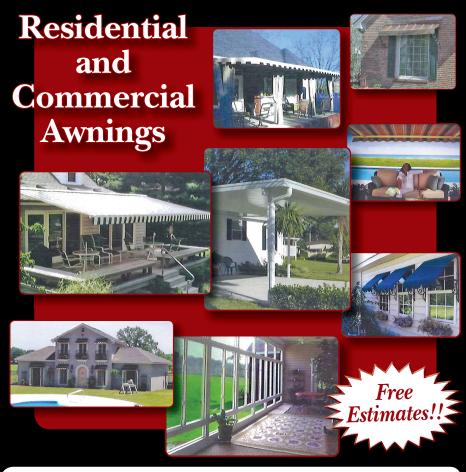
southern Italy in 997 CE.

- The eponymous character in Dolly Parton's hit song
- "Jolene" was based on a bank teller who flirted mercilessly with Dolly's husband.

Thought for the Day: "It ain't what they call you, it's what you answer to. - W.C. Fields

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I was recently browsing the aisles of a local big box store when I was approached by one of my lovely readers. She had a story to tell and was looking for my techsavvy advice. She recounted a recent fall she had suffered in her home. Isolated and unable

to reach her landline, she was stranded until a kind neighbor came to check on her and thankfully rescued her. Her question to me was poignant,
"What can



people do to prevent these situations?"

Well, fear not, because this tech-savvy columnist is here to share some digital lifelines that might just save

Tech to the Rescue: How Gadgets Can Keep You Safe by "The Computer Skeptic"

your bacon (or at least your tailbone).

First up, let's talk wearables. Think Life **Alert**, but with a millennial makeover. These devices are like having a guardian angel strapped to your wrist, ready to call for help if you take a spill. Smartwatches from Apple and Samsung even have fancy fall detection, so they'll know when you've gone from strutting your stuff to faceplanting in the flowerbed. No need to yell

"Help, I've fallen and I can't get up!" – these gizmos will do it for you.

Next, we've got the voiceactivated crew. Google Home and Amazon Echo aren't just for playing your favorite tunes or settling family arguments about the weather. They can also be your personal 911 operators. Just shout "Call for help!" and they'll connect you with emergency services faster than you can say "Alexa, order a pizza." (Because let's be real, sometimes comfort food is just as important as medical attention).

For those who like to roam free, safety apps are your digital wingmen. Think **bSafe** or **Life360**. These apps can share your location with loved ones in real-time, send out SOS alerts, and even make fake phone calls to get you out of sticky situations (like when you're cornered by Brenda trying to sell you her dentures). They're like having a personal security detail in your pocket, minus the bulky suits and sunglasses.

But hold on, folks, because the future of personal safety is about to get even more sci-fi. Artificial intelligence (AI) and the Internet of Things (IoT) are teaming up to create a world where your home anticipates your every

need (and potential mishap). Imagine sensors that detect a gas leak before you even smell it, or AI systems that analyze vour daily routine and alert your doctor if something seems off. We're talking about a level of safety and security that would make even a paranoid android feel relaxed.

So, there you have it – a crash course (pun intended) in the wonderful world of tech-powered personal safety. From fall-detecting watches to AI-powered guardian angels, there's a gadget out there for everyone. So embrace the future, dear readers, and stay safe out there!



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Courier Journal Gameday Scorecard 219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618 The winner of this week's card will be online Tuesday afternoon, January 21 and in the January 29 issue.



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



Thomas McCutcheon

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Passengers and Guests In Vehicles

Persons riding in motor vehicles are classified in the statutes and causes as either guests or passengers and are owed differing duties depending on whether they are guests or passengers. The difference is that guests are usually riding for free while passengers are being transported by a common carrier, such as a taxi or bus, for a fee

The duties owed by drivers or operators of motor vehicles to their social or other nonpaying guests who are passengers are governed by the guest statute.

The guest statute provides that the driver of a vehicle only owes a guest the duty to not willfully or wantonly injure the guest. However, the guest statute is in derogation of the common law, and as such, it should be strictly construed.

The relationship between the host and the guest is consensual in nature. Therefore, protests by a guest to the driver about the driver's operation of the vehicles may vitiate that consent and change his status to that of a passenger. Whether children under 14 years of age are subject to the guest statute is to be decided by the jury based upon the individual child's capacity to consent.

Basically, if you pay for the ride or are doing something to benefit the driver you are a passenger and may sue. If the driver is reckless, you are a passenger and may sue.

