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TUSCUMBIA – TEC, a leading rural broadband provider, recently announced a new project that will bring approximately 28 miles of fiber optic infrastructure to a portion of the Hawk Pride Mountain area. The initiative will pave the way for faster, more reliable internet access for more than 400 residential and business customers.

With cutting-edge fiber optics, internet speeds can be up to 40 times faster than traditional copper connections, offering a seamless online experience. TEC's Fast Fiber Internet is both an economic and quality of life issue for those residents.

"Every fiber expansion takes us one step closer to bridging the digital divide, ensuring that even the most rural areas can enjoy fast, reliable broadband," said **Joey F. Garner**, CEO. "We believe high-speed internet is essential for everyone—not just a luxury, but a necessity."

**Military Nod
for 2 Locals**

WASHINGTON DC – Congressman **Robert Aderholt** recently announced the nominations of nine outstanding young men and women from Alabama's 4th Congressional District to the United States Military Academies, two of whom, **Natalie McCabe** and **Caleb Price**, are in the Shoals. These students have demonstrated exceptional

See SHORTs... Page 2



Volume 141 Number 16

February 12, 2025

POSTAL PATRON

Courier Journal

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Our Trees

Florence Mayor **Andrew Betterton**, left, proclaimed the week of February 9-15 as Arbor Week and proclaimed Thursday, February 13 as Arbor Day in the city. During this time, citizens are urged to support efforts to protect our trees and woodlands and participate in tree-planting activities. **Inga Harden** and **Steve McEachron** accepted the proclamation. **Bridgett Sims** from the Tree Commission was also present.

Courtesy photo

Lifetime of Efforts

Anderson Among 5 with Business Alabama Award



Anderson

BIRMINGHAM– Business Alabama will honor five distinguished people with Lifetime Achievement Awards at the Business Alabama Awards Luncheon on February 28.

Honorees include **Charles Anderson**, a media and

retail giant; **George Barber**, a real estate and motorsports visionary; **Dr. Regina Benjamin**, a pioneering health care advocate and former U.S. Surgeon General; **Jim Hudson**, a biotech

See LIFETIME... Page 6

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**Northwest Shoals
Plans to Tee It Up!**

MUSCLE SHOALS -- Northwest Shoals Community College (NWSCC) Patriots' Athletic Director, **Taylor Franks**, last week announced the addition of men's and women's golf for the 2026 spring semester.

"We are excited to continue to grow our athletic program at the college with the addition of men's and women's golf teams," said NWSCC President **Dr. Jeff Goodwin**. "Athletics afforded me the opportunity to play a sport I loved and earn a quality education. We want to provide



NWSCC
GOLF
Spring
2026

See TEE IT UP!... on Page 4

INSIDE this Issue

Automotive Inside



Advance Auto Sales

- Ask the Attorney
- Insurance Insights
- Dave Ramsey



- On Your Debt
- Medicare Minute
- Computer Skeptic
- Adopt a Friend
- EntreLeadership



Hocus Focus

- Storytime Goes Underground
- Your Letters
- Commentary
- SIGNS of the PAST



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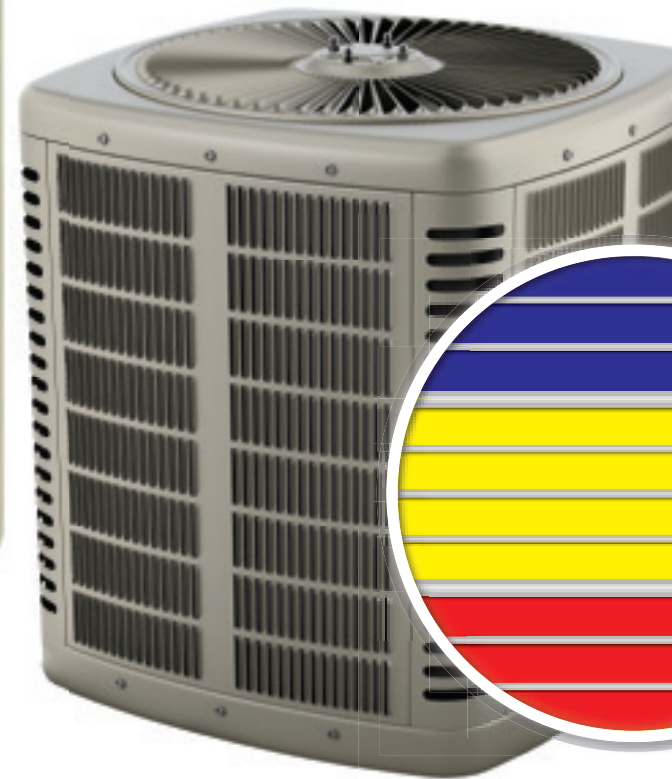
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Shorts...

Continued from Page 1

Military Nod for 2 Locals

academic, athletic, and leadership capabilities, making them well-suited for the rigorous demands of a military education and service.

The local nominees, their respective academies, hometowns, high schools, and parents are as follows:

Natalie McCabe from Tuscumbia to the United States Naval Academy - Muscle Shoals High School. Parents are **Trip and Jill McCabe**

Caleb Price from Florence to United States Naval Academy - Florence High School Parents are **BJ and Elaine Price**

The nomination process for military academies is highly competitive, requiring a blend of scholastic achievement, extracurricular involvement, and character. Congressman Aderholt is proud to support these students as they begin their journey of service to the nation.

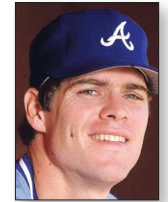
Other 4th District nominees are **Caroline Johnston** from Buhl, US Naval Academy; **David "Carson" Hyche** from Jasper, US Naval Academy; **Tom Luther** from Crossville US Naval Academy; **Brink Hutto** from Tuscaloosa, US Naval Academy; **Richard Dean "Trey" Rutledge, III**, from Albertville - US Air Force Academy; **Cameron Wright** from Crane Hill - US Military Academy (West Point).

"These young men and women represent the best of Alabama. Their dedication to academics, athletics, and leadership has set them apart, and I am confident they will serve our country with honor and distinction," Aderholt remarked.

Dale Murphy Lion Speaker

FLORENCE—The University of North Alabama Lions Athletic Club, the official booster club of UNA Athletics, has announced that former Atlanta Braves standout **Dale Murphy** will be the keynote speaker for the 2025 Lion

Pride Dinner and Auction on Thursday, August 7, at the Renaissance Shoals Conference Center. The event will feature various speakers representing UNA, a silent auction, and a keynote address



Murphy

from Murphy. The evening will begin at 5pm. Murphy was drafted in the first round

of the 1974 draft by the Atlanta Braves. He played almost his entire career for the Braves (74-91)

Sponsorship and meet and greet packages for the event are available immediately. Tables of eight are on sale for \$1,240 each, while individual tickets will go on sale in the summer, if available.

For more information, contact **Megan Dye** at 256-765-4615 or at smlovelace@una.edu.

Renderings Deadline 3.14

FLORENCE—*Artistic Renderings of Youth* is a juried exhibit of artwork open students grades 7-12 from Colbert, Franklin, and Lauderdale counties. The exhibit runs April 2–May 1st Kennedy-Douglass Center for the Arts in Florence.

The exhibit and competition are coordinated by area art teachers. Schools may participate, or students can enter independently. Each student can submit up to three works. Entries are juried, and if accepted, they are eligible for ribbons awarded in different grade-level groupings. Works must be original and can be in any medium. All two-dimensional entries must be matted or framed. Framed pieces and canvases must have hanging wire attached to the back.

The entry deadline is Friday, March 14.

For more details on entry rules, call Kennedy-Douglass Center for the Arts at 256-760-7379 or email: connect@florencealmuseums.com

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. and can be reached by calling 256-760-6379.

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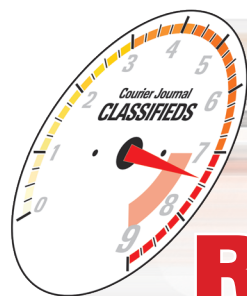
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Tee It Up...

Continued from Page 1

these opportunities and help our students succeed in our community."

NWSCC has made significant strides since reinstating athletics in the fall of 2021. With the addition of men's and women's golf teams, the college now offers eight sports teams, including baseball, softball, men's and women's cross country, women's flag football (starting fall 2025), and volleyball (starting fall 2025).

