Several Inserts Inside This Issue!

Place Carts Correctly!

FLORENCE-Lauderdale County Solid Waste currently utilizes two automated side-load garbage trucks. The trucks are used throughout the county, primarily in subdivisions and on some country roads. The goal is to eventually incorporate additional automated trucks into the fleet.

The automation trucks also require residents' cooperation to function correctly and efficiently. Residents are asked to put their household garbage carts at the end of the driveway standing alone. If the carts are left within 3 feet of a mailbox, vehicle, fence post, or even another

garbage cart, it is difficult to service that residence. All carts should be placed front (flat) side toward the

street and wheels and handle facing the residence. The public should remain

aware of this process when putting their carts out on pickup days.

Listerhill in Winfield

WINFIELD – Listerhill Credit Union recently conducted a groundbreaking ceremony at the site of its new financial center on U.S. 43 in Winfield. The new 2,950 sq. ft. facility with expanded capacity will blend of the best in personal consultative

See SHORTs... on Page 2

219 W. Tennessee St. Florence, AL. 35630 256-764-4268 \$100 Off Any Window Installed \$200 Off Any Door Installed Call for a FREE ESTIMATE! 256-767-2568

Volume 141 Number 20

Special Reception for Arts of Japan

TUSCUMBIA-The Tennessee Valley Art Association will host an Exhibit Grand

Opening Reception and Collector's Tour event for KAZARI: Decorative Arts of Japan on Saturday, March 15 at 6pm. The grand opening will fully immerse visitors in the art and foods of Japan. The grand opening include special guest Mark

See KAZARI... on Page 14

March 12, 2025

POSTAL PATRON



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ing Northwest Alabama and beyond with direct mail, saturation coverage

Your Participation Boosts Morale, Haul

FLORENCE-Participants in the Florence Citywide Cleanup can enjoy a biscuit and coffee before they gather up supplies and start cleaning up their favorite local spots, streets, and roadways! That morning boost takes place at Florence Coliseum at 8am on Saturday, March 15.

Florence Solid Waste, Street and Recycling in partnership with Keep Alabama Beautiful, Keep Florence Beautiful, and Keep the Shoals Beautiful, will supply gloves, vests, grabbers, and bags. Mayor Andy Betterton and City Council members encourage residents to enjoy the positive feelings generated by spending

a morning cleaning up litter at random or in areas of

See CLEAN-UP... on Page 9



Three Basketball Honors

JACKSONVILLE, FL -Postseason Atlantic Sun Conference awards were announced last week for basketball

Lions earned honors in the vote of the league's head coaches.

For the second time in



Daniel Ortiz, Taye Fields, Jacari Lane UNA photo (illustration)

two seasons, junior Jacari Lane earned a spot on the All-ASUN first team. He becomes the first backto-back first team allconference selection from North Alabama since Eartis Bridges did it in 1992 and 1993.

Senior Taye was named the ASUN Newcomer of the Year and earned second team allconference. The former

See HONORS... on Page 4

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Shorts...

Listerhill in Winfield

Continued from Page 1

service and the most recent technology that will enable 24-hour accessibility. It is just southeast of the current branch which is being replaced by the new community investment scheduled to open by early 2026.

"Through the years, our delivery and accessibility for financial services has advanced and evolved to better serve our members needs in Winfield and the surrounding Marion County area," said Brad Green. Listerhill President & CEO. "We are extremely excited about this next step in continuing to provide and innovate financial services in ways that improve lives for the people of this community," Green added.

"We are committed to the future of Winfield and its sound economic growth through our support of the community, which is all about improving lives," said Alanna



Sullivan, Chief Operations Strategist with Listerhill. Sullivan indicated that the branch would reflect Listerhill's enhanced retail model; an open floor plan. employees able to assist customers, and expanded self-service options.

Camerata is on March 18

FLORENCE-Florence Camerata will be presenting its Spring concert on Tuesday, March 18 at 7:30 at First Presbyterian Church on E. Mobile Street in downtown Florence.

The theme of this concert will be Broadway and Show Music, as well as Spring and Love

Admission is free, and donations are gratefully accepted.

This volunteer community chorus has been entertaining audiences in the Shoals area for the past 17 years, and it has become known as one of the finest choral groups in North Alabama. It consists of singers of all ages and is assisted by accompanist, Karen Cantrell, and director. Rebecca Rockhill.

Everyone is invited to come out for an entertaining evening of great, uplifting music.

All About Our **Soil Types**

FLORENCE-Archaeology at Pope's Tavern is hosting a presentation and workshop on Saturday, March 15 at 10am at Pope's Tavern Museum in Florence. This is one of a series of workshops at Pope's Tavern that will explore history and archaeology.

Brett Hughes, a soil scientist, will talk about common soil types in the North Alabama region. and the forces and processes that created them. The workshop will be an interactive way to learn more about the ground beneath our feet!

Hughes is a soil scientist that has mapped for the National Forests in Eastern Oregon, the Natural **Resources Conservation** Service from Alaska to South Carolina, and

RCHAEOLOGIA throughout Middle Tennessee. He studies landforms and the soil beneath them

now privately

so we understand our ecosystems and know how to properly manage them. This workshop will be a brief overview of how that is accomplished in the field. With lots of time for Q&A for all things soil. After the workshop, Archaeology at Pope's Tavern will continue its excavation of Test Unit 6.

The program is free and is sponsored by the City of Florence Department of Arts and Museums, with support from the Muscle Shoals National Heritage Area. Pope's Tavern Museum is dedicated to the early (1800-1870) history of Florence and Lauderdale County. Archaeology at Pope's Tavern is a free, public archaeology program that has been documenting the history of the site since 2022. Pope's Tavern is located at 203 Hermitage Drive. Call 256-760-6439 for more information.

More SHORTS... Page 6

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Honors...

Continued from Page 1

standout three-vear Missouri Western averages 11.5 PPG and 8.5 RPG to rank second in the ASUN in rebounding.

Senior three-point specialist, Daniel Ortiz, was named third team all-conference Ortizioins Lane as the only Lions to earn multiple allconference honors at the Division I level.

Lane became UNA's alltime career scoring leader at the Division I level as a junior this season. He has 1,445 career points, sixth on UNA's all-time scoring list behind five UNA Hall of Famers. Lane averages 17.3 points per game and just over 4.1 assists per game. His career-high game is 31 points reached in last week's conference quarterfinal game against Austin Peay.