Where a person is a guest and seeks damages from the driver's underinsured motorist insurance carrier after a single vehicle accident, the guest statute controls the ability of the guest to recover against the insurer.

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

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

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a Chapter 13 Bankruptcy can a total of \$23,844.60 reduce the interest rate, resulting to in a significantly lower monthly However, if that same \$15,000 payment. This is known as a loan were included in a Chapter 13 creditors—such as credit cards, interest rate of 8.50% over 5 loans, check advance loans, and repay \$18,465. In the worst-case often reduced to 0%. As a result, in is 10.50%, the debtor would pay repay a fraction of what you owe in a savings of between \$4,500 in a Chapter 13 bankruptcy.

The interest rate for secured creditors—such as vehicle loans, furniture loans, or any other loan uncommon for vehicle secured by collateral—can be furniture loans in today's market reduced to between 1% and 3% to carry interest rates as high as over the Wall Street Journal Prime 29.99% to 34.99% or even higher. Interest Rate, as established by the U.S. Supreme Court in the case Till v. SCS Credit Corp., 541 U.S. 465 to catch up your vehicle payments (2004). Currently, the Prime Rate that you are behind thus avoiding is 7.50%, meaning your interest repossession. rate could be reduced to between 8.50% and 10.50% in a Chapter 13 bankruptcy.

rate of 20% over 5 years, they to help!

If you have high-interest loans, would end up paying the creditor.

For unsecured bankruptcy with a "cramdown" finance company loans, payday years, the debtor would only personal loans—the interest rate is scenario, where the interest rate many cases, you may only need to back \$19,344.60. This results and \$5,379.60, depending on the negotiated interest rate.

> Unfortunately, it is not

Chapter 13 can also allow you

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Community Notes...

Continued from page 5

Experience the rich history of the West Side through the voices of its musical legends as Counts Brothers Music presents "West Side Stories" on Wednesday, January 15, at 10:30am. Wednesday, Jaillady 19, at 10.53ail 10. it will be a unique opportunity to hear firsthand accounts of the West

Side's vibrant musical legacy. Counts Brothers Music is located at 713 Waverly Ave, in Muscle Shoals. For additional information, call 256-383-

LifeSouth Bloodmobile Dates: Wednesday January 15 Allen ornton Career Technical Center, 7275 US-72, Health Room, Killen, 8am

Thursday January 16, Franklin

Homes, 10655 Highway 43 Russellville, 7am - 3pm

Friday January 17, Jar & Co., 269 Cox Creek Parkway S., Florence, Noon –6pm ., Florence, Noon –6pm

Tuesday January 21, Listerhill Credit Union - Main Office, 4790 E 2nd St., Muscle Shoals, 10am - 4:30pm

Shoals Artists Guild Meeting every 3rd Friday of the month, January 17, 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-

See NOTES... page 17

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Notes...

The Old Railroad Bridge Company, Inc, the 501(c)(3) nonprofit that oversees the historic thru truss pedestrian bridge across the Tennessee River at the Shoals will have its first meeting of the year Monday, January 20 at 5:30pm at Fiesta Mexicana in Sheffield (Jackson Hwy. just south of the Hatch Blvd intersection) in a back room.

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will be on the agenda for discussion.

Anyone interested in this magnificent and important piece of local history and/ or the success and growth of the bridge and the adjoining trail system is welcome to attend and listen in. Grab dinner while you are there if you'd like.

Please email angela.broyles@gmail.

com with any questions

Step into a world of wonder with Pam Tillis as she performs live at Norton Auditorium in Florence on January 21 at 7pm. curated experience brings together the best of entertainment, culture, and community spirit as a benefit for shoals Scholar Dollars. Early registration is recommended as space is limited! Visit shoalsscholardollars.com for ticket

8-9-10, Thursday, January 16, 30pm-4:15pm, at the Florence-3:30pm-4:15pm. Lauderdale Public Library.

Are you 8, 9, or 10 and looking for

something fun to do after school? Join us for crafts, games, and more!