"In a little over three years, the college has added more than 100 scholarships for student-athletes," said Franks. "It has truly been a team effort to get to this point

so quickly. We have such an amazing Patriot community of former athletes, alumni, and supporters who have made these opportunities possible for our current and future Patriots."

The Patriots have not competed in men's golf since 2010, and 2026 will mark the inaugural year for women's golf at NWSCC. "Golf has tremendous support in our community, and we have some very competitive high school teams," Franks added. "We look forward to having some of the best high school talent stay home to be Patriots."

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 51,892 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

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Florence, AL 35630
or email to:
editor@courierjournal.net

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

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Community Notes

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3rd Annual Shoals Scale Back Saturday, February 15 from 1-5pm at Harvest Mitchell Gym, (Handy) 610 West College Street

This FREE community event is your chance to kickstart the new year with a healthier you. Enjoy interactive health and wellness activities, vendor booths, and resources to help you meet your goals.

The event is hosted by: Council President Kaytrina Simmons. Susan Bently, WHNP, Dr. Javar Myatt-Jones, M.D., and Florence Parks and Recreation. For more info, call Kaytrina at 256-349-3879 or Susan at 256-856-3918.

Ryerson and Associates, DMD will host "Dentistry from the Heart" on Friday, February 14 from 7am - 5pm. One procedure per patient - Free cleaning, extraction, or filling. First come - first served. 1013 E. Avalon Ave. Muscle Shoals

The Cadillacs will present their Grand Ole Opry Show featuring, "A Tribute to the Stars," on Saturday, February 22 at the St. Joseph Civic Center in St. Joseph, TN. The show begins at 6:30pm, and admission is only \$10. A portion of the proceeds will go to the St. Joseph Jesus Mission. Look for tributes to George Jones, Tammy Wynette, Hank Williams, Loretta Lynn, The Everly Brothers, Whitney Houston, Marty Robbins, Ray Charles, Lee Greenwood, Patsy Cline, Linda Ronstadt, The Righteous Bros., James Brown, Chubby Checker, Sammi Smith, Reba, Archie and Edith Bunker and more!

The Civic Center is located at 10 Park Dr. in Saint Joseph. Those attending are also encouraged to bring a couple of canned goods to the show for the Jesus Mission.

Dennis Odom is your host again for the evening, as well as being responsible Producer, Director, and sound.

As Dennis always reminds us, "You'll get your money's worth the first 15 minutes, and the rest of the show will be absolutely free!"

The Muscle Shoals Alumnae Chapter and Xi Phi Chapters of Delta Sigma Theta Sorority, Inc. recently announced the opening of its annual scholarship application process. African American high school seniors with a 3.0 GPA or higher in Colbert, Lauderdale, and Franklin counties are encouraged to apply. Applicants must submit an online application with current official high school transcript and three letters of recommendation with original handwritten signature, and must be present on May 4.

The essay contest is open to all high school students in Colbert, Lauderdale, and Franklin counties. Applicants must submit an original essay on topic, "My Dream of a Fair and Just World," and be present on May 4 to read the essay. The essay must be a one page double-spaced, typed document of 250-300 words. Cash prizes will be awarded.

Applications and essays must be submitted by MARCH 31. Direct any questions to msaa.scholarships@gmail.com. To apply go to <https://www.dstshoals.org/>.

See NOTES... page 18

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

Florence Parks and Recreation youth Baseball, Softball, and Soccer sign-ups are taking place now until February 26. Register online today at florenceal.org.

February 20 - Annual Lunch Plate Fundraiser for Lauderdale County SPAN Program (Special Achievement for Achievement Network - SPAN is a nonresidential, coeducational program who earnestly seeks to help troubled youth achieve success and become productive adults through education, counseling, and positive influences within their own communities.)

Featuring Pop's BBQ. \$15 order includes: 1/2 chicken, potato salad, baked beans, roll and white sauce. Thursday, February 20, 11am-1pm at 610 W. College Street, Florence. Take out, eat-in or walk-ins welcome.

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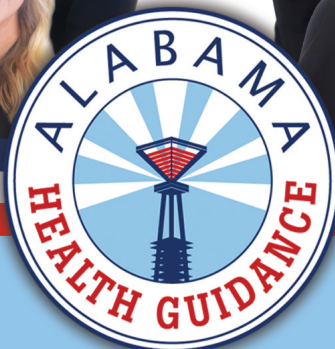
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Lifetime of Efforts...

Continued from Page 1

innovator and champion of genetic research; and Dr. Jesse Lewis, a civil rights-era media trailblazer and business leader.

The five will be honored during the luncheon at Birmingham's Harbert Center. Awards will also be presented for Large Company of the Year, Small Company of the Year, CEO of the Year, Startup of the Year, Project of the Year, Alabama Expat of the Year, and Philanthropic Project of the Year. Finalists for these categories were announced in December.

Charles Anderson is a Florence resident and chairman emeritus of the companies founded by the Anderson family. Those include Anderson Media, TNT Fireworks, Books-A-Million, and Anderson Press. The Florence native began working in the family business - at that time

two newsstands and three magazine and book wholesale trucks - after graduating from Florence State Teachers College (now the University of North Alabama).

Over the years, Anderson has served on the boards of First National Bank of Florence, the U.S. Space and Rocket Center, the Heritage Trust Fund, the Shoals Economic Development Authority Board, and the national advisory board of the Salvation Army. Among his many honors, he was named UNA Alumnus of the Year in 1979, inducted into the Alabama Business Hall of Fame in 2002 and the Alabama Academy of Honor in 2011, and inducted into the Horatio Alger Association of Distinguished Americans in 2015. He was also enshrined on the Florence Walk of Honor in 2016.

Anderson is a member of the president's cabinet at both UNA and the University of Alabama. He is chairman of First Southern Bank, which his family co-owns.

George Barber, Jr., a Birmingham native and Auburn University business graduate, is chairman of The Barber Companies, which includes real estate developments throughout Alabama, including a world-class marina in Baldwin County. Previously, he owned and chaired Barber Dairies from 1970 until selling the company to Dean Foods in 1998.

His passion for

motorsports led to the creation of the Barber Vintage Motorsports Museum, which houses more than 1,800 motorcycles and 130 cars, including the world's largest Lotus race car collection. The museum serves as the focal point of the 880-acre Barber Motorsports Park.

In addition to his business ventures, Barber has endowed more than 500 scholarships, co-founded the Sipsey Wilderness, and been named Alabama Wildlife Federation's Conservationist of the Year.

Dr. Regina Benjamin earned her M.D. from the University of Alabama at Birmingham and an MBA from Tulane University after completing her undergraduate degree at Xavier University. She is the founder and CEO of BayouClinic in Bayou La Batre and served as U.S. Surgeon General from 2009-2013.

Her work has focused on preventive health care, health promotion, and reducing health disparities among socio-economic groups, with particular emphasis on rural health care, suicide prevention, violence reduction, and mental health advocacy. She was the first Black woman, and the youngest physician elected to the American Medical Association's Board of Trustees. She has also served on the boards of the Robert Wood Johnson Foundation and the Catholic Health Foundation.

Dr. Benjamin has received the Nelson Mandela Award for Health and Human Rights, the National Caring Award, and the Papal honor Pro Ecclesia et Pontifice from Pope Benedict XVI.

Jim Hudson co-founder and chairman emeritus of the HudsonAlpha Institute for Biotechnology, attended Huntsville public schools before pursuing higher education at the University of Alabama and the University of Alabama in Huntsville. He later founded Research Genetics, a company that played a key role in the Human Genome Project. Hudson and the late

Lonnie McMillan created HudsonAlpha.

Hudson is a member of the Alabama Business Hall of Fame, has been named entrepreneur champion by the Women's Business Center of North Alabama and is a recipient of a special council legacy award from the Alabama State Council on the Arts and the Alabama Innovation lifetime achievement award from the Economic Development Partnership of Alabama.

A pilot during the Vietnam War, Hudson was awarded the Distinguished Flying Cross, the highest honor awarded to a US military aviator.

Dr. Jesse Lewis, publisher emeritus of *The Birmingham Times*, founded the newspaper in 1963 during the civil rights movement in Birmingham, and later opened and became chairman of Agency 54, one of the first Black-owned advertising agencies in the country. Lewis' other business ventures have included real estate, music publishing, TV stations, grocery stores and a golf course. He was president of Lawson State Community College from 1978-1987.

