

**Restaurants Anticipated**

MUSCLE SHOALS— The City of Muscle Shoals recently announce the addition of two new restaurants to the McCoy Parker Investments development on Avalon Avenue. Uncle Maddio's is scheduled to open in Spring of 2025. Beignets & Brew will open later in the year.

Uncle Maddio's Pizza is known for its high quality, fresh ingredient pizzas and fresh dough made right in front of you, innovative specialty pies with gluten free and vegan options, hand chopped salads, calzones, wings, desserts, and a welcoming dining area.

Beignets & Brew is a Destin-based café renowned for its hot and fresh New Orleans-style beignets, specialty coffee, and a chic, French bistro-inspired modern aesthetic. In addition to a its new Gate 9 location in Huntsville, 2025 openings are also planned in Madison, Decatur, and a second in Huntsville.

**Ford Named in Athens**



**Ford**

MUSCLE SHOALS – First Metro Bank recently announced the addition of **Angela Ford** to its team in Athens, serving as Assistant

See **SHORTS...** Page 2



**Patriot Ryan Strachan lines a single as a freshman last season**

Photos: NWSCC.edu

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**Batter Up!** NWSCC Baseball, Softball Underway

MUSCLE SHOALS-- Northwest Shoals Community College (NWSCC) Patriots will begin their spring season featuring baseball and softball teams beginning January 31.

Baseball and Softball both

compete in the Alabama Community College Conference (ACCC) where there are two divisions (regions), and 19 teams compete in both sports.

The first pitch of the season for Patriot baseball and softball

See **BATTER-UP...** Page 9



**Survey Says Teacher Pay in Alabama is \$11K Short**

SHOALS—Teachers and other public sector workers are among the most respected professions in society, yet most people acknowledge that they remain significantly underpaid. Report after report highlight the financial struggles many educators face despite their vital contributions to our communities. Additionally, other public sector jobs such as EMTs, firefighters, public defenders, nurses, and even park rangers belong in this category. What if they were paid what they truly deserve? Test Prep Insight, an online education company, carried out a thought-provoking survey of 3,042 respondents recently to explore this question by asking them:

See **TEACHERS...** on Page 6

**The Renaissance is Complete**

Renovated Inside and Out, a Name Change is Quite Appropriate

FLORENCE –Following an expansive renovation, which began in 2022, PCH Hotels & Resorts recently announced the official opening of the new Renaissance Shoals Resort & Spa in Florence.

The resort reveals updates to the exterior building, all guest rooms, public space, meeting space, restaurants, spa, fitness area, and an expanded pool deck area.

Jim Buckalew, Chairman

& CEO, PCH Hotels & Resorts: "PCH Hotels & Resorts is delighted to continue partnering with Marriott International and the Retirement Systems of

Alabama to re-imagine the Renaissance Shoals Resort & Spa." "The fully renovated hotel, spa and conference

See **RENAISSANCE...** Page 5



Conference Center outside PCH photo

**INSIDE this Issue**

Automotive Inside



Advance Auto Sales

- Insurance Insights
- On Your Debt
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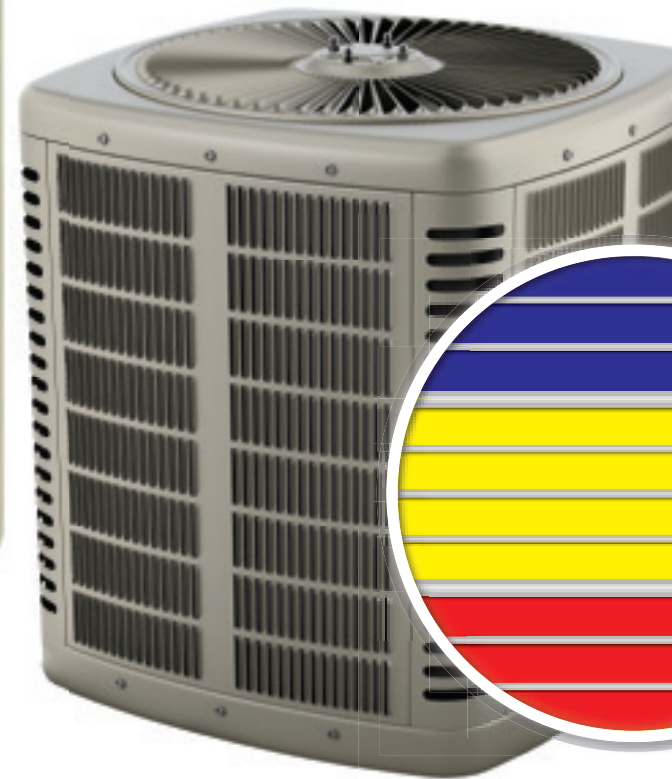
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## Shorts...

### Ford Named in Athens

Continued from Page 1

Vice President and Branch Operations Manager.

Ford is a native of Florence, a graduate of Mars Hill Bible School and the University of Alabama and is a long-time Athens resident. She has immersed herself in the Athens community through various civic and community organizations, particularly with her involvement in financial literacy initiatives.

"Developing relationships, focusing on our customers, and embracing our community has brought the most enjoyment throughout my career," said Ford. "I have lived in Athens for the last ten years, and I can't imagine a better area to plant my feet and call home."

Ford's banking background is in sales and management, which will be carried into her new role, but she will also be responsible for the oversight of branch operations at both of First Metro's offices in Athens - on Washington Street and Lindsay Lane - in addition to being a lending officer.

"Angela personifies the service-oriented and customer-centric attitude that perfectly aligns with the vision of First Metro Bank," added Rodney Howard, First Metro's President and CEO.

For each night booked, Residence Inn will donate \$5 to UNA Athletics. The promotion is only valid at the Florence location.

"Residence Inn is not only committed to elevating UNA Athletics, but also to engaging the Shoals community," said UNA Director of Athletics Dr. Josh Looney. "We are excited to partner with Residence Inn, allowing anyone associated with UNA to receive a discounted rate while also supporting our athletic programs."

### TVA's Peak Demand Set

KNOXVILLE- The coldest temperatures so far this winter settled into the region last week, and the Tennessee Valley Authority's power generation system met the highest peak demand in the agency's over 91-year history.

The Wednesday, January 22 record peak of 35,319 megawatts came at 8am CST with a system temperature of 11 degrees. Many areas fell into the single digits that night. TVA's power system remained stable throughout the event, although power was out for about 1,000 customers in Killen for over two hours starting at about 5am that morning.

The previous peak of 34,577 was set at 8am last year on Wednesday, January 17 during Winter Storm Heather.

TVA invested \$430 million to harden its system and enhance the reliability and resiliency of its natural gas, coal and hydro generating fleet. That included thousands of winter readiness activities.

These activities stemmed from lessons learned and best practices from previous winters, as well as robust inspections.

"We have continued to harden our system for the weather and learn from each extreme cold event," said Greg Henrich, TVA senior vice president, Grid. "We enhance our procedures every year to keep the power system stable and reliable during extreme temperatures."

Because the region's population is growing

See SHORTS...on Page 4



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### Lions Partner w/ Residence

FLORENCE- The UNA Department of Athletics announced a new partnership with Residence Inn by Marriott last week.

Residence Inn is located at 1000 Sweetwater Avenue in Florence, just off Florence Blvd.

This partnership is beneficial to anyone associated with UNA, including students, parents, faculty, staff, alumni and fans. This includes a special discount on rooms when booking through the promotional link.

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## Community Notes

or contact Beverly Henderson at 256-762-6431.

**GriefShare, a grief recovery support group** where you can find help and healing for the hurt of losing a loved one. It will take place on 13 consecutive Monday evenings beginning February 3 at 6pm at First Baptist Church Colbert Heights. Call 256-383-8016 for more information.

**Workforce Development Classes - Friday, January 31, 9am-2pm** at Leighton Public Library, 8740 Main St. Leighton, AL. Workforce Development Classes — Instructor is Dr. Terri Johnson. Additional Date: Friday, February 7, 9am-2pm

**Florence Camerata are resuming rehearsals Thursdays, 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.

**The 1/2 Price Sale** at the Florence-Lauderdale Public Library's Mitchell Burford Bookstore continues through Sunday, February 2. There are always terrific bargains in the bookstore and now for a limited time they will be half-price.

**DivorceCare at First Baptist Church Center Star** meets each Tuesday night from 6-7:30pm in the youth building for the next 11 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](http://www.divorcecare.org)*

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## Shorts...