Additional Date: Thursday, January 23, 3:30pm-4:15pm

Veterans of Foreign Wars, Post 5140 meets - Thursday, January 16, 6:30pm the 3rd Thursday of every month at 127 South Royal, Florence. For more information

contact vfwpost5140@gmail.com Additional Dates: Thursday, February 20, 6:30pm and Thursday, March 20,

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

See NOTES... page 22

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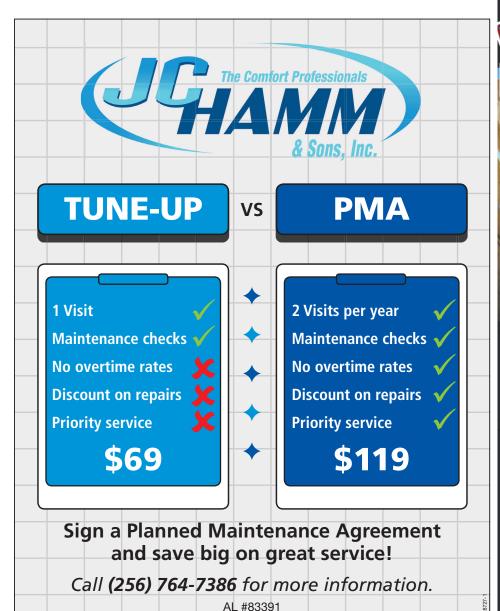
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Commentary

J6 Craziness and the Inauguration

Continued from Page 8

Cheney was hand-picked by former House Minority Leader, Nancy Pelosi, as the vice chair to the House select committee investigating the January 6, 2021, attack on the Capitol to make the Hollywood-produced show trial appear bipartisan.

During the process, she disallowed Republican cross examination, and it was rumored that obstructed Cheney justice, tampered with a witness, and willfully hid and destroyed evidence and testimony that would have exonerated Donald Trump from any culpability with J6. Hard evidence to that end has surfaced in recent weeks.

Cheney was popular with Dems because she has hated Trump ever since his accusations of fraud after the 2020 election. She was certainly not expecting Donald Trump to return to the White House and for Republicans to take the House and Senate this term.

She is also wound tightly as of this writing, hoping for one of Biden's pardons that might keep her from donning an orange prison outfit for a decade.

The people of Wyoming understood that she is a pariah and a shill for the U.S. war machine that her father always represented. She was booted from her Wyoming Congressional seat in the 2022 primary by nearly 40 percentage points, the second widest defeat for a House incumbent in 60 years.

Meanwhile Pelosi has also been in CYA mode since refusing to accept the help which was offered for security on January 6. She bears the responsibility for most of the chaos and admitted as much on a video recording by her daughter.

I'm still trying to work out in my mind around how so many Capitol Police could have been assaulted in some areas while others acted literally as tour guides showing hundreds of others through the halls and meeting spaces; how inaccuracies about police deaths and police suicides

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have been associated with the event, perpetuated by the media with absolutely no evidence.

The fact is that the only death was that of an unarmed female, Ashli Babbitt, who was shot at a distance. The killer, then Lt. Michael Byrd, who had a string of disciplinary issues swept under the rug beforehand, received a promotion to Captain, a retention bonus of \$36,000. (12 times that of the other officers on duty that day) and reimbursement of \$21,000 in federal funds for "security upgrades" at his personal residence. His belligerent demands that he be compensated out of a Memorial Fund meant for the families of slain officers is an embarrassment to every honest officer on the force. He has never been held accountable for Babbitt's unnecessary death.

Four years later, with Donald Trump poised to take the oath of office for a second time, efforts to overdramatize the January 6 riot still offer irrationality, stupidity, and ignorance. Nothing exemplifies it more than comments by one of the co-hosts on "The View" last week as the panel observed the anniversary. Sunny Hostin called January 6 one of the worst moments American history. She should have left it at that - a broad opinion, however warped. Instead, she went on to say that the riot was comparable to the Holocaust, World War II, and slavery. In what capacity is she familiar with any one of those? Other than finding out recently that some of her Spanish ancestors were slave owners?

There are a few dozen

rioters who damaged federal property and deserve some time and restitution and a few dozen more who may have been excessively rowdy. Much of that appropriate time has been served.

Hostin's references to the Holocaust, World War II, and slavery are foolishness on many fronts. She either wasn't paying much attention in history class as a youngster, or they were skipping already US history in her school system when attended.

One reader, responding to a recent commentary of mine about Joe Biden's federal pardoning of Hunter, responded by email, "I'm guessing you will run just as venomous an editorial when Trump pardons all the Jan. 6 people."

I didn't recall any venom. However, considering everything know Pelosi's abdication of responsibility that day, the federal plants in the crowd, the levels of corruption involved with the J6 committee and the FBI, the exclusion of witnesses, destruction of evidence, and the fact that most of the prosecutions were not about justice, but were more about exerting government power over anyone who would dare cross it. any venom will be a lot stronger against Trump if he doesn't pardon most of those serving time and commute the sentences of many others.



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Letters...