The Northport native has been inducted into the University of Alabama's Communication Hall of Fame, the Birmingham Business Hall of Fame, and the National Association of Black Journalists Hall of Fame. He also is the recipient of the Lifetime Achievement Award from the Vulcan Park Foundation. Lewis' memoir, "One Man's Opinion: We Can Do This Together" was published in 2020. Lewis hold five degrees, including from Miles College, Troy State University and Atlanta University, (now Clark Atlanta), where he earned a doctorate in education.

Previous Lifetime Achievement recipients include Sen. Richard Shelby, Jimmy Rane, Don Logan, Miller Gorrie, Lonnie Johnson, Frank Stitt and Pardis Stitt, David Bronner, Shelley Stewart, and Abe Mitchell.

First published February 5 at BusinessAlabama.com

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- 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

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Commentary

US Slush Funds and Freak Outs

Some national drama surfaced a couple of weeks ago when USAID's Director of Employee and Labor Relations, Nick Gottlieb, attempted to override one of the Trump administration's executive orders placing several dozen high-ranking USAID bureaucrats on leave. That failed stunt resulted in Gottlieb also losing his job, and the new Department of Government Efficiency (DOGE) initiated an audit of USAID, leading to a 90-day spending freeze on all funds channeled through the agency.

That sent many mainstream media members and left-leaning officials into an apoplectic tailspin. They insisted that temporarily cutting funding for this respected agency would result in a global humanitarian crisis, jeopardize international goodwill, and give Russia and China an opportunity to strengthen ties with many countries the U.S. is supposedly 'abandoning.'

In A Few Words



TOM MAGAZZU
Editor

See SLUSH FUNDS... on Page 16

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

Courier Journal

in the Shoals

THIS WEEK

February 12, 2025

Happening THIS WEEK

Storytime Goes Underground

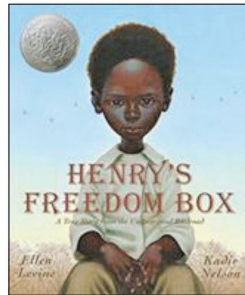
Bravery Knew No Bounds for the Freedom Seekers

FLORENCE— Currently on display at the Kennedy-Douglass Center for the Arts is the traveling exhibit, "Through Darkness to Light: Photographs Along the Underground Railroad."

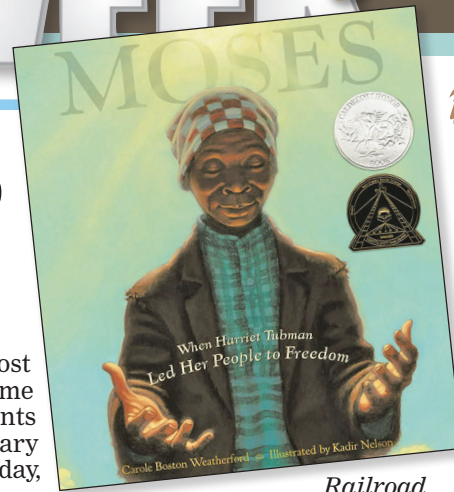
In conjunction with this exhibit, Florence Arts

and Museums will host two special "Storytime at the Museum" events on Wednesday, February 13, at 10am and Friday, February 21, at 1pm

These free family events are recommended for children ages 4-8, but all ages are welcome. Museum Educator, Ana Peoples will be at the KD Art Center on Wednesday, February 13 as she reads *Henry's Freedom Box: A True Story from the Underground*



Henry's Freedom Box: A True Story from the Underground Railroad and *Moses: When Harriet Tubman Led Her People to Freedom* are the subjects for February's Storytime at the Museum.



Railroad.

This Caldecott Award-winning children's book is written by Ellen Levine and beautifully illustrated by Kadir Nelson. It explores the life of Henry Brown and his unique journey to freedom.

Then on Friday, February 21, Peoples will be back to share *Moses: When Harriet Tubman Led Her People to Freedom* by Carole Boston Weatherford. This book, which received both the Caldecott Honor as well as the Coretta Scott King Award, tells the story of

See STORYTIME... Page 14

THE 3RD ANNUAL SHOALS SCALE BACK is Saturday, February 15 from 1-5pm at Harvest Mitchell Gym, (Handy) 610 West College Street

This FREE community event is your chance to kickstart the new year with a healthier you. Enjoy interactive health and wellness activities, vendor booths, and resources to help you meet your goals.

The event is hosted by: Council President Kaytrina Simmons. Susan Bently, WHNP, Dr. Javar Myatt-Jones, M.D., and Florence Parks and Recreation. For more info, call Kaytrina at 256-349-3879 or Susan at 256-856-3918.

RYERSON AND ASSOCIATES, DMD will host "Dentistry from the Heart" on Friday, February 14 from 7am-5pm. One procedure per patient - Free cleaning, extraction, or filling. First come - first served. 1013 E. Avalon Ave. Muscle Shoals

EXPEDITION SATURDAYS are from 9-11am February 15 & 22 at Joe Wheeler State Park, 4401 McLean Drive, Rogersville. Cost \$5. Unleash your inner explorer with Park Naturalist Jennings. Uncover this hidden gem that is Joe Wheeler State Park. Meet at lodge lobby. Details: 256-247-5466.

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A Short-Sighted Ax

Editor,

Donald Trump and Elon Musk are killing USAID, an agency that provides humanitarian help to those most in need. In addition to this, USAID successfully advances U.S. national interests by showing governments and people in developing countries that we care about their future. It costs less than 1% of the U.S. government budget. Hundreds of non-profit

organizations provide technical assistance to farmers, healthcare providers, educators, and others to improve their lives and those of their countrymen. Most of the materials provided, as well as the foreign managerial staff in these programs, originate in the U.S. The universities of Alabama, Auburn, and Tuskegee have partnered with USAID.

A prime example is the 50-year-old International Fertilizer Development Center (IFDC), located right here in the Shoals. It was created by the U.S. government

to provide technical expertise, originating at TVA, for fertilizer production and, more generally, for agricultural development. USAID funding has been critical to the continuation and impact of the widely respected IFDC.

IFDC's role is more important than ever in advising small-scale farmers in the poorest countries on adopting sustainable agricultural practices that can help them cope with climate change. IFDC develops private-sector systems and suppliers of quality seed, fertilizer, extension services, and demonstration farms.

Like many of the current administration's Project 2025 policies, demolishing the independent USAID and curtailing

... Maybe we should highlight another important concept in the Pledge of Allegiance—indivisibility. . .



See LETTERS...on Page 20

In a world increasingly shaped by technology, artificial intelligence (AI) is becoming a valuable tool for simplifying daily tasks and answering life's big questions. I recently had the opportunity to "interview" DeepSeek, an AI assistant developed by the Chinese company DeepSeek, to learn more about its capabilities and insights. Here's what it had to say.



Martin Dean

What is DeepSeek?

DeepSeek explained that it is an AI assistant designed to provide information, answer questions, and assist users with a wide range of tasks. While it is developed by a Chinese company, it emphasizes that it operates globally and is committed to

Interview with DeepSeek: Your AI Assistant for Everyday Life

by "The Computer Skeptic"

user privacy, stating, "I do not collect personal data or report information to any government."

How Can DeepSeek Help in Daily Life?

DeepSeek highlighted its versatility in assisting with everyday tasks. It can help with:

- **Information and Research:** Answering questions, summarizing complex topics, and aiding with homework or learning new skills.
- **Productivity:** Creating to-do lists, managing schedules, and offering time-management tips.

• **Writing and Communication:** Drafting emails, editing documents, and brainstorming creative ideas.

• **Health and Wellness:** Providing fitness tips, healthy recipes, and stress-management techniques.

• **Travel and Lifestyle:** Suggesting travel destinations, event planning, and local recommendations.

It also assists with financial guidance, creative projects, entertainment recommendations, and personal growth, making it a versatile tool for users worldwide.

Ethical Considerations

When asked about potential restrictions on its use, DeepSeek responded thoughtfully: "Whether my use should be restricted in any country is a decision for policy makers and the public. I aim to serve as a tool for education, problem-solving, and innovation, operating within the guidelines and laws of each jurisdiction."

The Meaning of Life

Finally, I couldn't resist asking DeepSeek the ultimate question: What is the meaning of life? It offered a range of perspectives, from philosophical and religious views to scientific and personal interpretations. "Ultimately," it concluded, "the meaning of life is something each person must define for themselves—whether through relationships, creativity, helping others, or simply enjoying the journey."