### TVA's Peak Demand Set

Continued from Page 2

three-times faster than the national average, TVA plans to invest nearly \$16 billion over the next several years to build additional generation and infrastructure. The Tennessee Valley Authority is the nation's largest public power supplier, delivering energy to 10 million people across seven southeastern states.

be visible for several days after the initial prescribed fire. Prescribed fires reduce hazardous fuels that could burn in a wildfire and help restore native prairie and open woodlands. Check the park website and social media pages for updates on fire operations. For more information about Natchez Trace Parkway Fire Management, please visit <http://www.nps.gov/natr/parkmgmt/firemanagement.htm>.

### Trace Burns Are Planned

TUPELO, MS. - The National Park Service will conduct prescribed fires along Natchez Trace Parkway from now through March. Firefighters plan to burn the following five counties along the Trace.

Chickasaw County, MS; Pontotoc County, MS; Lee County, MS; Tishomingo County, MS around Tishomingo State Park; and Colbert County, AL Freedom Hills area. The last two include areas within mile markers 303-305 and 312-319 respectively.

Motorists should reduce speed to 30 mph, turn on headlights, and stay alert when smoke is visible. Be aware of park rangers, firefighters, and equipment along the roadway.

There may be short term closures of trails and pullouts during the burns. If visibility falls below 500 feet (150 m), the parkway may be closed until smoke has cleared. Smoke may

## TIME OF THE END

This phrase appears 5 times biblically, all in the book of Daniel. Five is the number of death! I will list two verses. **Daniel 12:4** "But thou, O Daniel, shut up the words, and seal the book, even to the time of the end: many shall run to and fro, and knowledge shall be increased." **Daniel 12:9** "And he said, Go thy way, Daniel: for the words are closed up and sealed till the time of the end." **Matthew 24:14** "And this gospel of the kingdom shall be preached in all the world for a witness unto all nations; and then shall the end come." **Luke 21:11** "And great earthquakes shall be in divers places, and famines, and pestilences; and fearful sights and great signs shall there be from heaven." **Luke 21:25** "And there shall be signs in the sun, and in the moon, and in the stars; and upon the earth distress of nations, with perplexity; the sea and the waves roaring;" Contrary to popular opinion, fire and water aren't evidence of salvation but judgment, evident in past, present and future history. Note: Isaiah 61:8a "For I the LORD love judgment," **Micah 7:18** "Who is a God like unto thee, that pardoneth iniquity, and passeth by the transgression of the remnant of his heritage? he retaineth not his anger for ever, because he delighteth in mercy." Now's the time to pick what you want, judgment or mercy.

Life is short at 82 and passes by in a hurry! Don't let your age or bank account distract you from the speedy coming judgment of Almighty God! Your forever home is waiting for you. Don't neglect the most important treasure you have, your soul. You need to get a hold of Jesus Christ while you still have walking sense! Time and death rush on and pay no attention to your age. The end signs have been here for years and you have no excuse for going to hell! Heaven can be your final home. Think, man, think. What sin is so great that it's worth going to the lake of fire? Trust Christ now!

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Renaissance Guest Room  
PCH photo

# Renaissance...

Continued from Page 1

center have been uniquely re-designed to further spotlight the distinctive attributes our award-winning hotel commands." "Our newly refurbished resort has enhanced its ability to attract the individual traveler, the group planner and family fun for all."

The newly renovated and re-branded resort was thoughtfully curated to showcase the rich music heritage of the Muscle Shoals Area and fully immerse guests into the place Keith Richards called "rock 'n' roll heaven." The Renaissance Hotels brand is all about celebrating

the neighborhoods they exist within and connecting travelers to the destination. As such, Renaissance Shoals Resort & Spa has ingrained the very fabric of the Shoals past, present and future into its architecture and

See RESORT...on Page 6



Mark Cabler

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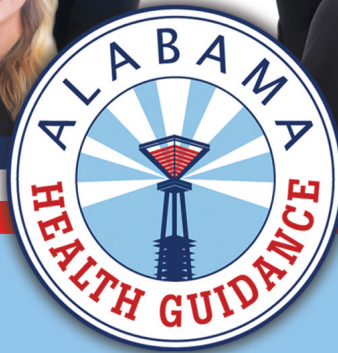
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# Teachers...

Continued from Page 1

How much do you think teachers and other public sector workers should be paid?

### The Wage Gap in Education

On average, Americans think teachers should earn an additional \$17,344 per year. However, the disparity is more pronounced in certain states. Respondents in Montana believe teachers should be earning \$75,000 annually, a stark contrast to their actual average salary

of \$39,615—a staggering \$35,385 difference. In contrast, the smallest gaps were found in states like California, where respondents only suggested a modest \$2,210 increase from the current salary of \$60,878, and Mississippi, where the difference was just \$2,646.

In the Yellowhammer State, the public polled believe that our teachers should earn \$61,071 annually - significantly more than the average \$49,201 state salary (Talent.com) - a difference

of \$11,870.

The survey also explored compensation for other essential public sector workers, revealing significant perceived wage gaps. EMTs emerged as the profession most in need of a pay raise, with respondents suggesting they should earn \$15,450 more than their current salary. Postal workers, public transportation drivers, and park rangers were also identified as underpaid, with suggested increases ranging from \$8,450 to \$16,400. Firefighters and sanitation workers, both critical to public safety and sanitation, were thought to be deserving of raises of over \$6,000.

The survey sought to understand what factors contribute most to the public's perception. Some 38% of respondents attributed it to political decision-making, while 30% pointed to broader economic conditions within their states. Budget constraints in education accounted for 18% of responses, whereas unions and collective bargaining played a much smaller perceived role at just 8%.

development – 26%

- Providing mentorship and role models – 25%
- Addressing inequities in education – 10%

According to the survey, 52% of respondents believe higher wages would attract and retain better-qualified educators, while 30% think it would improve the overall quality of education. A smaller percentage (10%) felt it would increase respect for the profession, and only 8% believed it would make no significant difference.

### Bridging the Pay Gap

To address these pay discrepancies, respondents were asked which measures they would support:

- Allocating more federal funds for teacher salaries – 38%
- Reallocating state budgets to prioritize education – 32%
- Reducing administrative overhead to fund salaries – 28%
- Raising property taxes to increase education funding – 2%

The financial challenges faced by teachers are not just abstract statistics—many people have witnessed them firsthand. Over half (52%) of respondents reported personally knowing a teacher who has struggled financially despite their profession.

### Valuing Educators' Contributions

Beyond salary concerns, the Alabama public recognizes the vital roles teachers play in shaping society. The most valued contributions:

- Preparing the next generation for the workforce – 39%
- Supporting students' emotional and social

# Resort...

Continued from Page 5

every design element.

Renaissance Shoals Hotel & Spa is the premiere destination in North Alabama with 86 King sleeping rooms, 104 Queen/Queen sleeping rooms which all feature a private balcony with a view of the Tennessee River and Wilson Dam. There are five Junior Suites, two Governor Suites and a newly expanded one-of-a-kind Presidential Suite. Keeping with the music theme throughout the hotel, all suites are named with the local music industry, past and present, represented.

In addition to the sleeping room renovation, over 34,000 square feet of meeting space is completely reimagined with state-of-the-art technology, new furnishings and a clean new look. 360 Grille and Swampers Bar & Grille continue to provide extraordinary food and service each with a cool new vibe. The pool expansion provides new cabanas, an outdoor kitchen area and additional lounging for guests that can also be used as a space for outdoor events like weddings and receptions. Spa at the Shoals also received a facelift with new infrared saunas, modern equipment and a fresh new feel to relax and unwind!

Located in an area full of cultural experiences, guests have access to many of the community's iconic and hidden gems. The Renaissance Navigator, the property's host and local neighborhood expert, helps to unlock all the destination has

to offer. From recording studios and sound stages to outdoor trails, water activities such as fishing and boating excursions, iconic landmarks and attractions, and local restaurants & bars, Renaissance Shoals Navigator will help guests discover the very best the destination has to offer.

Tony Davis, President, PCH Hotels & Resorts: "Our entire team at the Renaissance Shoals is excited to embark on the evolution of this award-winning hotel within the Marriott chain. Creating unforgettable experiences for each type of traveler at this new and exciting Renaissance Resort, coupled with our companies Heart & Soul culture creates the perfect recipe to attract and enhance each guest stay, confidently designated as the premier go to tourist, leisure and group meeting destination in the southeast."

Renaissance Shoals Resort & Spa is now open for booking. Reservations and more information are available at [www.RenShoals.com](http://www.RenShoals.com).