Fields was the only player in the ASUN to average at least one point, rebound, assist, block, and steal per game and is also the only player to rank in the top 10 of both blocks and steals. He leads the Lions with 35 blocks and 49 steals while ranking second on the team with 113 assists. Fields is also the first UNA player to win the ASUN Newcomer of the Year.

Ortiz spent his first wo seasons at UNA, two I transferred to UAB before last season, and returned to UNA for his senior year. He is averaging 11.7 PPG in his return season and ranks third in the NCAA with 279 threepoint attempts. He has made 92 of those and is shooting an impressive 33.0 percent behind the arc despite the high volume.

Lipscomb's Jacob Ognacevic was voted ASUN Player of the Year, while Lennie Acuff won ASUN Coach of the Year. Lane and UNA head coach Tony Pujol were the runners-up in both categories.

Malcolm Wilson from Queens, the nation's leader in blocks, was voted ASUN Defensive Player of the Year, edging Fields by one vote.

2024-25 ASUN **MEN'S BASKETBALL POSTSEASON HONORS**

PLAYER OF THE YEAR Jacob Ognacevic Lipscomb DEFENSIVE PLAYER OF THE YEAR Malcolm Wilson, Queens NEWCOMER OF THE YEAR Taye Fields, North Alabama SIXTH MAN OF THE YEAR Mayar Wol, Eastern Kentucky FRESHMAN OF THE YEAR Tate McCubbin,

Austin Peay COACH OF THE YEAR

Lennie Acuff, Lipscomb

Courier Journal

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

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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:

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

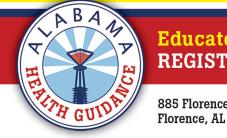
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following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

Greater St. Paul AME Church will **be celebrating** our Annual Stewardess Day, Sunday, March 16, 3pm. 129 South Cherokee St., Florence. (Pastor - Lasagne Smith) Hosted by: the Miracles of Joy and The Determined Voices. Everyone is welcome. For more info, 256-335-7508 Dorothy Cooper.

The March meeting of American Legion Colbert County Memorial Post 31 will be at 6pm on Monday, March 17 at the Post meeting hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available, if needed, to the upstairs location. A meal will be provided. All Veterans are invited. For more info, please

Swing Into Spring at Royal Recreation Center with 6 weeks of fun and energetic Ballroom Dance Swing Classes starting Thursday, March 20 at 2:30pm. No partner needed. All skill levels welcome. It's the perfect way to welcome spring, get moving, make new friends, and learn a timeless dance style!

For more information or to register please call 256-760-6425. Grab a friend who might enjoy dancing with you!

Colbert Transportation - Wells of Hope Ministries, Inc. was recently awarded a grant to provide transportation services for seniors and individuals with disabilities in Colbert County. Seniors and handicapped individuals who live Colbert County and are in need of free transportation, please contact Mr. Wendell Plain at 256-412-5220 or Mr. Otis Johnson at 256-762-1378.

Ritchie and Ann Gilbert lost their home in North Florence to a fire recently The two were not home but their dog. Coco, was pulled out of the burning home unresponsive and not breathing by members of Florence Fire and Rescue. However, she was as resuscitated, and she spent a few days at the emergency vet because of smoke inhalation and a comeal ulcer. The Gilberts must find a new place and have set up a Go Fund Me page, asking for \$4000 to help cover the cost of moving with first month's rent and a deposit when they move. They feel blessed that Coco looks to be getting better and that no one else was at home at the time!

Here is a link to the GoFundMe page https://gofund.me/94b387cd and to FB post with pictures from the fire department

https://www.facebook.com/ share/18h6QTy4zz/

Any assistance would be appreciated.

LifeSouth Bloodmobile Dates: Wednesday, March 12 Covenant

Christian School, Tuscumbia, 8am

Thursday, March 13 Shoals Hospital, Muscle Shoals, 7am - 3:30pm Friday, March 14 Sheffield High

hool, 7:30am - 4pm **Sunday, March 16** Walmart - Hwy 43 - Russellville, 10am - 4pm

Tuesday, March 18 Lauderdale County High School, AV Room, Rogersville, 8am - 3:30pm Wednesday, March 19 Central High

School, Florence, 8am - 3:30 pm Thursday, March 20 Muscle Shoals . 8am - 4nm

Friday, March 28 Kia of the Shoals, Sheffield, 10am - 4pm

Sunday, March 30 Foodland - Elgin, 11:30am - 5:30pm

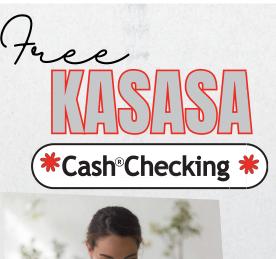
The Club/Florence Senior Center at 450 Country Club Drive in Florence serves boomers and seniors of the Shoals

Monday-Friday 9am-3:30pm. Games (Rook, Mee, Dominoes, Mexican Train, Chickenfoot, LRC, and others. M-F Lunch served (\$1 donation), BINGO (Wednesday), Chair Exercise (Tuesday, Thursday, Friday), Rock Painting (Friday), Local Events, Square Dance Lessons,

See NOTES... page 6







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Shorts...

Continued from Page 2



Chambless & Muse Show

SHEFFIELD-Chambless & Muse will present a Celtic Concert on St. Patrick's Day, Monday, March 17 at 7pm in the cozy confines of the Ritz Studio next door to the Ritz Theatre in Sheffield.

Alabama natives, Jil Chambless and Scooter Muse, have been performing the music of Scotland, Ireland, and early America for over 25 years with various ensembles in a wide variety of venues, from simple house concerts to festivals and concert halls. They long ago became Shoals favorites. Their albums include The Lang Awa' Ships, Passing Tales & Glories, and The Laverock Sang. Seating is very limited. Get your tickets today! Details can be found attennesseevalleyart.org.

Combining for Food and **Family Share**

SHEFFIELD-Bank Independent is excited to announce the launch of Food and Family Share, in partnership with WAFF and Mix 96.9, beginning this week. This year's initiative expands Bank Independent's traditional Food Share Drive that helped fight food insecurity to include the Family Share component, collecting not only non-perishable food items but also baby diapers to support local families in need.