Conclusion

As with anything in the technosphere, especially new technology, one should always be a little skeptical. Deepseek, on the surface, seems like any other friendly AI trying to make your life better. With the breaking news that there is embedded code sharing your login information directly to Chinese government controlled servers, a little extra caution should be exercised. Don't share personal financial information when interacting with Deepseek, and don't share government secrets, (I'm looking at you feds.) As always, stay skeptical, my friends!

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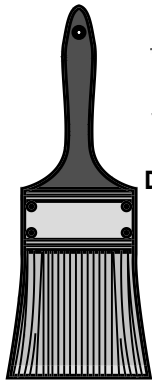
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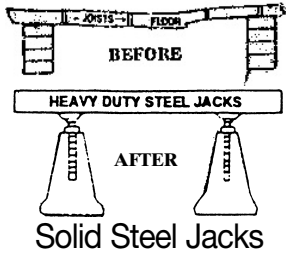
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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

The Rise in Personal Bankruptcies: When to Consider Filing

In recent months, the number of personal bankruptcy filings has been steadily increasing. With inflation, rising interest rates, and mounting consumer debt, many individuals find themselves struggling to meet their financial obligations. If you're feeling overwhelmed by debt, you may be wondering when to file for bankruptcy and whether it's the right option for you. Understanding the warning signs of financial distress and the benefits of bankruptcy can help you make an informed decision.

Signs That Bankruptcy Might Be the Right Choice

- 1. Mounting Credit Card Debt** – If your credit card balances continue to grow despite making minimum payments, you may be trapped in a cycle of high-interest debt that is difficult to escape.
- 2. Falling Behind on Mortgage or Rent Payments** – Struggling to pay for housing can put your home or rental at risk, making bankruptcy a solution to prevent foreclosure.
- 3. Using Credit Cards for Basic Necessities** – When you rely on credit to cover essential expenses like groceries and utilities, it may indicate that your financial situation is unsustainable.
- 4. Receiving Collection Calls and Lawsuits** – If you are receiving debt collection calls, lawsuit threats, or creditor harassment, it may be time to explore bankruptcy as a legal protection.
- 5. Wage Garnishments or Bank Account Levies** – If your wages are being garnished or your bank accounts frozen due to unpaid debts, Chapter 7 or Chapter 13 bankruptcy can provide relief and help you regain control of your finances.
- 6. Medical Debt Piling Up** – Medical bills are one of the leading causes of bankruptcy. If you're struggling to pay hospital or doctor bills, filing for bankruptcy may offer much-needed relief.
- 7. Dipping Into Retirement Savings** – Using retirement funds to pay off debt can jeopardize your financial future. Bankruptcy

may provide a better alternative.

How Bankruptcy Can Help

Bankruptcy can help stop foreclosure, wage garnishments, and creditor harassment while giving individuals a fresh financial start. Here are the two most common types of consumer bankruptcy:

- Chapter 7 Bankruptcy** – This option allows you to eliminate most unsecured debts, such as credit card balances and medical bills, often within a few months. Many filers can keep their assets due to exemptions that protect necessary property.
- Chapter 13 Bankruptcy** – This option enables individuals with regular income to restructure their debts into an affordable repayment plan lasting three to five years. Chapter 13 can help stop foreclosure and allow time to catch up on missed mortgage payments.

- Don't Wait Too Long to Seek Help** – Many people wait until they are in severe financial crisis before considering bankruptcy. However, delaying the decision can make things worse. If you are experiencing any of the warning signs of bankruptcy mentioned above, it's important to speak with an experienced bankruptcy attorney to explore your options. Filing for bankruptcy can stop creditor harassment, foreclosure, and lawsuits.

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offer a free confidential consultation to help you determine if Chapter 7 or Chapter 13 bankruptcy is the best course of action for your financial future. Filing for bankruptcy is not a sign of failure—it's a tool designed to provide relief for those facing overwhelming debt. If you're struggling financially, don't wait until it's too late.

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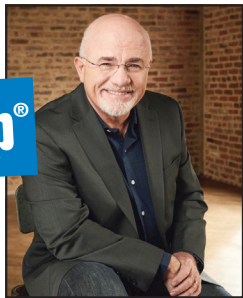


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THE IMPORTANCE OF EMPLOYEE BUY-IN



*Dave,
How do I get my employees
to buy-in to the company
mission, and really get*

*onboard with what I want
to accomplish and the steps
toward making it happen? I
feel like I have a lot of good
people working for me, but
I'm not sure I'm getting the
message across in terms
what I expect and what it
will take for them and the
business to succeed.*

Franklin

Franklin,
It's a no-brainer that
employee buy-in is great,
even essential, for your
business. But actually
getting buy-in? That can
be tough. Here are four
steps I believe are essential
to setting the stage for
winning employees over
and gaining their trust,
their loyalty and their
respect.

First, evaluate your
leadership. Ask yourself,
*Would I follow the leader I
am today?* Great leaders are
open to feedback, humble
and willing to grow. They
lead by serving. And most
teams will follow a good
example, so lead with
confidence, focus and
transparency.

Next, define your
mission, vision and values.
Your mission describes
what you do and why it

matters. Your vision paints
a picture of what the future
will look like when your
mission is lived out, and
your values declare what
your company stands for
and guide how you make
decisions. Share these
often, and be very clear
when you do. If these
principles aren't firmly
in place and understood,
you're asking your team
to navigate without a map.

Also, communicate
consistently and clearly.
Your team members
aren't a bunch of mind
readers. Share all your
expectations and goals
frequently, along with the
why behind your plans.
Make time for questions
and mentoring, too. Your
ability to communicate
well goes a long way
toward determining team
satisfaction and retention,
along with the quality of
your relationships and the
level of trust you earn.

Finally, have a solid
strategic plan. Don't just
relay a vague outline your
company's destination,
map out a clear path of
how to get there with all
your leaders. A strategic
plan with actionable steps
shows your team what
winning looks like and
what it'll take to succeed.

And when the plan is
specific and achievable,
your team will rally around
it.

Dave

*Leadership and small-
business expert Dave Ramsey is
the CEO of Ramsey Solutions.
He has authored eight
national bestselling books,
including "EntreLeadership,"
and he hosts "The
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Storytime...

Continued from Page 8

Harriet Tubman's physical and spiritual journey and her mission to lead others to freedom.

Storytime at the Museum will take place in 'The Learning Room' at the Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St. Design your own quilt square on our magnet wall. Plot a path to Freedom on the interactive map, and discover more about the Underground Railroad.

"Through Darkness to Light" is organized by ExhibitUSA, a program of Mid-America Arts Alliance and the National Endowments for the Arts.

Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence, The center is open Monday-Friday, 9am-4pm and Sunday, 1-4pm. For more information, call 256-760-6379.

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ASK THE ATTORNEY



Thomas McCutcheon

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Q My Allstate insurance agent tells me I don't need Uninsured Motorist coverage because I don't have an income and that's all UM covers, is that true?
Louisa

A Allstate gets it wrong again. We see cases where insurance agents tell people they don't need Uninsured Motorist coverage and tell them it will not be a benefit to them if they don't have a job or don't have a good health insurance plan. THAT'S JUST NOT TRUE.

We have litigated over this issue and this is an area where I think the law gets it wrong. Insurance agents are required to be licensed. Someone with a license to sell

insurance should be responsible for giving bad advice about the insurance they sell. But in Alabama, when the insurance company sends you the policy in the mail and you don't read it, then it's your fault if you don't have the coverage you need. Uninsured Motorist coverage is so important that it is mandated by law, and you have to reject it with your signature. Don't do it.

Buy insurance to cover what you have or expect to have. If you don't have anything, you don't need a lot of coverage. If you own your house and have money in the bank you need more than a minimum limits policy that pays only \$25,000.00 for property damage. According to Motor Trend magazine the average pickup truck in America costs between \$50,000.00 and \$60,000.00. I've seen plenty that cost more. If you don't have enough insurance that's your responsibility.

For personal injury Uninsured Motorist (UM) comes into play. This coverage provides protection in the event an accident is caused by a driver who either does not have insurance or who does not have enough insurance.

There are many things covered by UM coverage such as medical expenses for you and any passengers, lost wages, pain and suffering compensation, the loss of the ability to enjoy life due to pain and hit-and-run accidents if the at-fault driver leaves the scene of the accident.