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**LAUDERDALE COUNTY AGRICULTURE CENTER AUTHORITY**

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

**POSITION: Sports Event Manager – Full Time**

**CLOSING DATE: Until Filled**

**PAY/BENEFITS:** Negotiable Based on Qualifications/Experience

**POSITION SUMMARY:** To promote the Multipurpose Complex destination as a premier sports tourism and athletic events location booking a diversity of sporting events and tournaments with the primary responsibility of booking events, coordinating event management, and generating revenue.

**PRIMARY RESPONSIBILITIES INCLUDE:**

- Research, recruit, schedule and book a diversity of sporting and athletic events, such as tournaments, to maximize facility usage
- Plan, direct, supervise, and coordinate all facets of the sports event/tournament
- Maintain and coordinate master calendar of sports events/tournaments/activities
- Negotiate license agreements and certificates of insurance
- Conduct and communicate pre and post event planning meetings
- Oversee facility/equipment set-up and break-down and cleanup activities
- Responsible for communication of event details, time-lines, advertising, and purchasing channels for event tickets
- Work with event personnel to plan transportation routes/lodging locations for event goers, staff, and event/tournament participants/users
- Manage business development and event budget
- Oversee hiring, assignment, scheduling, and payment of event personnel necessary for event/ tournament management
- Coordinate with emergency management, security staff and other personnel to provide coverage at events and assist with crowd control and troubleshoot
- Serve as manager on duty for sporting events and tournaments
- Perform other related duties as assigned or modified

**PREFERRED EXPERIENCE/EDUCATION/SKILLS:**

- Experience in youth/amateur sports/athletics
- Experience working with sports facilities destinations and venues, convention & visitors bureaus, sports commission, and/or event management organization
- Knowledge in database for prospective events owners/providers and businesses in Alabama, the surrounding region, and the nation that have the need for space at the Multipurpose Complex
- Bachelor's degree in sports administration or hospitality, sports management, recreation, event planning or event management, or other closely related field
- 5 years appropriate experience

**MINIMUM QUALIFICATIONS:**

- Organization, communication, problem solving collaboration, networking, and service skills
- Able to work flexible work schedule (nights, weekends, holidays, long hours)
- Experience in contract negotiations, sporting/athletics event/tournament creation and planning, and sports/athletics administration preferred.

**Submit resume to: Lauderdale County Agriculture Event Center  
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Commentary

# Pardon Them, Pardon Mine

**P**residential pardons have taken on a whole new meaning in the last month. The lists from both the outgoing and incoming Presidents this cycle were exhaustive, and in many cases, controversial.

Pardons have increased in both length and scope. The precedent now seems that all traditionally observed parameters are off.

During her Senate confirmation hearing, Attorney General nominee, Pam Bondi was being questioned by Senator Dick Durbin (D-Ill.) "Do you believe that the January 6 rioters, who were convicted of violent assaults on police officers, should be pardoned?"

Bondi reminded Durbin that those would be the President's call, adding, that if she were asked, she would give advice on a case-by-case basis.

She didn't have that chance.

President Trump ramrodded all of about 1,500 January 6 pardons and commutations

See **PARDONS...** on Page 14

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

## In A Few Words



**TOM MAGAZZU**  
Editor

# Courier Journal

# in the Shoals

# THIS WEEK

January 29, 2025

## Happening THIS WEEK

# Eudy's Humor

**SHEFFIELD** – Kevin Eudy never intended to become a social media star. Eudy was just a small-town police officer with a couple of children and a sense of humor. Due to that sense of humor, a couple of friends suggested he try to do a few videos on the social media platform, TikTok.

Eudy began doing short videos about the life of a cop, but it was when he started including stories of his children – particularly his daughter, nicknamed

See **EUDY'S...** on Page 21



**THE CITY OF MUSCLE SHOALS WILL PRESENT** its 2025 State of the City address on Tuesday, January 28 from 5:30-6:30pm at Cypress Lakes Golf Course. This event will feature remarks from Mayor Mike Lockhart, City officials, and Alabama Legislators representing parts of the city. Speakers will share updates on key city projects and celebrate Muscle Shoals' journey upward as one of Alabama's fastest-growing cities. All city residents, stakeholders, and partners are invited to attend and engage with city leaders. Refreshments will be provided by Shoals Bistro.



# Ghosts in Tune?

**SHEFFIELD**–Join The Southern Ghost Girls Tours a Studio Ghost Hunt and Interactive Paranormal Investigation at the legendary Muscle Shoals Sound Studios. This exclusive paranormal investigation will make history as one of the first attempts to explore this iconic recording site for paranormal activity.

Led by medium Lesley Ann Hyde, the team uses professional investigation techniques and equipment

See **GHOSTS?...** on Page 21

**THE FIRST ANNUAL SHOALS CONCERT FOR A CURE** will take place from 7-10pm on Saturday, February 1 at the Shoals Theatre in Florence. It will feature a well-known lineup of local musicians, including hit songwriters James LeBlanc, Gary Baker, and Lenny LeBlanc as well as Grammy Award Winner, Gary Nichols. Together, we will celebrate the incredible talent and music of The Shoals while partnering with National Brain Tumor Society to help make a difference. All proceeds will benefit the National Brain Tumor Society in memory of Brad White.

 <h2>BASKETBALL</h2> <p><b>MEN</b></p> <p><b>WED., JAN. 29 • 6PM</b> at Queens University of Charlotte at Charlotte, N.C.</p> <p><b>SAT., FEB. 1 • 7:45PM</b> vs Central Arkansas at Flowers Hall</p>	<h2>NORTH ALABAMA</h2>  <p><b>WLX 98.3 FM &amp; 103.5 FM</b></p> <p>Home of <b>NORTH ALABAMA Athletics</b></p>	<h2>BASKETBALL</h2> <p><b>WOMEN</b></p> <p><b>THURS., JAN. 30 • 6PM</b> vs Queens University of Charlotte at Flowers Hall</p> <p><b>SAT., FEB. 1 • 5:30PM</b> vs West Georgia at Flowers Hall</p> 
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Visit [www.roarlions.com](http://www.roarlions.com) for full team schedules and ticket information

# YOUR Letters

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

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## Everyone a Person

Editor,

There is something that continues to anger me, especially after the recent Inauguration. How can someone claim to be godly and yet continue to try to marginalize those who may be different from them?

If you truly believe there is a God, then you have to accept that everyone is meant to be. Otherwise, you are claiming that YOUR God made a mistake and that you are smarter and superior to Him. Please, please, see everyone as people. That's the truth.

**Pat Bush**  
Louisville, KY

## Pardons Are Stains

To the Editor

As we experience the exercise in our democracy at work inaugurating a new President, it should be a time of honor and pride of our way of life. But, as we have seen in recent weeks, this process has been stained by gross abuse of Presidential pardons-by both Presidents, Joe Biden and Donald Trump! The Department of Justice states that Joe Biden pardoned or commuted

the sentences of 8,064 people as President including his son, brother and several other relatives as well as convicted cop killers from Virginia. Biden's action also included massive "preemptive" pardons for hundreds for crimes they "may have committed" but are unknown.

Yet, Biden is NOT alone in his abuse of pardoning power. On his Inauguration Day, President Trump made a sweeping pardon of some 1,500 rioters convicted for criminal acts January 6, 2021, in our Capitol

See **LETTERS...** on Page 20

...Yet, Biden is NOT alone in his abuse of pardoning power. . .



# Batter Up... Continued from Page 1

teams will take place on the road this weekend.

The baseball team will play its first



**Sophomore Kennedi Clark hits for the Patriots during the spring 2024 season**

home game against Lincoln Trail Community College on Mark Lee Legacy Field at Patriot Park on Friday,

February 7.

Northwest Shoals baseball compiled a solid 37-23 record last season finishing 4th in its 10-team division, while averaging 6.8 runs per game.

The softball team will start its season on the road. Through a series of tournaments and away games, the team will have 18 games under its belt before hosting Southern Union State

Community College in its home opener on March 8. The ladies will be looking to improve on their 23-36 record from last season.

Team rosters and 2025 schedules are available at [nwscc.edu/athletics](http://nwscc.edu/athletics).

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Alright, listen up, because this is important. We're all spending a ton of time on social media these days, and while it's great for keeping up with friends and seeing what your weird uncle had for dinner, it's also messing with our brains in ways we don't even realize. I'm talking about **confirmation bias** – that sneaky thing where you only pay attention to stuff that agrees with what you already believe. Social media platforms? They're like a confirmation bias playground.



Martin

Now, it's not *all* bad. I mean, it feels good to connect with people who think like you, right? It's like finding your tribe. You see posts that make you feel confident and fired up. You can find groups online that share your love for cats, conspiracy theories, or collecting rubber chickens. It's

## Social Media's Echo Chamber: Are Your Thoughts Really Your Own?

by "The Computer Skeptic"

like a big ol' support group for whatever weirdness you're into. And, honestly, sometimes it's nice to have a mental filter that helps you ignore all the crazy noise out there.