"Last year, we recognized the importance of providing other essential items for families in need. Food and Family Share is dedicated to addressing food insecurity and the necessary care of families in our community," says Hallie Mauldin, Community **Engagement Officer** at Bank Independent. Whether you can drop off diapers or food items at your local Bank Independent location or take a moment to donate to the drive monetarily, we'll ensure your donations make a positive difference in your community."

► HELPING HANDS

Monetary donations will be accepted via PayPal and Venmo, making it easier than ever for community members to contribute. In addition, Bank Independent locations will collect diapers and non-perishable food items until March 28.

The 2024 Food Share drive collected and distributed \$1,000 in cash donations and shipped 300 items directly to our partners.

Bank Independent partners with local organizations across its seven-county footprint to ensure that donations are distributed to area families in need. This year, local distribution partners in our area include The Help Center in Lauderdale County, Meal Barrel of Colbert County, DHR of Lawrence County, and DHR of Limestone County.

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Chisholm Heights Water

P.O. Box 3120 Florence, AL 35630 256-718-0301

Chisholm Heights Water & FPA was required to prepare and submit an initial service line inventory, as required by EPA's Lead and Copper Rule Revisions, to the Department by October 16, 2024. The inventory must include all service lines connected to the system regardless of ownership. Additionally, the system was required to review specific records to identify the service line material as either lead, galvanized requirements replacement, lead status unknown, or non-lead. We failed to develop and submit the required inventory and certification of records review by the required due date.

Exposure to lead in drinking water can cause serious health effects in all age groups. Infants and children can have decreases in IQ and attention span. Lead exposure can lead to new learning and behavior problems or exacerbate existing learning and behavior problems. The children of women who are exposed to lead before or during pregnancy can have increased risk of these adverse health effects. Adults can have increased risk of heart disease, high blood pressure, Kidney or nervous system problems.

Please share this information with all the other people who drink this water, especially those who may not receive this notice directly (for example, people in apartments, nursing homes, schools and businesses). You can do this by posting this notice in public notices or distributing copies by hand or mail.

> Chisholm Heights Water submitted the required service line inventory and certification on February 5, 2025.

Should you have questions concerning this violation or monitoring requirement, please contact Chisholm Heights Water at 256-718-0301 or e-mail at chisholmheightswater@comcast.net.

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- actions.
- cases, prevent utility shut-offs.
- · Gain Peace of Mind: Finally want to help!

Are you drowning in debt? get relief from the stress of debt

The automatic stay gives you a chance to:

- · Explore your options: Work with
- Negotiate with creditors: Imagine this: The moment you Potentially reduce your debt or work out payment plans.
 - · Get a fresh start: Discharge

How long does the automatic stay last?

It depends on the type of bankruptcy you file. In Chapter 7 bankruptcy, it typically lasts until your case is discharged (usually 3-6 Silence the Debt Collectors: months). In Chapter 13 bankruptcy, repayment plan (3-5 years).

Contact The Bond & Botes Law

We offer a free, confidential Save Your Home and Car: consultation to discuss your Halt foreclosure and repossession options and help you take control of your financial future. Don't let · Get Your Utilities Back: In some credit card debt dictate your life take action today. We'd love to discuss your finances with you. We

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."



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Notes...

Continued from page 5

(Mondays), Social Dance (Tuesday), and Specially Scheduled Dance Events, Master's Games, Shuffleboard (Broadway

Rec. on Tuesday), Group Travel tours this year to The Ark, Virginia Beach, Cape Cod, Martha's Vineyard, Vermont, Washington DC, and Lancaster. Trips are open to the general public. For more information, email fdavis@florenceal.org or call 256-

North Alabama Youth/Family

Ministry presents the 2nd Alabama HBCU Day Saturday, March 29 Noon – 3pm at Mt. New Home Missionary Baptist Church at 7135 Old Hwy 20, in Leighton. Free Food • Door Prizes • Music

• Learn about our Alabama HBCUs • entertainment • sorority/ fraternity step

Encouraging our youth to have hopes and dreams – Providing parents with information for college and trade school. For additional information, call 256-762-1378, 256-509-4488, or 256-616-2868.

The Muscle Shoals TVARA chapter meets Wednesday March 12 at 10am at 1405 Wilson Dam Road, Muscle Shoals. Lunch will be provided and door prizes.

2025's Fishing Days at Deibert Park presented by Florence Parks and

Recreation Department.
Sign In. Catch and keep, Catch and share,

Catch and release. Mark your calendars.
No fishing license is required. Bring your own chair, snacks, tackle, and enjoy park fishing days.

Please adhere to the times on the

schedule. Parents, please keep a close eye on your young ones who are fishing. Sign in with your phone number and we'll send you a reminder of fishing dates.

FRIDAY, March 21, 6:30am-11:30am

See NOTES... page 17



EMPLOpportionities

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Applications and a current job description may be obtained at the Muscle Shoals Utilities Board office located at 2001 Wildwood St.

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Blank Checks vs. Reality Checks

assionate Ukraine advocates insisted that President Trump and Vice President Vance were rude to Ukrainian President, Vladimir Zelensky, at their Oval Office meeting on February 28.

Few

Words

TOM MAGAZZU

Editor

The discussion turned tense when Zelensky tried to wrest control of the opportunity with the media in attendance, by reverting to previous demands for US security/guarantees (continued financing and

equipment support). Trump was firm in his position that we supported Ukraine in its current efforts to stop the war, but the generous policies of the previous administration would not be maintained

Zelensky mocked Trump's point that Ukraine "didn't have the cards" to dictate ongoing parameters by saying, "I'm not playing cards." He continued to argue for assurances.

He was soon ushered out without lunch. Zelensky has let the European comparison to a modern-day Churchill go to his head.

See REALITY CHECKS... on Page 20

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

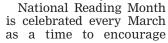


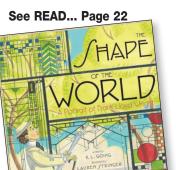
READING MONTH

Story at the Museum

FLORENCE— "Storytime at the Museum" will help celebrate National Reading Month at 3:30pm on Friday, March 14 at the Frank Lloyd Wright Rosenbaum House. Join the Florence Arts & Museums staff for a read-along, followed by a hands-on activity.