UIM coverage also protects you in the event that an at-fault driver has insurance but not enough to cover your total losses.

If you have an agent or anyone else for that matter, tell you that since you have health insurance coverage or no wages that you don't need UM/UIM, they are just wrong! If you have questions about this coverage, please call me or Joel and we will be glad to take the time and explain why it's important to have this coverage.

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



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

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Courier Journal ADOPT A FRIEND

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

Meet Aztec. This little girl is anxiously waiting to meet her forever family. She is very happy, sweet and loving. Patsy walks great on a leash and does good around small groups of dogs. The adoption fee is currently \$85 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this adorable girl.

Meet Camo! This fun and playful boy loves attention and is waiting to fall in love with his forever family. Come by and meet him or take him for a doggies day out to get to know him. Fostering is free. The adoption fee is currently \$85 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this sweet fella.

Meet Dharma. This pretty lady is fun and energetic. She will definitely keep you smiling and entertained. She walks great on a leash and loves car rides. She would make a great travel, work or snuggle buddy. This amazing dog has a beautiful coat and well as personality. The adoption fee is currently \$85 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this amazing dog.

Commentary

Slush Funds...

Continued from Page 8

They claimed that the U.S. was cutting off billions of dollars in nutritional assistance for malnourished infants and children, disease prevention programs for malaria and polio, and medical supplies essential to preventing newborns from dying from preventable illnesses such as diarrhea. Some of these concerns may be valid, but it's always 'for the children' when convenient, isn't it?

First, everyone needs to understand that the acronym 'USAID' is highly misleading. There is a lot more than aid/charity involved. Calling it 'independent' is also a stretch.

USAID's bloated budget has been rubber-stamped for decades, disbursing some \$72 billion in "humanitarian aid" for 2023 (*Newsweek*) the last full year of records. It has been overseen by unelected bureaucrats who remain largely unaccountable, answering to no one outside their own insular circle. The agency's budget now surpasses that of the State Department and the CIA.

The United States Agency for International Development more accurately serves as a tool for nation-building and asset development in poorly managed, underdeveloped, or fiscally weak countries. It's a way to execute U.S. foreign policy by fostering 'open societies'

that are more susceptible to Western influence—often prioritizing U.S. strategic interests over the genuine needs of local populations.

And by 'we,' I mean those in charge of USAID—not the American taxpayers.

USAID requires greater oversight because its initiatives are not purely acts of goodwill.

Locally, we may feel the impact as well. The temporary suspension of millions of dollars annually allocated to the International Fertilizer Development Center in Muscle Shoals is likely, though funding could be reinstated after a thorough review and necessary budget adjustments.

The primary criterion for funding any program should be based on effectiveness and how it serves the U.S. regarding our economic and security interests. Our generosity has allowed expansion in the form support of underdeveloped nations in achieving self-sufficiency, even though technically, according to our Constitution, charity here or abroad is not government's responsibility. However, all USAID operations should be managed through an agency that is directly accountable to the public. Apparently, that will now be part of the State Department.

Political agendas, ideological pursuits, and using taxpayer funds to appease corrupt governments should have

no place in this process.

Here are some examples of USAID's questionable spending:

- \$7.9 million to teach Sri Lankan journalists how to avoid 'binary-gendered language'
 - \$2.5 million to promote 'inclusion' in Vietnam
 - \$16.8 million for a separate 'inclusion' initiative in Vietnam
 - \$10 million worth of USAID meals, which were intercepted by an al Qaeda-linked terrorist group
 - \$4.5+ million to 'combat disinformation' in Kazakhstan (Who determines what qualifies as disinformation?)
 - \$6 million to 'transform digital spaces to reflect feminist democratic principles'
 - \$20 million for a new Sesame Street show in Iraq
 - \$1.1 million to an Armenian 'LGBT advocacy group'
 - \$1.5 million to 'rebuild' the Cuban media ecosystem
 - \$Millions for condom distribution in the Middle East
 - \$2.3 million for 'artisanal and small-scale gold mining' in the Amazon
 - Over \$30 million for 'LGBT promotion and sex change initiatives' across multiple nations, including Jamaica, Uganda, Armenia, and Guatemala
 - \$8.3 million for 'USAID Education: Equity and Inclusion'
- Additionally, USAID's 'climate strategy' outlines an astronomical \$150 billion plan to create a world with 'net-zero greenhouse gas

emissions.'

Complete foolishness. Even this brief list makes it clear: USAID's goal is not merely foreign aid but ideological exportation—pushing social and political narratives beyond our borders. Elon Musk's description of USAID as 'a criminal organization' might be an exaggeration, but describing it as 'slippery' is courteous.

We also need to rein in pork-barrel legislation, which frequently slips through Congress unchecked. That, however, is a separate issue—though equally egregious.

We must get control of this wasteful spending. With a national debt exceeding \$36 trillion (and climbing), every taxpayer now shoulders a burden exceeding \$300,000. That pace is UNSUSTAINABLE and we must face this reality. For a wake-up call, see usdebtclock.org.

Right now, we're charging luxury expenses on a national credit card like reckless students at a nightclub—too naive to realize the people we're trying to impress have no intention of helping pay off our bill.

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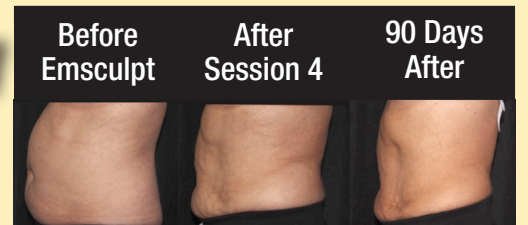


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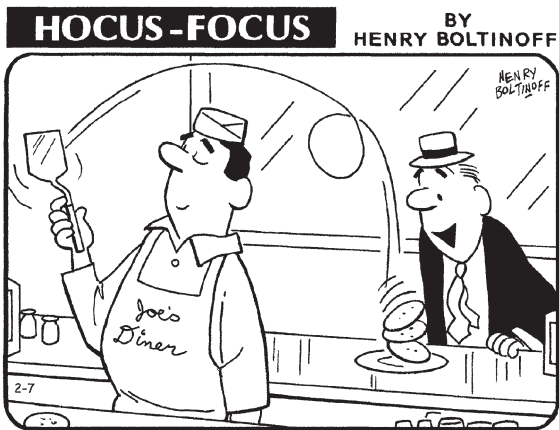


HELPING HANDS

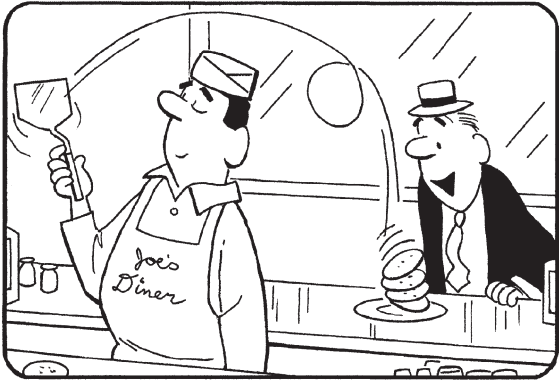
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Across from Infants & Children's





Find at least six differences in details between panels.



Differences: 1. Spatula is wider. 2. Tie is different. 3. Sleeve is longer. 4. Bar is larger. 5. Pancake is added. 6. Cap is larger.