But here's the rub: social media isn't just about making you feel good. It's also designed to keep you glued to your screen, and that's where the real trouble starts. Those algorithms? They're sneaky. They feed you content based on what you've clicked on before, creating these "echo chambers" where you only hear one side of the story. **You end up seeing a whole lot of stuff that confirms what you already think and very little**

**that challenges it.** It's like the internet is giving you a big digital hug while whispering sweet little lies in your ear.

This can lead you down some pretty weird paths. Suddenly, you're convinced that the Earth is flat or that the government is spying on you through your toaster. It's way too easy to get sucked into a bubble where your views are never questioned, and anyone who disagrees is obviously an idiot. And these echo chambers can make us even more divided, leading to political polarization and ruined family dinners.

And don't even get me started on the scammers. They use this confirmation bias like a weapon.

They know how to find the right people to target, and they play on your existing beliefs and fears to con you out of your money or personal information. If you're already a little paranoid or want to get rich quick, they know exactly how to push those buttons.

So, how do you escape this echo chamber of doom? Well, you have to be intentional about it. First, **seek out different opinions.** Don't just stick to the people and sources who agree with you. Follow people you disagree with, see what they're saying, and try to understand why. Second, **start thinking critically.** Don't just blindly accept everything you see. Ask yourself, "Is this really true? Where did this information come from?" Be aware of your own biases. Recognize that we all have them and that they can make it harder to see the truth. Also, use those "community notes" to get the full story. Social media platforms are starting to realize

that they are not the arbiters of truth. Finally, personalize your social media feed to include more civic and political content from different sources so that you are not seeing the same ideas constantly.

Look, social media can be a powerful tool, but it can also be a dangerous trap. If you don't watch out, confirmation bias will turn your online world into an echo chamber where your thoughts aren't really your own. So, challenge your own beliefs, explore different viewpoints, and for goodness sake, try not to believe everything you read online. Stay vigilant, stay skeptical my friends!

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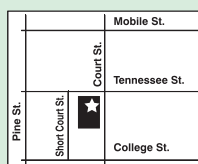
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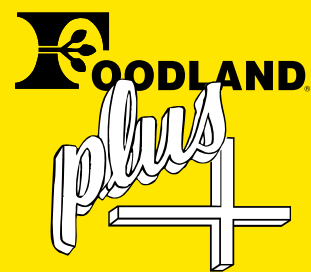
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# ON YOUR DEBT

## Protect Your Rights: How Bankruptcy Can Impact a Personal Injury Claim



**B. Grant McNutt**  
Managing Attorney

Did you know that filing for bankruptcy could affect your personal injury settlement? If you're facing financial struggles and dealing with an injury, it's essential to understand how these situations intersect—and how you can protect the compensation you deserve.

At Bond & Botes, we specialize in helping clients navigate the complexities of bankruptcy and personal injury claims to ensure their financial recovery is protected.

### How Bankruptcy Impacts Personal Injury Settlements

When you file for bankruptcy, most of your assets—including potential personal injury settlements—are typically considered part of your bankruptcy estate. This means that without proper planning, your settlement could be used to pay creditors.

However, there are legal tools available to help you safeguard this compensation. Certain bankruptcy exemptions may allow you to protect part—or even all—of your personal injury settlement. The key is understanding how federal and state laws work together and having an experienced attorney guide you through the process.

### Timing Is Everything

The timing of your bankruptcy filing is critical. Whether you're filing before or after a personal injury, the decisions you make will directly impact the outcome.

Strategic planning can help shield your settlement while still addressing your debts.

### Steps to Protect Your Compensation

Here's how you can protect your personal injury settlement during bankruptcy:

**1. Understand Exemptions:** Federal and state laws may allow you to exempt

part or all of your settlement.

**2. Plan Strategically:** Work with an experienced bankruptcy attorney to determine the best timing and approach for your filing.

**3. Act Quickly:** Delaying action could result in losing compensation meant to help you recover from your injuries.

**4. Disclosure is Key:** It is imperative that you inform your bankruptcy attorney that you have a personal injury before, during, or after your bankruptcy. Your failure to disclose can result in losing your right to pursue your personal injury claim.

### Why Legal Guidance Matters

Navigating the intersection of bankruptcy and personal injury law is complex. Without proper guidance, you risk losing the funds that are critical for your recovery. At Bond & Botes, we understand the nuances of these situations. Our team will work closely with you to:

- Maximize your financial recovery.
- Protect your personal injury compensation to the fullest extent allowed by law.
- Guide you through every step of this challenging process.

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Your personal injury settlement represents hope for recovery—it's meant to help you heal and move forward. Don't let it slip away.

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# SIGNS OF THE PAST



ENGAGEMENT AT LITTLE BEAR CREEK  
OCTOBER 26-27, 1863

As Maj. Gen. William T. Sherman attempted to rebuild the Memphis & Charleston Railroad in the fall of 1863 to relieve the besieged Union Army in Chattanooga, his 15th Army Corps encountered stiff resistance from Confederate cavalry and artillery commanded by Maj. Gen. Stephen D. Lee and Brig. Gen. Phillip D. Roddey. From this vicinity, in the afternoon of October 26, 1863, 8,000 Union troops, led by Maj. Gen. Frank P. Blair and division commanders Brig. Gen. Peter J. Osterhaus and Brig. Gen. Morgan L. Smith, advanced along the railroad bed toward Little Bear Creek, one mile to the east. They were opposed by 3,500 to 4,000 Confederates in positions on the east side of the stream between the Tennessee River and the upper ford about one mile south of the railroad. The rifled cannon of Owen's Arkansas Battery and Ferrell's Georgia Battery opened fire on the enemy at a range of 2,500 yards. The 4th Ohio Battery and 1st Missouri Artillery returned fire and an artillery duel ensued. (Continued on other side)

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Side 1 describes the onset of an "engagement" between 4000 Confederates and 8000 Unions near Little Bear Creek. Side 2 describes the Reb retreat to Tuscumbia and Union march through Lauderdale County. The Memphis & Charleston Railroad was an important supply line for both armies.

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

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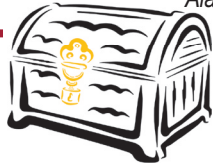
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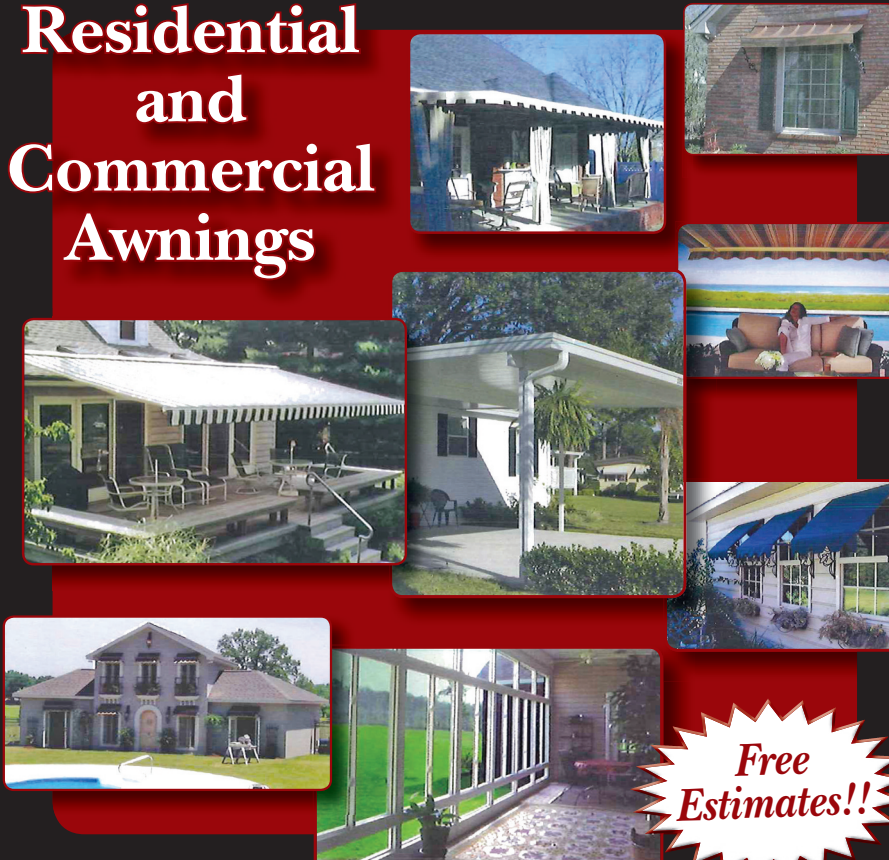
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## Commentary

# Pardons...

Continued from Page 8

through on the first day without any hesitation. That was a fool's parade. I understood at least 1,400 of those pardons. The rest needed a closer look.