National Reading Month is celebrated every March





Celebrating 55 Years since Idlewood South

SHEFFIELD-End of the Line: a premier Allman Brothers Tribute Band is celebrating the band's music from 1970 in honor of its 55th anniversary and is presenting its Songs From The Idlewild Garage **Tour.** The tour runs through Sheffield at 7pm on Friday, March 14 for a live concert at the Ritz Theatre,

downtown. The 2025 tour homage to the recordings

of the historic Idlewild South album, featuring such staples as 'Midnight Rider' and 'In Memory of Elizabeth Reed.' Live at Ludlow Garage 1970 includes epic versions of 'Dreams', and one of the most incredible 'Mountain Jams' ever recorded.

End of the setlist will feature them performing for the first time such songs as the Ludlow

See IDLEWILD... Page 16

THE AMERICAN LEGION **COLBERT COUNTY**

MEMORIAL POST 31 will meet at 6pm on Monday, March 17 at the Post meeting hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available, if needed, to the upstairs location. A meal will be provided. All Veterans are invited. For more info, please

THE ACCLAIMED SOUTHERN ROCK BAND, OTIS, will be performing at

call 256-762-5950.

Champy's in Muscle Shoals on Saturday, March 15 beginning at 7pm. The band's new single, Last Fool in Line, is a bluesy, rockin', groove-infused original song...their first new original song in seven years. The young, hard rocking quartet out of Kentucky blends roots music, blues, classic rock, soul, and Southern rock for a sound reminiscent of some of the great classic Southern rock bands while still charting its own future with original music. OTIS is a proud, new torchbearer in the Southern rock heritage. The band's latest album was released on Cleopatra Records, the blistering Eyes of the Sun, which was produced by Grammywinning producer Paul Nelson. For more information, visit https://theotisband.com





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

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

The Musk-Rat Con

Dear Editor,

So, Mr. Editor, I watched Don Trump's "address to congress" and I thought of you. Trump went on and on about what he had already accomplished in "just six weeks." Yeah, he put an immigrant from South Africa in charge of cutting the federal workforce, including 80,000 people from Veterans Affairs. Really, Tom? Because Elon Musk-Rat gave him \$240 million to win the 2024 election?

MAGA is still swallowing the Trump-Musk-Rat con. Now it seems that the veterans are standing up against this South African immigrant and the New

You can also use services like Credit Karma or buy scores from bureaus like Experian, Equifax, or TransUnion.



Draft Dodger saying Musk has no business telling our country how to manage our government. I watched the Republican cheer section give this immigrant a long-standing applause. Why, because they fear Don Trump will primary them.

And yet, Don Trump bragged about how many illegal immigrants he has deported in just six weeks. Hey Don, you forgot one that should be deported to Russia, and that would be Elon Musk-Rat. Where our elected officials from

Alabama? Right there cheering Trump on. The 2026 election will be here before they know it. Get ready boys and girls. We The People are going to come for you. And so are the veterans that put their lives on the line for this country, unlike "Ole Bone Spur Don."

Larry J. Smith Florence

See LETTERS...on Page 18



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Sat., March 15th 8am- 2pm **Clarion Inn** Sheffield, AL Call 256-412-2184 for more info.

Continued from Page 1

a morning cleaning up litter at random or in areas of Florence that are personally important.

Take before, during, and after photos and videos. Tag @florence. recycle on Facebook, so your efforts can be shared with others in the city. It's a huge step in making Florence beautiful for a spectacular spring and summer.

Your help is verv important for the litter pick-up to be successful. Grab a friend and help out. To register, go to FlorenceAL.org and follow the link. As always, walk-ups are welcome on the day of the event!

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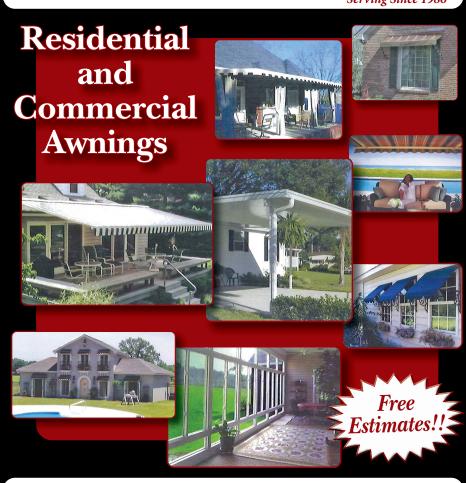
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Insurance Insights

"Below is a State Farm* Simple Insights* article about "Renters Insurance" is provided by State Farm agent Rebecca Stutts Hovater.

Unexpected Uses of Renters Insurance

Most people know renters insurance covers their space. But what about its other perks? We review additional protections

Whether your landlord requires it or a near-miss tornado prompts you to purchase it, renters insurance is a smart investment. A renters policy will typically provide replacement cost coverage for personal property damaged by a covered loss such as fire, smoke, covered water damages, theft and it likely offers many other protections you've not considered.

Here are answers to a few common questions about the unexpected uses of renters insurance.

Does renters insurance cover temporary housing?

Yes, if your rental is rendered uninhabitable as a result of a covered loss. Loss of use or additional living expenses coverage pays for temporary housing until you can return to your rental or move into a new one.

Does renters insurance cover hotel stays?

Yes, loss of use coverage typically pays for hotel stays if your residence is uninhabitable as a result of a covered loss.

Does renters insurance cover my food or gas?

Yes, your plan likely covers the increased costs you incur as a result of your home being uninhabitable. Food and gas costs associated with living in temporary housing may be more than what you incur at your home. If staying in a temporary location or hotel increases your commute or causes you to dine at restaurants for meals, your plan will likely reimburse the extra expenses you incur up to your coverage limits. And when you're back in your own dwelling, does renters insurance cover refrigerator food loss? It's possible. If the food in your refrigerator is spoiled due to a power outage or failed appliance, it may be covered under your policy.

Does renters insurance cover damage to a landlord's

It depends. Landlords have their own insurance policies to protect their buildings from things like fires and storms. If you cause damage, however, the costs could fall on you. Your insurance may cover accidental mishaps, but you'll be on your own for any intentional damage. Also, your plan won't cover a lost security deposit. Check your policy or speak with your insurance agent to better understand what coverages your

Does renters insurance offer medical coverage?

Typically, yes, if a guest is hurt in your home as a result of a covered claim, whether they fall or your dog bites them, renters insurance may cover their medical bills up to your policy limits. A typical renters policy does not provide coverage if you, or someone who lives with you, is hurt at your home.