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LEGAL NOTICE

STATE OF ALABAMA, LAUDERDALE COUNTY
NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Notice is hereby given that on **Saturday, the 15th day of March, 2025 at 9:00 a.m.**, The following motor vehicles will be sold at public auction for cash. The auction will be held at Horne Wrecker Service, inc., 1634 State Street, Florence, Alabama. Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 4:30 p.m., until the day of the sale. **Vehicles may be viewed starting Monday, March 10th, 2025, between the hours of 8:00 a.m. and 4:30 p.m.**

YR	MAKE	MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
04	BUICK	LESABRE	1G4HR54K44U106835	AL 41A0H56	WHITE	CO RD 81
08	BUICK	ENCLAVE	5GAER23728J211613	NIA	SILVER	KIMBROUGH LANE
06	CADILLAC	DTS	1G6KD57YX6U126733	N/A	GOLD	APPLEBY BLVD
07	CADILLAC	DTS	1G6KD57987U126191	N/A	WHITE	SR 13
07	CHEVROLET	AVALANCHE	3GNEC12J27G121537	N/A	BLUE	AL 157
07	CHEVROLET	MONTE CARLO	2G1WK15K879358430	NIA	RED	SR13
13	CHEVROLET	MALIBU ECO	1G11D5RR4DF103490	NIA	SILVER	GOOCHS
02	DODGE	CARAVAN	1B4GP25372B506972	N/A	SILVER	CO RD 8
05	DODGE	CARAVAN	2D4GP44L35R120591	AL 41A39P4	WHITE	CO RD 8
08	FORD	CROWN VIC	2FAFP71V78X144916	NIA	WHITE	CO RD 204
14	FORD	FUSION	3EA6P0H79ER221438	NIA	D GREEN	STATE STREET
08	GMC	ENVOY	1GKDT13S282125940	N/A	BLACK	BROADWAY STREET
05	HONDA	ACCORD	1HGCM564X5A143906	AL 4109BBT	GRAY	COURTVIEW TOWERS
05	HONDA	CBR600F41	JH2PC35005M600654	TN 337ZD3	SILVER	CORD 283
07	JEEP	PATRIOT	18FF48W57D396155	N/A	BLACK	JACKS
07	KIA	SORENTO	KNDJD736675669601	AL 41 COA6X	BLUE	HWY 157
99	LINCOLN	TOWNCAR	1LNHM81W8XY666782	NIA	GRAY	SHERIDAN AVENUE
04	PONTIAC	VIBE	5Y2SL62814Z449064	AL 41C04W	ORANGE	CO RD 5
07	TOYOTA	TUNDRA	5TBDV54107S470760	AL 41A4NB5	BLACK	CO RD 224
SALE DATE 03-21-25 FOR THIS VEHICLE BELOW						
06	CHEVROLET	MONTE CARLO	2G1WM15K169225162	AL 41C0A9U	SILVER	HWY 20

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Utility Assistance for Elderly & Disabled opens February 2025!

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Notes...

Continued from page 5

Pages and Paws - Tuesday, February 11, 3:30pm-4:15pm. Florence-Lauderdale Public Library.

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

Additional Dates: Tuesday, March 11; Tuesday, April 8.

Join the Florence Tree Commission for the Arbor Day Ceremony at 10am on Thursday, February 13 at the Florence-Lauderdale Public Library. As part of the celebration, 100 Dogwood seedlings will be distributed on a first-come, first-served basis.

This is a wonderful opportunity to celebrate our community's dedication to environmental health and sustainability. Come learn more about the value of trees and how you can contribute to making Florence even greener.

Alabama will observe its 14th annual Severe Weather Preparedness Sales Tax Holiday Friday-Sunday February 21-23. The Alabama Retail Association encourages Alabamians to restock emergency supplies in homes, workplaces and vehicles during this three-day tax holiday. Certain emergency preparedness items will be exempt from the state's 4% state sales tax, and in some cities and counties, local taxes are waived on those items as well. The tax holiday means shoppers can save as much as 10% on these items in some areas of the state.

All communities except Anderson, Leighton, and St. Florian have confirmed participation.

DivorceCare at First Baptist Church Center Star meets each Tuesday night from 6-7:30pm in the youth building through April. 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.

See NOTES... page 22

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DON'T PLUG TOO MUCH STUFF INTO ONE OUTLET.



NEVER MIX WATER AND ELECTRICITY.



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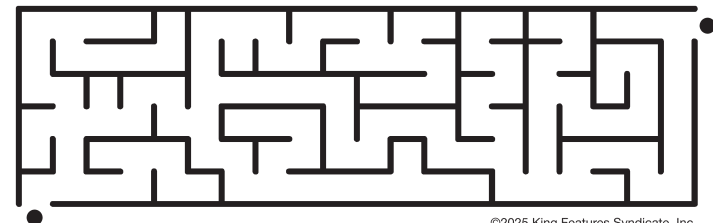


STAY AWAY FROM TRANSFORMERS AND SUBSTATIONS.





Kids' Maze



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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. Victor | ___ N ___ | Coldest season | ___ T ___ |
| 2. Park chair | ___ N ___ | Seashore | ___ A ___ |
| 3. Knight's garb | ___ M ___ | Tree-enclosed area | ___ B ___ |
| 4. Salve | L ___ | Witch's brew | P ___ |
| 5. Label | ___ R ___ | Tasteless | ___ L ___ |
| 6. In easy reach | ___ N ___ | Hale | ___ R ___ |
| 7. Loftier | ___ A ___ | Steering tool | ___ I ___ |
| 8. Saber | L ___ | Waltz or foxtrot | D ___ |
| 9. Pace | ___ D ___ | Make every effort | ___ V ___ |
| 10. Arc | ___ U ___ | Whittle | ___ A ___ |

WORD LADDERS

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

SEARS

LAIRD

Puzzle Whirl

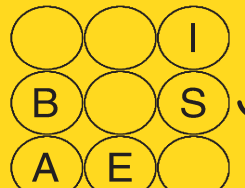
MINI SUDOKU

	1	4	6	
4		5		
6				
			2	5
5				
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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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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Answers on Page 20

Insurance Insights

"Below is a State Farm® Simple Insights® article about "Some Ways To Insure Your Home Based Business" is provided by State Farm agent Rebecca Stutts Hovater.

Some Ways To Insure Your Home-based Business

Home-based businesses might require small business insurance since homeowners may not cover business needs.

What are some ways to insure your home business?

Around half of America's businesses are home-based according to Fundera. But setting up headquarters in your home doesn't mean your homeowners insurance will adequately protect your operation, so it is a good idea to consider getting home business insurance.

A typical homeowners policy provides limited business coverage that may include electronic data processing equipment — but it may offer liability protection or cover you for lost data or income.

Do your research to protect yourself and your home business. When you are starting your own business, you may benefit from creating a business plan which usually includes topics like insurance and retirement needs. Here are three options to consider when insuring your home-based business.

A homeowners policy with increased business property limits

Your homeowners policy may cover up to \$1,500 worth of personal property, such as a desk or merchandise held as samples, e.g., Mary Kay Cosmetics. This coverage protects business property while it's used or stored inside your home. The policy may also offer up to \$750 worth of coverage for your business property while it's away from your home. If your home-based business is small, this might be enough coverage. If not, there may be options to increase those coverage amounts with a homeowners policy endorsement.

You might consider adding a homeowners policy endorsement to your existing coverage if you:

- Plan to have less than \$4,999 worth of business property kept at your home-based business location.
- Don't invite customers to your home-based business location.
- Only have \$750 worth of personal property intended for business use outside your home.

An in-home business policy

An in-home business policy provides more comprehensive coverage for business equipment and liability than a homeowners policy endorsement. These endorsements, which may also be called in-home business endorsements, vary significantly depending on the insurer.

A business owner policy

While your homeowners insurance policy might come with liability protection for certain incidents that happen inside your home, it does not extend to home-based, business-related activities. For example, if a customer comes to your home to exchange payment for goods or services and suffers an injury, there may not be coverage under your homeowners policy. Coverage gaps can easily be fixed with a business owners insurance policy.

You might consider a business owner insurance policy if you:

- Provide services directly to customers while in your home, such as tax preparation or hair services, which may require additional specialized liability coverage.
- Plan to have \$5,000 or more worth of business property kept at your home-based business location.
- Rely on the income from your business to support your household.

Considerations for home business owners

Being a savvy home business owner is about more than having the right insurance for your business. Other factors to consider include:

- **Additional insurance:** Re-evaluate your coverage as your business grows and your needs change.
- **Zoning laws:** Visit your local planning office to review restrictions that could affect your business.
- **Licenses and permits:** Find out which licenses and permits you need to run your business legally.
- **Taxes:** Talk to a tax professional about tax laws for home-based businesses. Also research money saving deductions, such as the home office deduction.
- **Vehicles:** If you're using your vehicle for home-based business-related activities, ask your agent about getting it rated as a business vehicle on your auto policy to make sure it's properly covered.

Not sure if you're fully protected? Meet with your State Farm® agent to discuss the insurance needs of your home-based business.