We know that if the Capitol Police had taken the situation more seriously in advance and communication was better; none of this would have happened. If they would have asked for several hundred more uniformed officers as suggested, the riot would likely not have materialized.

The politically retaliatory J6 prosecutions and the overwhelming percentage of criminal cases of people doing nothing more than walking the halls should have all been tossed beforehand.

It's almost inconceivable that any of those came to trial when considering the absence of prosecution in near 100% of the looting, assaults, deaths, destruction, and burning during the BLM riots only months before.

However, there were physical assaults committed on January 6 and federal property was damaged. Most of those hooligans needed their time served and criminal records maintained. Trump had no business diving into full pardons and commutations for everyone involved. It was a knee-jerk reaction to previous campaign promises when his mouth wrote a check that his backside had to cash.

Trump also pardoned almost two dozen proliferators who were convicted under the "Freedom of Clinic Access" (FACE Act) for such heavy crimes as praying outside abortion clinics and encouraging women with unplanned pregnancies to consider adoption.

Those pardons were well deserved.

Of some 50 charged, 21 were convicted and 10 were still incarcerated. Three had been imprisoned and were already released. Many of those were older women.

All those involved in those pro-life prosecutions, including Biden, should rightly have nightmares of surgical equipment being used on

Collecting Joe



them while unsuspected for years to come.

Every one of Trump's pardons pales in comparison to Biden's near-blanket commutations of death row inmates along with other pardons covered in this space last month as his term drew to a close.

However, President Biden wasn't done.

On his final day, Biden pardoned Anthony Fauci, who, during testimonies before Congress, looked right at us and said that he did not help in any way or subsidize gain of function research.

That was a lie. He also ran his own charade during Covid, with claim after claim (not allowed to be challenged) that turned out to be unsubstantiated and unnecessary propaganda, the real 'misinformation' of the pandemic that closed schools, shut down businesses, enriched pharmaceutical companies, ruined careers, barred hospital and nursing home visits, and adversely altered millions of American lives.

What else did he do that needs to be hidden? What else did he receive? Biden also pardoned the entire January 6 committee complete with a trail of tampered witnesses, no defense

witnesses or cross examinations, missing records, and so on, all legitimate areas of inquiry for future prosecutors. Now any further discovery is gone.

Then at 11:45am on Inauguration Day, when Trump was about to take the oath of office, Biden made his last move.

Absent any charges or convictions, Biden extended a full and unconditional pardon to five politically active family members for any non-violent offenses they may have committed against the United States at any time between January 1, 2014, and January 20, 2025.

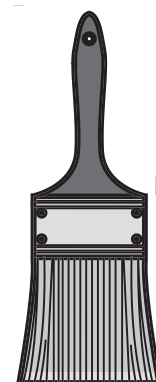
Eleven years of a free passes now sheltering the \$millions obtained from foreign sources dishonestly, unethically, and/or illegally.

The Big Guy must have really been concerned about all the things he has forgotten during the past decade.

It's all typical of Biden's four years in office and an appropriate way for him to go out. After all, he is ready for another vacation and wants to take it in peace.

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# Medicare Minute

## "Medicare Part A Part 1"

On a Medicare card Part A will have the word "Hospital" beside it. Because of that Medicare Part A is most commonly known as the inpatient or hospitalization part of Medicare. This means when a Medicare beneficiary is admitted into the hospital most of the services that are received are filed under Medicare Part A. This sounds simple but sometimes it's not.

Medicare Part A has a deductible of \$1,676 per benefit period. Notice two things here. First is the deductible of \$1,676. If you are admitted into the hospital and had Original Medicare only, you would owe the first \$1,676 of your stay. This deductible covers hospital services, including semi-private rooms, meals, general nursing, drugs as part of your inpatient treatment, and other hospital services and supplies.

The second thing to notice is the term "benefit period". This tells you the deductible is not an annual deductible but could hit you more than once in a calendar year. A "benefit period" begins when you are discharged from a hospital or skilled nursing facility and ends when you haven't received any inpatient care for 60 consecutive days. If you are admitted as an inpatient after the 60 days of no inpatient care a new benefit period begins, meaning another \$1,676 deductible. Also if you are confined to the hospital for 60 consecutive days your deductible will cover you but on the 61st day you will begin paying a coinsurance.

The good news is for most Medicare beneficiaries Part A is free. Free meaning you don't pay a premium for it. The reason for this is while you are working you pay 1.45% of your pay check into Medicare. If you did that for 40 quarters you're entitled to Part A for free. Next week will discuss the other benefits of Medicare Part A.

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](mailto:ikey@alabamahealthguidance.com). Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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## What Are The Steps In A Personal Injury Case?

First, we start with the facts. Then, we investigate and gather all of the evidence we can. Sometimes, this involves accident reconstruction experts or, sometimes, cellular phone analysis. This evidence assists in knowing the full extent of the other driver's responsibility in the auto accident. Often, even when it seems clear, versions of the same event differ. We need information about the extent of your damages and losses to help us determine the value of your claim.

If the insurance company disagrees with the facts or damages, a lawsuit may be the next step. Filing a lawsuit normally happens in the county where the incident occurred. The court then serves a copy of the lawsuit to each defendant, who then has time to hire a lawyer to file an answer to the lawsuit, always denying the claim. Well over ninety percent (90%) of claims are settled without going to trial.

Even with a filed lawsuit, there is still the possibility of having your claim settled. Joel and I do everything possible to properly prepare and present your case, whether it goes to trial or it's settled out of court.

Here are a couple of things we need our clients to remember during this process. Do not sign anything without talking to either Joel or myself. We need to check and review any papers before they are submitted. Tell us about any changes in your family situation, employment, lifestyle, address, telephone number, and especially your medical progress. We know this sounds like a burden, but a simple phone call to our office is well worth the trouble.

Advice that you may receive from well-meaning people is often wrong, and it can create needless problems and concerns on your part. If you have questions about your case, please ask us; we will respond based on our experience and training.

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"Below is a State Farm® Simple Insights® article about "The benefits of having an insurance agent" is provided by State Farm agent Rebecca Stutts Hovater."

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**Answers on Page 22**

**Brain Zone!**

**Even Exchange** by Donna Pettman

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

- |                      |               |                      |               |
|----------------------|---------------|----------------------|---------------|
| 1. Switch gears      | ___ H ___     | "Blank Space" singer | ___ W ___     |
| 2. Swap              | ___ ___ D ___ | Smattering           | ___ ___ C ___ |
| 3. Late night host   | F ___ ___     | Eight pints          | G ___ ___     |
| 4. Fitting           | ___ ___ ___ R | Thrust               | ___ ___ ___ L |
| 5. Forward-facing    | ___ ___ N ___ | Rime                 | ___ ___ S ___ |
| 6. Prove false       | ___ ___ T ___ | Deny                 | ___ ___ S ___ |
| 7. Seinfeld or Lewis | J ___ ___     | Commuter boat        | F ___ ___     |
| 8. Ladle             | ___ P ___     | Nappy                | ___ A ___     |
| 9. Room and ___      | ___ O ___     | Whiskers             | ___ E ___     |
| 10. Painter's prop   | ___ A ___     | Ford's lemon         | ___ D ___     |

**MINI SUDOKU**

	2			
		3		1
			4	2
	3			
1			3	6
	6		1	

Place a number in the empty boxes in such a way that each row across, each column down and each small 6-box square contains all of the numbers from one to six.  
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**FLASHBACK TRIVIA**  
POP, ROCK & SOUL  
BY MICK HARPER

1. Which artist had a hit with "Touch Me in the Morning"?
2. Who released "Just the Two of Us"?
3. "We Don't Need Another Hero" was on the soundtrack for which film?
4. Which group released "The Love Cats"?
5. Name the song that contains this lyric: "I've always been the kind of man who doesn't believe in strings. Long term obligations are just unnecessary things."