Does renters insurance provide legal liability protection?

Yes, typically a renters insurance policy provides liability protection for covered claims. For example, if someone is hurt in your home and sues you, renters insurance may cover any claims or lawsuits brought against you including your legal fees, up to policy limits.

Does renters insurance cover car theft?

Yes and no. Typically, automobiles are excluded from coverage under a renters policy. Auto insurance covers the car itself, but renters insurance may cover possessions stolen

Do roommates need separate renters insurance?

It's a good idea. While the policy provides coverage for the insured and their resident relatives, any non-related roommates would need to be listed on the policy to have coverage. If relatives or roommates are listed, you may want to increase the limits to ensure appropriate coverage limits. Another option is for each roommate to purchase their own separate policy.

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VPNs have gained considerable attention as tools for enhancing online privacy and security. However, it's essential to approach their adoption with a critical eye, as the average user may not derive substantial benefits from their

VPNs offer several potential advantages:

• Enhanced Privacy: They encrypt internet

traffic, preventing ISPs from readily monitoring browsing habits.

• Secure Public Wi-Fi Use: VPNs can protect sensitive data on unsecured public networks.

• Remote Access Martin Dean to Home Networks: They facilitate secure access to personal files and devices remotely.

 Avoiding Bandwidth Throttling: VPNs may prevent ISPs from throttling speeds based on online activity.

 Bypassing Regional **Censorship:** They can circumvent

Do Most Consumers Need a VPN? Proceed with Caution.

by "The Computer Skeptic"

government or organizational

censorship.
• Secure Communication:

VPNs offer a layer of protection for sensitive data, which can be helpful to journalists and activists.

Accessing Geo-Restricted **Content:** They allow access to legal content from different regions.

· Online Shopping and Price Comparison: VPNs can enable access to region-specific discounts.

However, for many internet users, the practical advantages of a VPN are limited:

1. Privacy is Not Absolute: While VPNs shield browsing activity from ISPs, they do not

guarantee complete anonymity. VPN providers themselves may track user data, and the level of privacy depends on the provider's trustworthiness. Furthermore, the widespread adoption of HTTPS provides encryption for data transmitted between users and websites

2. Public Wi-Fi Risks Can Be Managed: Public Wi-Fi networks are indeed less secure, but most reputable websites and applications now employ encryption. Users who avoid entering sensitive information on non-HTTPS sites can mitigate much of the risk.

3. Bandwidth Throttling is Not

Ubiquitous: While it can occur, bandwidth throttling by ISPs is not a widespread practice for typical internet usage.

4. Censorship Circumvention Has Limited Relevance: Unless a user resides in a region with significant internet censorship, the ability to bypass restrictions is

largely unnecessary.

5. Terms of Service
Considerations: Accessing geoblocked content through a VPN may violate the terms of service of streaming platforms, even if it does

not constitute illegal activity. Therefore, VPNs are most beneficial for specific user groups:

 Journalists and Activists: Individuals who require secure communication channels to protect sensitive information from surveillance.

• Frequent Travelers: Users who routinely access public Wi-Fi networks and handle sensitive data.

• Individuals in Censored $\textbf{Regions:} \ \textbf{Those who need to by pass}$ government restrictions to access information freely.

For a large segment of the

consumer population, a VPN represents an unnecessary ongoing expense. In our shop we see customers that experience blocked websites, limited functionality, and sometimes, can't access the internet at all. While both free and paid VPN services are available, free VPNs may come with strings attached such as data tracking or malware. All have the potential to cause issues if not used properly.

Before subscribing to a VPN service, consumers should carefully assess their individual needs and risk profiles. Don't spend the money, if you get a service with a VPN already active? You can probably disable it. Don't fall for the buzz words buzzing about, stay skeptical my friends!



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Please share this information with all the other people who drink this water, especially those who may not receive this notice directly (for example, people in apartments, nursing homes, schools and businesses). You can do this by posting this notice in public notices or distributing copies by hand or mail.

> Chisholm Heights Water completed all testing in September 2024, and all samples were good.

Should you have questions concerning this violation or monitoring requirement, please contact Chisholm Heights Water at 256-718-0301 or e-mail at chisholmheightswater@comcast.net.



PUBLIC NOTICE

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KAZARI

Continued from Page 1

Jackson. Honorary Consul General of Japan and Japanese American Society of Alabama President.

Thos attending will have the Sushi and Cocktail Reception, private Collector's Tour with Lvnn Ray, and a first at look the exhibit which explores the deeper meaning of

Kazari, which translates decorate' adorn'. It can also refer to the act of decorating itself. The word is used to describe the interplay between objects and their settings, and the way that decoration can transform ordinary spaces into $something\ sacred$

KAZARI: Decorative Arts of Japan will run from March 15 - May 15 at the Tennessee Valley Museum of Art.

Drawn largely from the private Asian collection of Mr. Lynn Ray of

Florence, Kazari: Decorative Arts of Japan will examine the material culture Japan through pieces from the 17th century -20th century. Other works to be included in the exhibit will be

drawn from the private collection of Wanda Isom and the Isom Collection (TVAA permanent collection). Limited tickets are available at \$40 each. Details are at tennesseevalleyart.org.

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Medicare Minute

"Mail, Calls and Door Knocking"

WARNING!! If you are turning 65 over the next few months you will be inundated with mail, phone calls and sometimes people actually knocking on your door. These are just three of the ways companies market Medicare health and drug plans. Over the next couple of weeks, we will look at different marketing methods and what the companies are trying to accomplish with each.

Phone calls – Supplement companies are well known for making out bound calls to people turning 65. Once they have you on the line, they're only objective is to sell you a Medicare plan. It's perfectly ok to sign up over the phone but, if you have a problem with the plan you enrolled in, your agent may be in Florida or California and unwilling to help you. Also, if you ever fill out a request for information online, that request is immediately sent out to several agents and the phone calls will double.

Door knocking – I've never understood why anyone would buy something as important as their Medicare health plan from someone who showed up unannounced at their door. People who market door to door are usually out of town agents. They will buy the same list that direct mail companies buy and literally find your house and knock on your door. It is not a good idea to buy this way for a couple of reasons. First, are you willing to trust someone who shows up at your door with your personal information, such as Social Security number and checking account information. Secondly, it can be dangerous!! Any law enforcement person would advise you to never allow someone you don't know into your house.