Continued from Page 8

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Dear Editor,

Christian churches are the silent killers of the spirit in America, and they could give a big whoop that they are. They rarely if ever speak up to upbraid banks, consumer loan companies, and credit card companies extremely high for interest rates charged on the working poor and the middle class. The Bible itself is full of condemnations of highinterest rate usury, but do you think the Bible has any hold on "good" Christians today? It does not.

Knocking interest rates has been the civic calling card of the Judeo-Christian tradition for the past 3,000 years and the legal mainstay of the laws of Europe and America throughout their history.

That is, until America the Beautiful buried that tradition six feet under starting in the 1980s by allowing interest rates skyrocket without lation. Churches to regulation. justify the pillaging of the orphans and widows of divorce in America under the legitimizing banner of the Christian "prosperity gospel." Good Christians are supposed to get rich quick, even if it is off the backs of the unfortunate in their own communities.

High interest rates provide prosperity for the new Christian aristocracy alone and leaves everybody else the living-fromin paycheck-to-paycheck plan, or the welfare system, or the homeless class of America.

Ignoring the Christian doctrine of spending only what you earn, charging low or no interest rates on one's neighbors, and forgiving debtors places our supposedly respectable churches under condemnation of the very spirit they claim to love and makes them God-awful hypocrites.

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Notes...

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Ages 14-18. Registration is required. Email teens@flpl.org to reserve your spot.

Club Secret Detectives January 15, at the Florence-Wednesday, 3:30pm-4:30pm Lauderdale Public Library.

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Covered Dish Lunch And Program Thursday, January 16, 11:30am at Zip City Community Center

Free-Please bring a covered dish. Additional Dates: Thursday, February 20, 11:30am; Thursday, March 2 11:30am; Thursday, April 17, 11:30am March 20,

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.

Tennessee Valley Museum of Art at 511 W. Water Street in Tuscumbia.

The Tennessee Valley Museum of Art will be featuring an exhibit entitled Legacy: Influential Women Artists of the Shoals January 18- 28. For additional information, call 256-383-0533,

The Muscle Shoals Gun & Knife **Show** takes place on January 18-19 with additional shows on June 7-8th and October 25-26 at the North Alabama State Fairgrounds, 65 Sportsplex Drive in Muscle Shoals . Event hours are 9am-5pm Saturday and 10 am-4pm Sunday. The gun show is hosted by A.G. Gun Shows. All federal and local firearm laws and ordinances must be obeyed. For additional information, contact 423-664-2715 or aggunshows@yahoo.com.

First Southern Baptist Church in Muscle Shoals will conduct its Hope4Honduras Chicken Stew Fundraiser on Saturday, January 18 in Muscle Shoals and Florence.

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11:30 pickup time for Muscle Shoals at First Southern Baptist (Wilson Dam

12:30 for Florence at Academy Sports Parking Lot, and 1pm for North Florence IGA Parking Lot

The St. Joseph. TN Artifact & Collectables Show takes place Saturday January 18 from 8am–3pm at the St. Joseph Civic Center at City Park/Spring Street. Admission is free. On display will be arrowheads and tools made by early inhabitants of the Americas, along with displays of Civil War artifacts, bottles, coins, pocket knives, fossils, and other collectables. There will be people displaying from all over the southeast as well as local collectors. Concessions will

Florence Camerata will resume rehearsals on Thursday, January 23 at 6:30pm in the choral room at UNA. This cycle will feature Broadway and show tunes, as well as love songs. The concert is scheduled for March 18. Our talented conductor is Rebecca Rockhill and Karen Cantrell is our very capable accompanist. New singers are welcome. For more information, call 256-810-9512.

Zodiac Players Season - The Zodiac Players have the following piley 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

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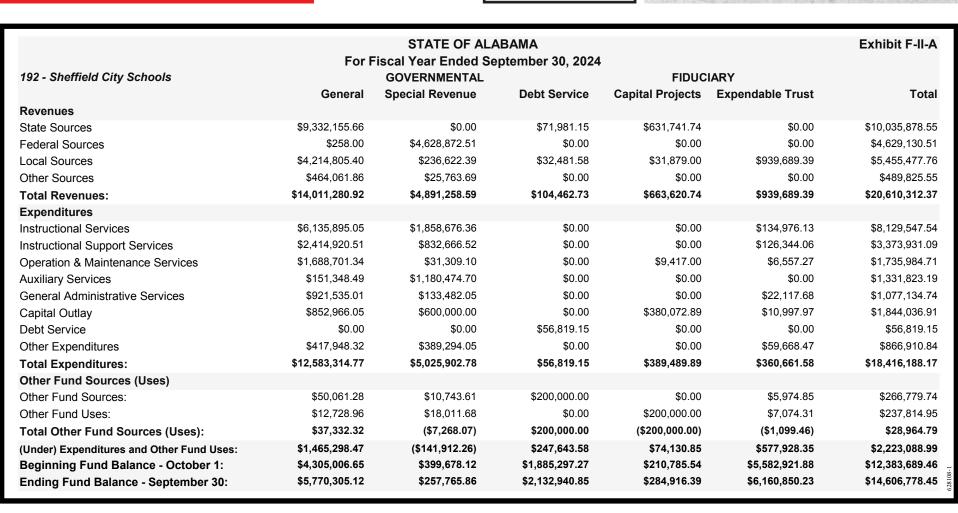