**Just Joking**

**What do you call a cow that won't give milk?** A milk dud.

**Why do fish live in salt water?** Because pepper makes them sneeze.

**What do you get from a pampered cow?** Spoiled milk.

**Trivia test** by Fifi Rodriguez

1. FOOD & DRINK: What kind of cake is named after a British queen?
2. TELEVISION: What is the name of the family dog on "The Simpsons"?
3. ANATOMY: How long does a human red blood cell exist?
4. GENERAL KNOWLEDGE: Where is New Year's celebrated first each year?
5. ADVERTISING: Which company sponsors a 13-foot-long Weinermobile?
6. MEASUREMENTS: How many pints are in a quart?
7. MOVIES: What is the name of the dance performed in the "Rocky Horror Picture Show"?
8. BIOLOGY: What does the term ectothermic mean?
9. GEOGRAPHY: Which country has the longest coastline in the world?
10. LITERATURE: Who is the author of "The Canterbury Tales"?

**WORD LADDERS**

Can you go from TRACK to BLAND in 6 words? Change one letter for each rung in the ladder.

**TRACK**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**BLAND**

**Puzzles4Kids** by Helene Hovanec

**RIDDLE SEARCH - SECTIONS OF THE COUNTRY**

Look up, down, and diagonally, both forward and backward to find every word on the list. Circle each one as you find it. When all the words are circled, take the UNUSED letters and write them on the blanks below. Go from left to right and top to bottom to find the answer to this riddle: **What is the best part of the country for children?**

AREA	C	O	M	M	U	N	I	T	Y	T
BOROUGH	H	O	S	Q	U	A	R	T	E	R
CENTER										
CITY	H	G	U	O	R	O	B	V	C	E
COMMUNITY	A	T	B	N	A	E	K	I	N	G
COUNTY	M	I	U	P	T	R	T	L	I	I
HAMLET	L	W	R	R	L	Y	E	L	V	O
PLACE	E	A	B	D	F	A	W	A	O	N
PROVINCE	T	R	E	T	N	E	C	G	R	W
QUARTER	E	D	S	S	T	A	T	E	P	O
REGION	T	Y	R	O	T	I	R	R	E	T
STATE										
SUBURB										
TERRITORY										
TOWN										
TURF										
VILLAGE										
WARD										

Riddle answer: \_\_\_\_\_

**THANK YOU to our Brain Zone! Sponsors!**


**Answers  
on Page 22**



## A DREAM DEFERRED

One of the most well-known poems by the late Langston Hughes is entitled "A Dream Deferred." It poignantly describes the deep frustration that occurs when one's dreams go unfulfilled. Such was the case, it seems, of a short-lived plan of one Claude Seales between 1899 and 1901. In the March 9, 1899, issue of the Florence Herald appeared an article entitled "Monarch of All He Surveys." It reveals in hugely-glowing terms that one Mr. Seales "returned to the city yesterday after spending two or three weeks on his noble estate on Seven Mile Island in the Tennessee River between the counties of Lauderdale and Colbert." In even more fulsome language, the article says, "Fortunate man, Mr. Seales! Fortunate beyond most men known to one in the world. And he deserves it all, too, for no better fellow lives." Then, just two years later, the July 25, 1901, edition of the same newspaper posted this somber headline: "Tax Collector Sale." Under those startling three words appeared this grim notice: "...the Tax Collector of Lauderdale County will sell in front of the Court House door in the town of Florence on Monday, the 29th day of July, 1901, to wit: "300 acres on the upper end of Seven Mile Island, being the land sold by Mrs. W.P. Campbell to Claude Seales..." A dream deferred? Or a basis for a musical play such as the well-known "Music Man"?

--Billy Warren, City Historian  
(brwarren@florenceal.org)

## BIBLE TRIVIA

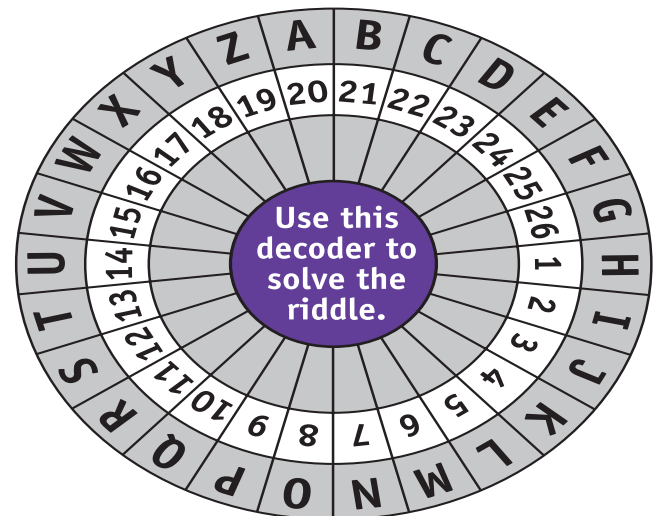
by Wilson Casey

1. Is the book of Iscariot (KJV) in the Old or New Testament or neither?
2. From Matthew 28:2, who rolled back the stone from the door of Jesus' tomb and sat upon it? *Simon, An angel, Villagers, Disciples*
3. When Mary Magdalene and "the other Mary" came upon the risen Jesus, who did He ask them to inform? *Priests, Disciples, No one, Villagers*
4. From John 20, which disciple doubted Jesus had risen unless he could see the wounds? *Peter, Andrew, Thomas, Thaddeus*
5. How long did Jesus remain after His resurrection before He ascended into heaven? *Instantaneously, 1 hour, 7 days, 40 days*
6. According to the apostle Paul, more than what number of people saw the risen Christ at one time? *100, 300, 500, 1,000*

## SECRET CODE

Why do bees go on strike?

25	8	11	6	8	11	24	1	8	7	24	18
----	---	----	---	---	----	----	---	---	---	----	----



## GO FIGURE!

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

	+		x		=	72		
+		+		-				
	+		+		=	18		
+		÷		x				
	-		x		=	7		
=		=		=				
9		15		21				
1	2	3	4	5	6	7	8	9

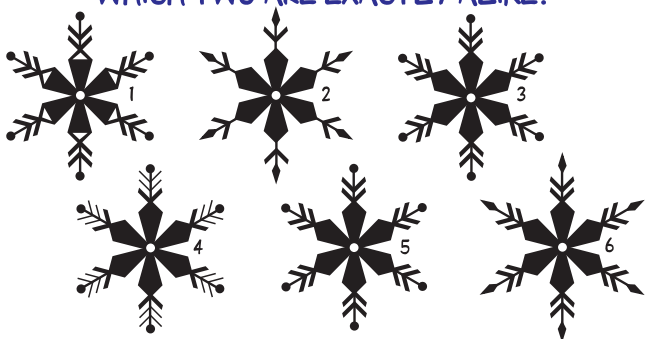
**DIFFICULTY: ★★**

★ Moderate ★★ Difficult  
★★★ GO FIGURE!

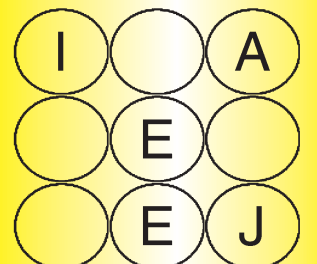
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## FIND THE TWINS

WHICH TWO ARE EXACTLY ALIKE?



## WORD SPIRAL



Fill in the missing letters to reveal the nine-letter word that starts at one of the four corners and moves clockwise around the perimeter before ending in the center.  
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## CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: **B** equals **L**

MR M UZDZ NT RMBB LBB  
NGZY N ZYN NXHZY UMNG  
CTC-LEMJME YTBXNMTCY, M'J  
JZEBLDZ "HLYZY BTLJZJ!"

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"Not \_\_\_\_\_ ?  
Then why do you need the money?"

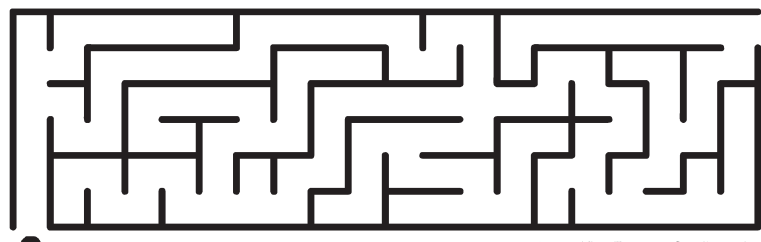
## SCRAMBLERS

Unscramble the letters within each rectangle to form four ordinary words. Then rearrange the boxed letters to form the mystery word, which will complete the gag!