The solution to this is to find a local agent that can help you. They will make sure you get the right plan and you'll be able to find them if you need them. 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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Idlewild..

Continued from Page 1

highlight, 'I'm Gonna Move to The Outskirts of Town' and Idlewild's 'Leave My Blues at Home.' The Allman Brothers Band defining their legendary sound in 1970, over a relentless tour schedule of over 300 shows. End of the Line looks forward to returning this timeless material to mainstream music lovers and to their ever-growing fan base across the country, where the road truly does go on forever! End of the Line has carved up the southeast with sold out shows. From the

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authentic, raspy vocal approach of Justin Smith to the chugging drum/ percussion train of Ryan McClanahan & Dave Czuba, the band both pays homage while pushing the boundaries of the timeless & extensive catalog. Carrying the electric weight of Dickey Betts is Adam Gorman, who is the band's lone Maconite, and joining him as the counterpart Duane Allman is Noah Pavey. With endorsements from The Big House - the official Allman Brothers Museum, End of the Line carries on the legacy of

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Thomas McCutcheon

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POA v. LIVING WILL v. LAST WILL AND **TESTAMENT**

When it comes to planning for the future, understanding the differences between a Power of Attorney (POA), a Living Will, and a Last Will and Testament is helpful. These legal documents help ensure a person's wishes are carried out in the case of incapacity or death but serve different purposes.

A Power of Attorney (POA) is a legal document that grants another

person the authority to act on a person's behalf. You can have a general POA for anything that a person could do if they were present or a specific POA for a specific financial or legal matter. A Durable POA can be used if a person becomes incapacitated as long as it was done and signed while they were competent. This allows a person to act on another's behalf if they become incapacitated due to illness

A POA expires upon death. The agent can no longer make financial or medical decisions once a person passes away. That's when a Will takes over.

In between competency and death, a Living Will can be very helpful. These are also known as an Advance Healthcare Directive, and it outlines a person's medical treatment preferences in case they become incapacitated or are unable to communicate their wishes. The purpose of this document is to make known if a person wants life-sustaining treatments (ventilators or feeding tubes, etc.) and their wishes regarding pain management and further instructions on resuscitation. This document is used in situations where a person is terminally ill and unable to communicate and to prevent or provide medical

A Living Will does not handle financial or legal matters. It cannot be used to distribute assets or name a Personal Representative for the person's estate.

A Last Will and Testament (Will) is a legal document that details how a person's assets will be distributed after death. A Will is used to manage how assets are to be distributed after death. It also appoints the person to follow those instructions as to debts, assets, and the distribution thereof. There is a frequent misconception that the person appointed or named in the Will as the Personal Representative has some authority before the maker of the Will dies. They don't.

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

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Notes...

Continued from page 6

SATURDAY, March 22, 4pm-7pm

Spring Break FRIDAY, March 28, 4pm–7pm Spring Break

FRIDAY, April 25, 7am-5pm No School

TUESDAY, June 17, 6:30-11:30am Summer Day

THURSDAY, September 18, 6:30-11:30am Fall Day SATURDAY, October 4, 8am-5pm Fall

The NAACP Tri-County Branch will present its Annual NAACP Freedom Awards Breakfast at 9am Saturday, March 29 at the Mt. Moriah Family Life Center, 820 West Irvine Avenue in Florence. The speaker for the event will be the Reverend Lyle Lee, President of Huntsville Bible College. Rhoda P's Catering will prepare the breakfast.

Each year, the Tri-County Branch presents Freedom Awards in the categories of Leadership, Youth Service, Community Service, Civic Duty, Humanitarianism, Education, and Spiritual Guidance to local individuals organizations, and businesses. Nomination forms are available at the NAACP Tri-County website, from the Branch officers, or at WZZA Radio.

Tables of eight are \$240. Individual tickets are \$30 each. A souvenir program for the Freedom Award Banquet will feature ads at a cost of \$35 for a quarter page, \$60 for half a page, \$100 for a full page, \$150 for the inside front or back cover, and \$200 for the back cover. Patron ads are available at \$20 each. Ads can be emailed to Secretary@ NAACPTriCounty.org. Payments can be mailed to NAACP at Post Office Box 2110. Muscle Shoals, Alabama 35662.

Funds raised during the Freedom Awards Banque assist in supporting advocacy of civil rights throughout the Tri-

See NOTES... page 18

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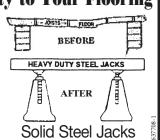
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Notes...

Continued from page 17

County area. Please email toricbailey@gmail.com or call 256-383-4260 for additional information.

Religious Abuse Support Group of the Shoals will meet the first (April 6) and last Sunday (March 30) of every month. Time and location will vary. Check Facebook for details: https://www. facebook.com/ragshoals

Village One Volunteer Day with Muscle Shoals National Heritage Area on March 15 10am-1pm - Village School, 200 Chickamauga St., Sheffield. The first volunteer event of the year. No experience is necessary—we'll provide all supplies and direction. Tasks may include cleaning, painting, scraping, yard work, organizing materials, and more. If you have specialized skills to share, let us know when you sign up via email or social media. Please wear clothes you don't mind getting dirty, such as jeans and closed-toe shoes, and feel free to bring work gloves if you have them. Even if you can't stay the whole time, stop by to say hi and see what we're working on! For more information call 256-765-5028.

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See NOTES... page 22

Letters...

Continued from Page 8

Understand **Credit: Small Business**

Editor,

Credit is a tool that lets you borrow money or access goods and services with the promise to pay later. It's essential for personal and business finances, enabling large purchases like homes or cars and helping small businesses grow. Lenders use credit reports and scores to decide whether to approve loans and set interest rates.

What is a credit score? A credit score is a threedigit number (300 to 850) that measures your creditworthiness based on your financial history. It helps lenders predict how likely you are to repay a loan. Your personal credit score is tied to your Social Security number, while a business credit score is linked to an EIN and evaluates your business's financial health.

Why credit scores matter for small business Although owners: credit personal and business credit are different, your personal credit score can still small impact your business. From securing interest rates to building trust with potential investors or partners, your personal credit score could help

Securing Lenders may use personal credit scores to approve business loans and offer lower interest rates.