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Creative Crafters wanted. This is a craft group for adult friends who draw, craft, paint, sew, quilt, embroider, crochet, etc (all artisans welcome). meeting at the Killen Library once month. Bring your project to work on and come join the fun! 2025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

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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,

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Week of Jan. 8 winner is **Drew Garner**

of Muscle Shoals

who correctly guessed

"Kingdom Cuts on Avalon Ave in Muscle Shoals"





by DAVE RAMSEY

HONOR YOUR OBLIGATIONS

Dear Dave.

I can't afford my student loan payments. Is the best approach to send them what I can afford, even if it's not the minimum payment, or not send anything at all until I'm in a better financial position? Sydney

Dear Sydney,

Here's the deal. Those guys aren't going to stop calling and bugging you, no matter which of those options you choose. But then, you probably already know that. The benefit, however, of sending them \$20 or \$25the minimum payment \$50—is you're forcing yourself to start thinking in terms of planning and living on a budget. My advice? Do everything you can to honor your commitments. That's the moral, legal and spiritual thing to do in these kinds of situations.

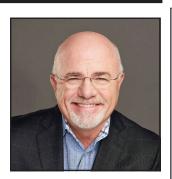
You know, lots of times when people say they can't afford something, what they're really saying is they don't want to give up fun stuff in order to honor their obligations. If that's the case, I'm not the guy you need to be talking to or want on your team. You accepted the responsibilities that came with borrowing money. That means if you don't get to eat in restaurants, go on vacation or buy cool new gadgets until you repay the debt. that that's how it is.

However, if you're already living on a crazy-tight, rice and beans budget, and \$20 is literally all you can squeeze out, then give them \$20 a month. That way, at the very least, you're trying to honor your obligation. And you can tell them with a clean conscience it really is all you can afford.

But there's a bright spot in all this. If you're already scrimping and saving and paying all the money you have—first toward running household, then your

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secondly to your creditorsyou'll find an amazing thing starts to happen. Your dollars start to stretch a little bit further. This will help you clean up your student loan mess and enable you to have a little better life in the

Good luck, Sydney. You can do this!

- Dave

*Dave Ramsey is an eighttime national bestselling author, personal finance of The expert and host 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.

The Presence Of God

23

In the midst of the most trying and difficult hardships of life and death, one might think: where is God?" Again, we must turn to the Word of God, for therein only can we find joy, peace, and comfort for our souls. Acts 17:27 "That they should seek the Lord, if haply they might feel after him, and find him, though he be not far from every one of us:" Acts 17:25 "Neither is worshipped with

men's hands, as though he needed any thing, seeing he giveth to all life, and breath, and all things;" Where there's life, conscious and unconscious, you will find the presence of God. David in: Psalms 139:7 & 8: "Whither shall I go from thy spirit? or whither shall I flee from thy presence? If I ascend up into heaven, thou *art* there: if I make my bed in hell, behold, thou *art there*." To the saved: Romans 14:8 "For whether we live, we live unto the Lord; and whether we die, we die unto the Lord: whether we live therefore, or die, we are the Lord's.

At death everyone will be escorted by angels to their final home in eternity VERY QUICKLY! God's presence may be ignored, but never removed! In today's world of turmoil, people easily ask, "if there's a God, why does He allow so much confusion as besets the world today?" The answer is: 1 Corinthians 14:33 "For God is not *the author* of confusion, but of peace, as in all churches of the saints." The entire world is out of God's order! **2 Corinthians 4:4** "In whom the god of this world (DEVIL) hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine unto them." Who's influencing you today? Is it the God of Salvation and peace, Jesus Christ, or the god of this world (Satan), who wants to damn your soul to the Lake of fire forever? Your choice stands forever! Don't be a fool, choose Christ, now!

Beacon Baptist Church

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