- Theft: **SITHE** [ ] [ ]
- Noble: **LARGE** [ ] [ ]
- Phony: **MASH** [ ] [ ]
- Intense: **RANTED** [ ] [ ]

**TODAY'S WORD**

## Kids' Maze

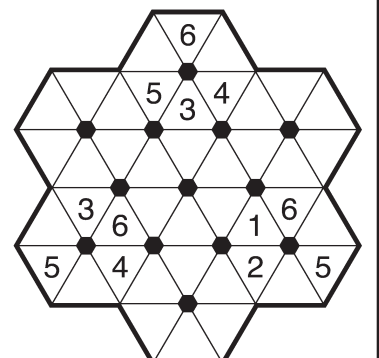


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## SNOWFLAKES

by Japheth Light

There are 13 black hexagons in the puzzle. Place the numbers 1 - 6 around each of them. No number can be repeated in any partial hexagon shape along the border of the puzzle.



**DIFFICULTY THIS WEEK: ◆◆◆**

◆ Easy ◆◆ Medium ◆◆◆ Difficult

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# Letters...

## Pardons Are Stains

Continued from Page 8

including those who attacked law enforcement. Records indicate that President Trump pardoned 1,600 during his first term in office.

A President's power to pardon criminals goes back to George Washington with a whopping 45,000 pardons or commutations since! Only two Presidents, Garfield and Harrison, did not pardon anyone.

Surely, we the American people can agree that this policy must be curtailed. How can we in good conscience, allow an individual to reverse or undo the decision of a jury or reverse that decision of a sitting judge's sentence of a confessed criminal for pure political reasons?

We must rise up and speak out demanding that the process be remedied revoking Presidential Pardon Power. A possible solution would be to establish a Clemency Commission comprised of the Chief Justice of the Supreme Court or Attorney General as Chairman with members from ranking members of Congress.

Whatever we do to address this issue it must change the appearance to the rest of the world that violates the spirit of a belief that America is a nation of laws.

Sources: *New York Times, Washington Post, ABC World News Tonight.*

**James W. Anderson**  
Talladega

*Below reprinted with correct attribution.*

## Vet Partners Stepped Up

Editor:

It has been quite a year here at NASANA (Northwest Alabama Spay and Neuter Assistance). Our biggest ever. We are so proud that we were able to help fix 710 animals in 2024! Of course, we could not have done it without lots of support from our community and from some grantors who believe in our mission and want to help with the severe overpopulation problem in this area.

We want to thank everyone for all the donations. Our matching donation fundraiser in November yielded a total of \$15,000. Your donations, along with grants from The Joel R. Anderson Family Foundation, Northwest Alabama RC&D Council, On Shore Foundation, and Schwab Charitable Foundation, helped us pay for an average of 60 surgeries per month.

Our vet partners have really stepped up this year and kept up with our demands. We want to thank them for all the support.

It definitely takes a village.

**Pat Maguire**  
President, NASANA.org  
Florence

## In the Face of Science

Editor,

There is one dominant theme throughout all the Trump administration's disastrously short-sighted executive orders related to energy and the environment — maximizing corporate profits no matter the cost to our climate and our communities. From allowing unfettered oil and gas expansion in Alaska's unique ecosystem to withdrawing from the Paris Agreement, these executive orders fly in the face of science and reality. And communities, especially vulnerable Black, Indigenous, brown, and low-income communities, in the United States and across the globe will pay the price.

We cannot afford to ignore the reality of record heat waves, raging wildfires, increasingly extreme storms, and the climate displacement of millions. We have to move forward. We need a just transition to a clean energy future. Yet, this administration is determined to chain our future to a dirty fossil fuel economy of the past."

**Ginger Cassady**  
Executive Director  
Rainforest Action Network  
Arlington, WA



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# Eudy's...

Continued from Page 8

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# Ghosts?...

Continued from Page 8

to uncover the spirits of famed musicians who may still linger. Don't miss this one-of-a-kind event at Muscle Shoals Sound, 3614 Jackson Highway in Sheffield.

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- **Troy May:** Fishing poles, Bed, Dresser, extension cords, hose pipe, rakes, and totes
- **Marissa Crittenden:** Furniture, washer, totes and boxes, ironing board, and misc. house items.

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## EMPIRE AUCTION

*gallery*



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

A.A.L. 1855



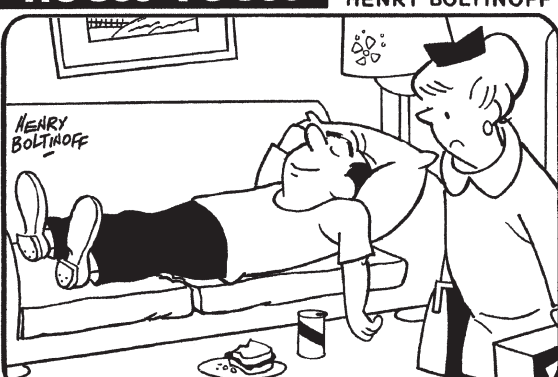
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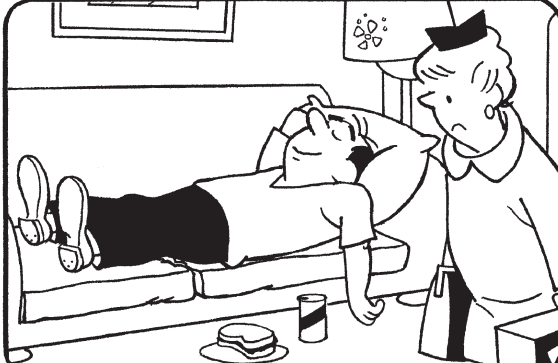
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McClishBuilders@yahoo.com

### HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Foot is moved. 2. Can is reversed. 3. Sandwich is different. 4. Hair is different. 5. Frame is moved. 6. Shirt has a V-neck.

## Notes...

Continued from page 3

**'Through the Darkness: Along the Underground Railroad'** — The exhibit will be at Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence, Jan. 31-March 7. The center is free and open to the public from 9 a.m. to 4 p.m. Monday-Friday and 1-4 p.m. Sunday. connect@florencealmuseums.com

**Connect Group - Upcoming special needs parents group meeting** Saturday February 1 at 11am at Sherrod Ave church of Christ in Florence. This meeting will

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feature guest speaker, Deb Mattison, a highly respected IEP attorney from the Birmingham area. She will do a Q&A session to help answer questions from the group. No cost, All are welcome. Please RSVP to Jared at 256-339-8327 or connectgroupshoals@gmail.com."

**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 10am-noon at the UNA Rec Center. The free clinic is sponsored by Blue Cross Blue Shield of Alabama and is open to ages 4-12. All of UNA's women's sports programs, including student-athletes and coaches, will be involved in the camp. This will be the same 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.



### ADOPT A FRIEND

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**Meet the Puppies!** We have puppies in all shapes and sizes that are sweet, loving and ready to grow up in a home to give happiness and love. Puppies can be a lot of work. When a puppy grows up with you teaching a routine they will be great best friends to grow with over time.



**Meet Mator!** This adorable boy is large in size and he will melt your heart and speak to your soul. He is a love bug who wants to have you by his side to give him lots of love and attention. He has been with us for several months and would love to find his forever home. Fostering is free.



**Meet Gracie!** This beautiful girl is amazing. She has a wonderful personality to make you happy to have her around. She likes to walk and be active. Playing is her favorite thing to do besides getting treats.

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## Brain Zone! ANSWERS

**WORD LADDER**

Answer  
**TRACK, CRACK, CLACK, BLACK, BLANK, BLAND**

**FLASHBACK TRIVIA**

- Diana Ross, in 1973. The song was her second solo single and appeared on her album of the same name.
- Grover Washington Jr. and Bill Withers in 1980. The song climbed to No. 2 on the charts but was blocked from the No. 1 spot by "Bette Davis Eyes." However, it netted a Grammy for Best R&B Song.
- "Mad Max Beyond Thunderdome," in 1985, starring Mel Gibson. The song was nominated for multiple awards, including Best Original Song.
- The Cure, in 1983.
- "Every Which Way But Loose," by Eddie Rabbitt, in 1978. The song was in the soundtrack of the film of the same name (starring Clint Eastwood and his orangutan Clyde). It stayed at the top of the charts as a single for several weeks.

**Even Exchange answers**

1.	Shift, Swift	6.	Refute, Refuse
2.	Trade, Trace	7.	Jerry, Ferry
3.	Fallon, Gallon	8.	Dipper, Diaper
4.	Proper, Propel	9.	Board, Beard
5.	Front, Frost	10.	Easel, Edsel

**Word Spiral Answer**

**ADJECTIVE**

**Kids' Maze Solution**



### Trivia test

by Fifi Rodriguez

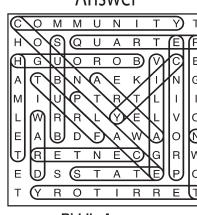
Answers

- Victoria Sponge Cake.
- Santa's Little Helper.
- About 120 days.
- The island of Kiribati in the Oceanic nation of Kiribati.
- Oscar Mayer.
- Two.
- The Time Warp.
- Coldblooded, when body temperature is regulated by the environment.
- Canada.
- Geoffrey Chaucer.