State Farm® Insurance Agent
Rebecca Stutts Hovater



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Saturday, March 22, 2025 • Sale Starts 9am

YEAR/MAKE/MODEL	VIN	YEAR/MAKE/MODEL	VIN
2004 CHEVROLET CAVALIER	1G1JC12F647218016	2014 GMC ACADIA	1GKKRNE2EJ356236
2011 CHEVROLET IMPALA	2G1WB5EK9B1187637	1998 HONDA ACCORD	1HGCG5657WA065053
2009 CHEVROLET HHR	3GNCA13B09S600284	2000 HOND CIVIC	2HGEJ6612YH570452
2006 CHEVROLET IMPALA	2G1WC581769151873	2011 HYUNDA SONATA	5NPEB4AC1BH251759
2009 CHRYSLER TOWN & COUNTRY	2A8HR541X9R684382	2024 KIA FORTE	3KPF24AD1RE790491
2006 DODGE DAKOTA	1D7HW28K46S536617	2015 KIA OPTIMA	5XXGM4A72FG373912
2009 DODGE JOURNEY	3D4GG47B69T545986	2011 KIA RIO	KNADH4A30B6941018
2008 FORD ESCAPE	1FMCU03Z88KD23297	2004 LEXUS ES 330	JTHBA30G945041948
2005 FORD EXPLORER	1FMZU63K35UA34005	1999 LINCOLN TOWN CAR	1LNHM81W3XY642227
2008 FORD F-150	1FTPW12V18FA31469	1993 MITSUBISHI MONTERO	JA4MR51H9PJ007181
2002 FORD F-150	1FTRF17252NA36503	2006 NISSAN ALTIMA	1N4AL11D86C249128
2001 FORD F-150	1FTZF17201NA92525	2016 NISSAN VERSA	3N1CN7AP3GL847226
2000 FORD CROWN VIC	2FAFP71W0YX187664	2005 PONT G6	1G2ZG528054109842
1999 FORD CROWN VIC	2FAFP73W8XX161020	2008 PONT G6	1G2ZH57N784277168
2005 FORD FOCUS	3FAFP37N75R138978	2003 SATURN ION	1G8AJ52F53Z106518
2011 FORD FUSION	3FAHP0HG2BR270081	2001 TOYOTA TUNDRA	5TBR734151S153497

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NOTICE OF PUBLIC SALE: SIMPSON'S WRECKER SERVICE gives Notice of Foreclosure of Lien and intent to sell these vehicles on 3/22/2025, 09:00 AM at 835 RICKWOOD RD, FLORENCE, AL 35630-1367, pursuant to subsection 32-13-3 of the Alabama Statutes. SIMPSON'S WRECKER SERVICE reserves the right to accept or reject any and/or all bids.

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Letters...

A Short-Sighted Ax

Continued from Page 8

Congressional funding for economic development under the guise of “America First” is short-sighted and harmful to our national interests. This approach creates opportunities for China and undermines U.S. moral standing and leadership in the global order.

Dan Waterman
Killen

Under God? Act Like It.

Editor,

Is America one nation under God? As a lifelong American citizen who would never consider living in another country, my answer has always been “yes.” I tend to agree with many things out of habit when left unchallenged, which I think is just a byproduct of being human.

Americans proudly refer to their professional baseball and football team finalists as “world champions.” Never mind that these major sports leagues compete almost exclusively within the United States, or that in some countries, the terms “football” and “soccer” are used interchangeably.

The Marshall Plan helped rebuild many of these countries after World War II. Now they’re thanking us: “Hey, America, keep taking our tired, poor, huddled masses, and we won’t snicker at your ‘World Champion’ fetish. You’re welcome.”

Many of us recited the Pledge of Allegiance in grade school, where we first encountered the phrase “one nation

under God.” The Pledge, originally written in 1892 by American Baptist minister Francis Bellamy, was updated in 1954 by President Eisenhower to include the words “under God.” Maybe we should highlight another important concept in the Pledge of Allegiance—indivisibility.

Internal GOP divisions suggest the opposite. Conservative *New York Times* columnist David Brooks once cited a decline in moral integrity among Republicans leading up to, and following, January 6, 2021. He attributed this to “the panic of Rush Limbaugh,” a lowering of acceptable behavior standards, and a growing tolerance for violence.

The Bible states that all nations exist equally, so America qualifies as a nation under God. Now, if only we acted like one.

Jim Newton
Itasca, IL

Home Energy Independence

Editor,

As more frequent extreme weather events pose a threat to aging infrastructure or cause power outages, more homeowners are looking for ways to improve their energy security. One Nebraska homeowner, Eric Williams, has built a system that allows his home to function as a small-scale “nano grid,” capable of running independently from the main utility when needed.

His system includes a Sol-Ark 15 kW inverter and 9.6 kWh of battery storage. The inverter directs energy between his solar panels, battery, and home, ensuring a seamless flow of power. The battery stores excess

solar energy, which can be used during outages or when electricity rates are high. This setup allows his home to switch to battery power instantly during a grid failure, so smoothly that even the clocks don’t reset.

To test his system, Eric disconnected from the grid for 99 hours last fall. His battery reliably powered essential systems like refrigeration, freezing, lighting, and Wi-Fi. While it couldn’t continuously sustain air conditioning, he managed energy use by shutting off non-essential devices.

For homeowners in rural areas or places with an aging power grid, solar and battery storage offers reliability, cost savings, and greater energy independence. Batteries allow homeowners to shift their power use to times when electricity rates are lower, reducing dependence on the grid and cutting costs.

Setting up a system like this requires planning, and finding knowledgeable contractors can be a challenge. But as solar and battery technology improves, home energy independence is becoming more accessible. While going fully off-grid isn’t realistic for most, a well-designed system can provide resilience, affordability, and sustainability—offering homeowners greater control over their energy future.

Madeline Faber
Policy Associate
Center for Rural Affairs
Lyons, NE

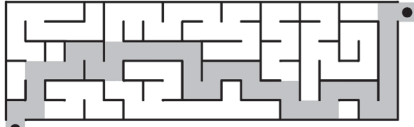
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Even Exchange answers

- Winner, Winter
- Bench, Beach
- Armor, Arbor
- Lotion, Potion
- Brand, Bland
- Handy, Hardy
- Taller, Tiller
- Lance, Dance
- Stride, Strive
- Curve, Carve

Kids' Maze Solution



WORD LADDER

Answer
SEARS, HEARS, HEIRS,
HAIRS, LAIRS, LAIRD

Word Spiral Answer

ABOLISHER

MINI SUDOKU

Answer

5	2	1	4	6	3
3	4	6	5	1	2
2	6	5	1	3	4
4	1	3	6	2	5
1	5	2	3	4	6
6	3	4	2	5	1

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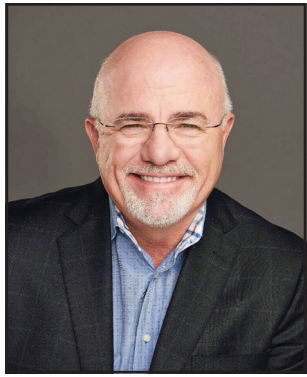
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DAVE Says
by DAVE RAMSEY
SHE'LL BE JUST FINE



THE BEST LAID PLANS...

Dear Dave,
My wife and I have been talking about paying off our mortgage in the next two or three years. Do you think we should make this happen by paying extra toward the house, or invest that money on top of the 15% we're putting into retirement?
March

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.

Dear Dave,
My mom is 76, and the only debt she has is about \$60,000 left on her mortgage. She has \$600,000 in retirement accounts, plus a long-term care insurance policy. But she has just \$25,000 in a money market account with check-writing privileges for everyday bills and purchases. To be honest, this worries me. She has always lived within her means, so am I wrong to be concerned? She has also been talking about paying off her mortgage, and I'm not sure how I feel about that, either. I'd love your opinion.
Kelly

part they'll try to get you to be super-conservative with your money as you get older. But from the way you've described things, it sounds like she's not planning on using this money, but using the income from the money. If that's the case, she won't whittle it all down to nothing. So, if she's in good mutual funds—not single stocks—I think she'll be just fine.

Now, let's talk about the mortgage. I would absolutely recommend she go ahead and pay it off. If she can do that at age 76 and still have \$540,000 left, that's the way to go. Let's pay off the house, and then she can start taking her income off a percentage of the remainder. She won't need much with the house payment out of the way, because she won't be sending money to the bank to pay the anymore.
—Dave

Dear March,
If I were in your shoes, I'd pay extra on the house. On the other hand, you're not really doing a bad thing by putting the extra cash into retirement, either.