<u>Building trust</u>. A good score helps establish credibility with suppliers, investors, and partners.

Managing cash flow. Access to affordable credit provides flexibility during slow seasons or emergencies.

Where can you check your credit score?: Many banks and credit card providers offer free credit scores. You can also use services like Credit Karma or buy scores from bureaus like Experian, Equifax, or TransUnion.

How to build or improve vour credit score: Pav bills on time, keep credit utilization below 30% or lower, maintain older credit accounts, limit new credit applications, and diversify your credit mix responsibly.

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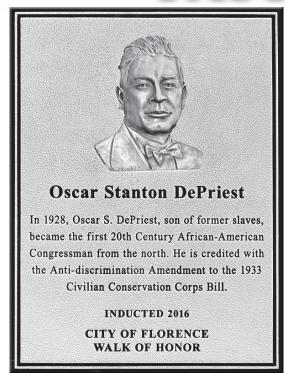


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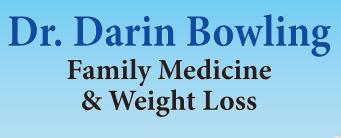
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Oscar DePriest was born in a Florence cabin on 9 March, 1871. His parents Alexander DePriest and Mary Karsner DePriest had been slaves. When Oscar was 7 years old, the family moved to Kansas when their neighbor had been lynched. Oscar moved to Chicago at age 17. At the age of 58 he was sworn into Congress.

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





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by DAVE RAMSEY

PREPARING FOR THE FUTURE

Dear Dave,

I've been listening to your show, and following the Baby Steps, for about a year. But I received some news from a family member recently, and I'm not sure what to tell them. One of my cousins just discovered she has cancer. She's a single mom with two young kids, and it doesn't sound like she has thought much about the future. What are the best steps she can take financially at this point to make sure her family is protected?

Jacki

Dear Jacki,

I'm truly sorry to hear about this. A cancer diagnosis is a scary thing, so please remember to pray for her and be there for her all you can.

Most of the time when folks ask if a person has their affairs in order, they're usually referring to a few different questions. First, are you right with God? Then, do you have life insurance and a will? Another important thing is having all the paperwork of your life organized and in a safe location, so someone you trust can handle the details in a

worst case scenario.

Everyone should have good term life insurance in place. My advice is to have a policy worth 10 to 12 times your annual income. When it comes to a will, make sure it's statespecific. Probate and estate regulations aren't federal laws, they're state laws. So, any will should be drawn up according to guidelines for the state in which you live

It's probably the hardest thing to think about, I know, but arrangements should be made for any minor children. Sitting down to talk with two or three trusted family members, or close friends, to decide who will take them if the worst should happen is a good idea, too. Whoever is chosen for this responsibility should be a person who's incredibly mature, caring and willing to love and raise these kids as if they were their very own.

Good luck, Jacki. I know this is a difficult time for your whole family. Be there for each other, pray a lot and hug on one another all you can. God bless you all.

— Dave

Dave Ramsey is an eighttime 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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In John Chapter 4, Jesus Christ easily demonstrates the simplicity of salvation, with the Samaritan woman at the well who had five husbands and was currently "shacking" with the prospective sixth! Christ asked her for a drink. She replied in verse 9. In verse 10, Jesus replied: John 4:10 "Jesus answered and said unto her, If thou knewest *the gift of God*, and who it is that saith to thee, Give me to drink; thou wouldest have asked of him, and he would have given thee **living**

water." She did: John 4:15 "The woman saith unto him, Sir, give me this water, that I thirst not, neither come hither to draw." John 4:24-26 God is a Spirit: and they that worship him must worship him in spirit and in truth. The woman saith unto him, I know that Messias cometh, which is called Christ: when he is come, he will tell us all things. Jesus saith unto her, I that speak unto thee am he." John 4:28-29 "The woman then left her waterpot, and went her way into the city, and saith to the men, Come, see a man, which told me all things that ever I did: is not this the Christ?" She got saved and brought others to Christ! Christ won her to Himself, like Paul in Acts 9!

A saved person is a living well with living water. What kind of water are you pouring out in your life?

Can the world see the Living Water in your life? Are you lost? Are you too proud or religious to ask Christ for this living Water, which is Himself? Are you afraid He might save you and you might lose your religion? I got saved and gave up mine, gladly. I have never thirsted for Living Water since! C'mon man, no guts? Lead your home to Christ. You'll never regret it! I would choose heaven over hell any day. Ask Christ to forgive you and give you this Living Water. Jesus is ready and willing to give it. See Revelation 22:17. It works! See John 4:32.

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Commentary

Reality Checks...

Continued from Page 8

The citizens of Ukraine are not interested in extending a war they cannot possibly win just so he can pound his chest.

How are some of us so comfortable in giving away \$billions upon \$billions when we are trillions of dollars in debt, even if it is "the right thing" to do?

When would this ever stop? When everyone over there is dead? When we as a nation have financially imploded? Our political polarization often stands between our respective allegiances and rational thinking.

World view or not, the financial and physical well-being of the United States must be our priority, regardless.

Much of Europe parades their theoretical support for Ukraine, a gesture that is little more than virtue signaling since it includes moral pressure on the U.S., but very little permanent financial outlay on their part. Trump's plan is not perfect. It won't make anybody whole or bring back the lives lost, but nothing will.

It will also require a meeting (and agreement) with Vladimir Putin. That doesn't make him an ally or make Trump his buddy. In addition, Ukraine may not have all its previous land assets returned. However, the ceasefire/ treaty will probably include several \$billion more to help Ukraine begin recovering. And if our money is going out, it needs to go towards lifting the Ukrainian people back up, not continuing the back-and-forth military barrage of death and destruction.

From what Trump said toward the end of his address to Congress last week, it appears that Zelensky has had a change of heart. We'll see if an agreement can be hammered out.

If the U.S. has a civilian presence in Ukraine through the production and oversight of shared mineral agreement, that should be a reasonable deterrent against a Russian attack that would endanger innocent Americans. Putin is not interested in WWIII, either. Russia is not an economic superpower. It is a country with firepower and a leader with an urge to return to the glory of yesteryear.

Would we just be waiting out the life of Putin and hoping that a more humane and sensible dictator replaces him?

Maybe so, but what are the better options?