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### Puzzles4Kids

Answer



Riddle Answer:  
The Kid West.

### CryptoQuip

answer

If I were to fill all these test tubes with non-acidic solutions, I'd declare "Bases loaded!"


### SCRAMBLERS

solution

- Heist 2. Regal;
- Sham; 4. Ardent

Today's Word  
**MARRIED**

### FIND THE TWINS



### BIBLE TRIVIA

by Wilson Casey

ANSWERS: 1) Neither, 2) An angel, 3) Disciples, 3) Thomas (called Didymus), 4) 40 days (Acts 1:3), 5) 500 (1 Cor 15:3-8)

Find expanded trivia online with Wilson Casey at [www.patreon.com/triviagny](http://www.patreon.com/triviagny). FREE TRIAL!

### SECRET CODE

Why do bees go on strike?

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# DAVE Says

by DAVE RAMSEY

## EMERGENCY FUND FOR TEENS?

Dear Dave,  
Our son is in high school, and he has a car and a part-time job nights and weekends. We've worked with him on saving, spending and giving, but should a teenager have an emergency fund, too? If so, how much do you recommend them setting aside?

Dominic

Dear Dominic,  
This is a great question! I'm glad to know you're working with your son and teaching him wise financial habits.

I always recommend an emergency fund of three to six months of expenses for adults, and I think that's a fair expectation for teens, as well. He won't need as big an emergency fund as a married couple with kids if his expenses consist only of those connected to his car and social life. So, I'd suggest him saving up three

months' worth of what it takes to operate the car—gas, insurance and maintenance.

I think those are fair financial responsibilities for a responsible teen in his situation.

— Dave

## WHAT COMES FIRST?

Dear Dave,  
I'm a non-traditional student in my last semester of college. In May, I'll graduate with a degree in elementary education and have a job waiting for me. It will bring our household income up to a little over \$100,000. We're already living on a budget, but the problem is we'll have \$15,000 in student loan debt to repay, plus \$5,000 in credit card debt. What should we address first?

Marta

Dear Marta,

It sounds like all your hard work is about to pay off in a big way. And I've got some more good news for you. If you two keep living the way you have been, and put the rest toward debt, you can have that student loan and credit card debt knocked out in just a year or so.

But I want you to pay close attention to what I'm about to say next. Just because you're making more money doesn't mean you should

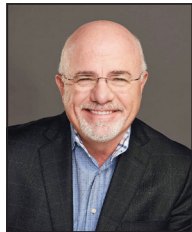
start buying a bunch of toys or pick up a car payment. Sit down together now—don't wait—and practice making a written monthly budget based on your new income. Give every dollar a name before you spend it, and don't forget to work the debt snowball, too. List your debts from smallest to largest, make minimum payments on the largest, and then attack that credit card debt with a vengeance.

Chances are you can get the credit card debt taken care of in two or three months. Then, roll the money from that payment over, and apply it and any other cash you can scrape up toward the student loan debt.

With just a little more work, you folks are going to find yourselves in a really great place soon!

— 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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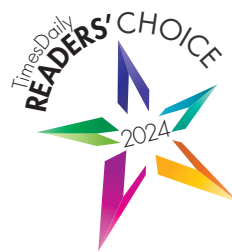
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# ATHLETICS SPRING SCHEDULES

**HOME GAME**

AWAY GAME

\* CONFERENCE GAME

**SOFTBALL**

JAN. 31	SAND MOUNTAIN CLASSIC	12:30 PM/3:00 PM
FEB. 7-8	CHIPOLA COLLEGE INVITATIONAL	TIMES AVAILABLE ONLINE
FEB. 12	EAST CENTRAL MISSISSIPPI	2:00 PM/4:00 PM
FEB. 14-15	COASTAL ALA.-SOUTH TOURN.	TIMES AVAILABLE ONLINE
FEB. 20-23	JUCO EXTRAVAGANZA	TIMES AVAILABLE ONLINE
MARCH 6	*SOUTHERN UNION	1:00 PM/3:00 PM
MARCH 8	*SOUTHERN UNION	2:00 PM/4:00 PM
MARCH 11	CHATTANOOGA STATE	12:00 PM/2:00 PM
MARCH 13	*GADSDEN STATE	2:00 PM/4:00 PM
MARCH 15	*GADSDEN STATE	1:00 PM/3:00 PM
MARCH 20	*COASTAL ALA.-SOUTH	12:00 PM/2:00 PM
MARCH 22	*COASTAL ALA.-SOUTH	12:00 PM/2:00 PM
MARCH 27	*WALLACE STATE	2:00 PM/4:00 PM
MARCH 29	*WALLACE STATE	1:00 PM/3:00 PM
MARCH 31	COLUMBIA STATE	2:00 PM/4:00 PM
APRIL 3	*SNEAD STATE	2:00 PM/4:00 PM
APRIL 5	*SNEAD STATE	2:00 PM/4:00 PM
APRIL 8	MOTLOW STATE	1:00 PM/3:00 PM
APRIL 10	*CALHOUN	1:00 PM/3:00 PM
APRIL 12	*CALHOUN	2:00 PM/4:00 PM
APRIL 14	MOTLOW STATE	1:00 PM/3:00 PM
APRIL 17	*SHELTON STATE	1:00 PM/3:00 PM
APRIL 19	*SHELTON STATE	2:00 PM/4:00 PM
APRIL 22	CHATTANOOGA STATE	1:00 PM/3:00 PM
APRIL 24	VOLUNTEER STATE	1:00 PM/3:00 PM
MAY 1	*NORTHEAST ALABAMA	1:00 PM/3:00 PM
MAY 3	*NORTHEAST ALABAMA	2:00 PM/4:00 PM
MAY 8-11	ACCC TOURNAMENT	TBA



SCAN TO VISIT [NWSCC.EDU/ATHLETICS](http://NWSCC.EDU/ATHLETICS)

JAN. 31	PENSACOLA STATE	2:30 PM
FEB. 1	MINERAL AREA	1:30 PM
	PENSACOLA STATE	4:00 PM
FEB. 7-8	LINCOLN TRAIL	12:00 PM/2:00 PM
FEB. 14	KASKASKIA COLLEGE	1:00 PM
FEB. 15	KASKASKIA COLLEGE	12:00 PM/2:00 PM
FEB. 18	FREED-HARDEMAN JV	2:00 PM
FEB. 25	FREED-HARDEMAN JV	2:00 PM/4:00 PM
FEB. 28	GEORGIA HIGHLANDS	3:00 PM EST
MARCH 1	GEORGIA HIGHLANDS	1:00 PM/3:00 PM EST
MARCH 6	*SOUTHERN UNION	2:00 PM/4:00 PM
MARCH 8	*SOUTHERN UNION	2:00 PM/4:00 PM
MARCH 11	COLUMBIA STATE	3:00 PM
MARCH 13	*GADSDEN STATE	2:00 PM/4:00 PM
MARCH 15	*GADSDEN STATE	2:00 PM/4:00 PM
MARCH 20	*COASTAL ALA.-SOUTH	1:00 PM/3:00 PM
MARCH 22	*COASTAL ALA.-SOUTH	12:00 PM/2:00 PM
MARCH 25	SOUTHWEST TENN.	4:00 PM
MARCH 27	*WALLACE STATE	2:00 PM/4:00 PM
MARCH 29	*WALLACE STATE	2:00 PM/4:00 PM
APRIL 1	COLUMBIA STATE	4:00 PM
APRIL 3	*SNEAD STATE	2:00 PM/4:00 PM
APRIL 5	*SNEAD STATE	2:00 PM/4:00 PM
APRIL 10	*CALHOUN	2:00 PM/4:00 PM
APRIL 12	*CALHOUN	12:00 PM/2:00 PM
APRIL 15	BEVILL STATE-FAYETTE	4:00 PM
APRIL 17	*SHELTON STATE	2:00 PM/4:00 PM
APRIL 19	*SHELTON STATE	2:00 PM/4:00 PM
APRIL 24	*CHATT. VALLEY	1:00 PM/3:00 PM EST
APRIL 26	*CHATT. VALLEY	2:00 PM/4:00 PM
MAY 1	*LAWSON STATE	2:00 PM/4:00 PM
MAY 3	*LAWSON STATE	12:00 PM/2:00 PM
MAY 8-11	ACCC TOURNAMENT	TBA

**BASISBALL**