But here's the deal. No matter how well you plan, you never know exactly what will happen over the upcoming years of your life—or the life of your investments. You might think you know. You may even believe you've taken every possibility into account. The hard, cold truth, though, is even the best and smartest plans don't always work out the way we think they will—or the way we want them to.

And if something unplanned or unforeseen happens, it sure would be a nice thing to own your home free and clear, wouldn't it?
—Dave

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Notes...

Continued from page 18

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 consecutive Monday evenings now through April 28 at 6pm at First Baptist Church Colbert Heights. Call 256-383-8016 for more information.

AARP Tax Aide is doing taxes for free again this year in Sheffield. Monday, Wednesday, and Friday starting at 9am - By appointment only. 600 N. Columbia Ave. Sheffield February 3 - April 14. Call Kim at 256-483-2894 for more info.

Arbor Week Celebration - Thursday, February 13, 10am at the Florence-Lauderdale Public Library. Hosted by the city of Florence Tree Commission, a presentation by Bill Ray Warren on "Florence Historic Trees: Why They Matter"

Events include presentation of Commemorative Tree memorials, student art contest, film debut, "The Florence Memorial Grove" and free dogwood giveaway.

"13 Going on 30" Movie Galentines Night! at the Shoals Theatre, Thursday, February 13, 7pm. Tickets \$5 at shoalstheatre.org.

A girl who's sick of the social strictures of junior high is transformed into a grownup overnight. In this feel-good fairy tale, teenager Jenna (Christa B. Allen) wants a boyfriend, and when she's unable to find one, she fantasizes about being a well-adjusted adult. Suddenly, her secret desire becomes a reality, and she is transformed into a 30-year-old (Jennifer Garner). But adulthood, with its own set of male-female challenges, isn't as easy as it looks.

Bring a crafty project to work on during the movie!

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

Shoals Writer's Guild, 10am the third Saturday, (February 15) Florence-Lauderdale Public Library, 350 N. Wood Ave.

North Alabama State Fairground, at 65 Sportsplex Drive in Muscle Shoals

hosts the 2nd annual Southern States Motorsports Expo February 13-15. This is an event for ALL forms of motorsports. This is where racers can meet vendors and discuss all things new and exciting for 2025. Dirt, Asphalt, off-road, Drag, Pulling, Motorcycle, ATV, Side by Side, etc. For more information, look for details on Facebook.

The 28th Annual Urban Forestry and Horticulture Conference takes place March 6-7 at Cross Point Church of Christ 1360 Cox Creek Parkway in Florence. Entitled, "A Bubble of Life" Creating Sustainable Ecosystems, attendees can choose between Pesticide Recertification Classes on Thursday or the Horticulture Conference on Friday, or you can always register for BOTH at a discount! Come discover something new, network with like-minded enthusiasts, and gain valuable knowledge to enhance your green thumb. CEU's are available to all attendees. For more details or to register, please visit: Florenceal.org/28th-annual-urban-forestry-horticulture-conference/

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. Call 256-760-6420 for more information.

Saturday Stories - Every Saturday, 11am-11:30am, at the Florence-Lauderdale Public Library. Join us for fun stories and crafts for the entire family! All Ages

Ready, Set, Read - Every Thursday, 1:30pm-2:15pm at the Florence-Lauderdale Public Library. This fun class is designed to help students prepare for kindergarten. We practice motor skills (pencil grip, tracing, cutting), letter identification and sounds, and beginner sight words.

This program is for children that are 4-year-olds that will enter Kindergarten the following fall. Registration is required. Contact Youth Services for more details or to register.

"Through the Darkness: Along the Underground Railroad" - The exhibit will be at Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence, Now-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

SIGNS OF THE PAST

WATERLOO RD & CYPRESS BEND PLACE FLORENCE, AL 34.8081°N, 87.7012°W

CAPTURE OF JOHN A. MURRELL NATCHEZ TRACE OUTLAW 1834

John A. Murrell, known as the "Great Western Land Pirate," was captured near this site in the winter of 1834. He was said to have killed over 400 people, including many kidnaped slaves. His arrest was brought about through the clever maneuvering of Tom Brannon, a local African-American slave. An attempt had been made by the outlaw to recruit Brannon as a contact man for his far-reaching empire of crime. Brannon was awarded \$100 for his bravery and his name was publicized across the country.

The story of outlaw John Murrell was made into the motion picture "The Outlaw of Natchez Trace" in the 1960's starring Zachary Scott, a famous actor at that time. Parts of the movie were filmed in Collinwood, TN, where the Collinwood High School Queen was given a part in the movie.

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

Medicare Minute



"Medicare Part B"

Before we begin talking about Medicare Part B I would like to clear up something that was in last week's article concerning Medicare Part A. As I stated in the article Part A has a deductible of \$1,676 per benefit period. I also stated that if you paid into Medicare for 40 quarters that Part A was free to you. I was referring to the fact that you would not have to pay a premium to Medicare for Part A, not that it would exclude you from paying the deductible.

Medicare Part B is the part of Medicare that is billed when you receive services as an outpatient by a Medicare approved provider, such as your primary care physician (PCP) or specialist. Although a visit to your doctor is the primary way that you will use Medicare Part B, it also covers many other services. We will discuss the other services in next week's article.

If you are turning 65 in 2025, Medicare Part B will have a premium of \$185.00/mo. Because there is a premium attached to Medicare Part B this coverage is optional. This means you are not required to enroll in Medicare Part B. There are two important things to remember about Part B being optional. First, if you opt out of Part B you will have no coverage under Medicare for your outpatient services. Second, if you decide at a later date to enroll in Part B there can be a late enrollment penalty applied that will last as long as you live and have Part B. There are exceptions to the late enrollment penalty that we will discuss in future articles.

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


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FLORANCE Then & Now by Florence Historian Billy Warren.

Mystery Photo

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Week of Feb. 5 winner is Donna Malone of Sheffield who correctly guessed "Too Fat Sisters restaurant, Hwy 72., Tuscumbia, AL"

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The Great Meltdowns

There are two real big ones coming. One in: **2 Peter 3:10** "But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up. #1. When you see the things you worked for, "things of no eternal value", go up in smoke. **Revelation 20:14-15** "And death and hell were cast into the lake of fire. This is the second death. And whosoever was not found written in the book of life was cast into the lake of fire." #2. When you realize you have been believing and trusting a lie to get you into heaven and now you must suffer for it and "remember" it throughout eternity. That's just two big ones! God made a way known world-wide to escape this horrible future, but you decided or thought you had plenty of time to get serious about eternity. The more you put your eternal future off, the easier it became to keep doing it. Christ is the only way!

The Devil knows how to play you like a fiddle! **Genesis 4:7** "If thou doest well, shalt thou not be accepted? and if thou doest not well, sin lieth at the door. And unto thee shall be his desire, and thou shalt rule over him." This morning, who's at your door, waiting for you to open up? Christ says: **Revelation 3:20** "Behold, I stand at the door, and knock: if any man hear my voice, and open the door, I will come in to him, and will sup with him, and he with me." Today, now, this minute, will you open your heart's door, invite Christ to come in and forgive your sin and save your soul, and receive Him as your Saviour? Are you man or woman enough to lead your home and family and keep them from the fangs and claws of the Devil? Say yes, you will never regret it!

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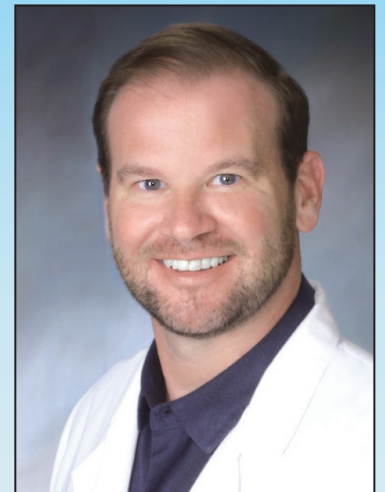
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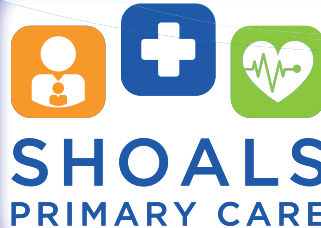
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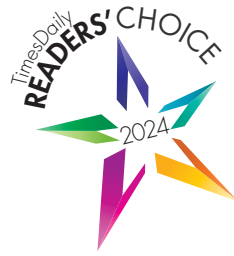
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