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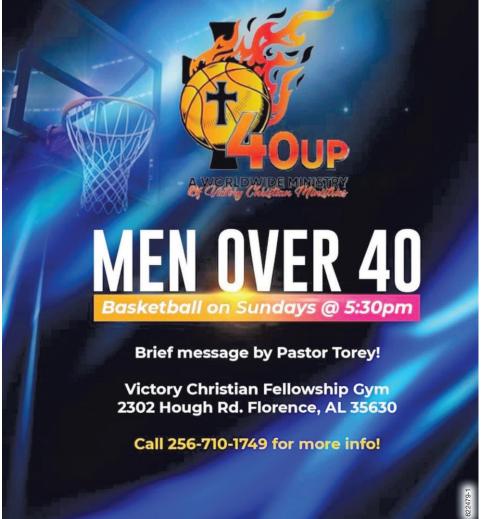
Get LOCAL assistance and a FREE quote. Let's talk!

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www.AlabamaHealthGuidance.com (256) 648–5710 • Ask about specific enrollment times for those who qualify.







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

Meet LeeAnne!

This sweet timid girl is absolutely precious. She is good with other dogs, great on leash and keeps her kennel clean. LeeAnne is such a love bug too. This amazing dog is a definite must meet kind of girl.

The adoption fee is currently \$45 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 sweetheart.



Meet Paul! Paul is a funny, cute and super sweet. You will fall in love with him in an instant. He's medium in size and large in personality. He's good on leash and good with other dogs. Fostering is free and doggies day outs are super fun. The adoption fee is currently \$45 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm

test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this handsome fella.

Meet Emmerson! Oh doggie! Emmerson makes the cutest expressions. He is good with other dogs,sweet and smart as well. He loves walks and is good on a leash. Emmerson would make a good family dog and would be honored to be part of your family. The adoption fee is currently \$45 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 your new best friend.

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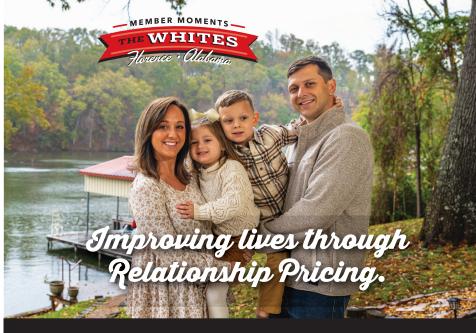
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Read...

Continued from Page 8

people of all ages to discover – or rediscover – the joy of reading.

mūseum's The educator will share, Shape of the World: A Portrait of Frank Lloyd Wright, written by K.L Going and illustrated by Lauren Striner. Discover how a young Frank Lloyd Wright drew inspiration from shapes in nature to one day become America's most famous architect. Afterward, explore some of those shapes with a hands-on building block activity! This event is free and recommended for children ages 5-8, but all are welcome.

The Rosenbaum House is located at 601 Riverview Dr. in Florence. Parking is across the street. Weather permitting, Storytime will take place outside the museum on the terrace. In the event of rain, Storytime will be moved inside.

NEED HELP?

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Notes...

Continued from page 18

information, contact the Ritz Theatre at 256-383-2299.

Trail Care: Cane Creek Canyon - 251 Loop Rd, Tuscumbia. March 15. Join Cane Creek Land Stewards in trail care work such as: building natural steps and water control features, updating trail markers and assisting with trail cutbacks and clearing debris from trails. No experience required. Wear sturdy, closed-toe shoes. Please bring water, snacks, and work gloves. Extra water, work gloves and tools will be provided. Complete a separate registration for each individual participating (each person must sign a waiver). Guardians may sign up on behalf of minors. For more information call 256-534-5263. ortation services for seniors and individuals with disabilities in Colbert County. Seniors and handicapped individuals who live in Colbert County and are in need of free transportation, please contact Mr. Wendell Plain at 256-762-1378.

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 on their own. Each student can enter up to three works. Entries are juried and, if accepted, are eligible for ribbons awarded in different grade level groupings. Works must be original and can be in any medium. All 2-dimensional entries must be matted or framed. Framed pieces and canvases must have hanging wire attached on the back.

attached on the back.

The entry deadline for Artistic
Renderings of Youth is Friday, March 14.

For more details on entry rules, call
Kennedy-Douglass Center for the Arts

For more details on entry rules, call Kennedy-Douglass Center for the Arts at 256-760-6379 or email: connect@ florencealmuseums.com The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St.

Disabled American Veterans in Sheffield meets every fourth Tuesday of each month. (March 25) at 1409 W. 11th St. in Sheffield - 256-381-829. Dinner at 6pm – Business at 7pm. Veterans Serving Veterans. Open Monday–Wednesday 9am-1:30pm.

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 county 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

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

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.

See NOTES... page 23



When to Worry About Your Memory

Dear Savvy Senior,

At age 70, I've become more and more forgetful lately and am concerned it may be an early sign of dementia. Are there any memory screening tools or services that you can recommend to help me gage my problem, without going to a neurologist?

Forgetful Frank

Dear Frank,

Many older adults, like yourself, worry about memory lapses as they get older fearing it may be the first signs of Alzheimer's disease or some other type of dementia. To get some insight on the seriousness of your problem, here are some tips and resources you can turn to.

Warning Signs

As we grow older, some memory difficulties – such as forgetting names or misplacing items from time to time – are associated with normal aging. But the symptoms of dementia are much more than simple memory lapses.

While symptoms can vary greatly, people with dementia may have problems with short-term memory, keeping track of a purse or wallet, paying bills, planning and preparing meals, remembering appointments or traveling out of the neighborhood.

To help you recognize the difference between typical age-related memory loss and a more serious problem, the Alzheimer's Association provides a list of 10 warning signs that you can assess at 10signs.org.

They also provide information including the signs and symptoms on other conditions that can cause dementia like vascular dementia, Lewy body dementia, frontotemporal dementia, Parkinson's disease, Huntington's disease, chronic traumatic encephalopathy and others – see <u>ALZ. org/dementia</u>.

Memory Screening

A great resource and first step to help you get a handle on your memory problem is the Alzheimer's Foundation of America, which offers a National Memory Screening Program. This is a free, confidential, face-to-face memory screening done virtually in real-time that takes about 10 to 15 minutes to complete and consists of questions and/or tasks to evaluate your memory status. Once the screening is complete, the screener will review the results with you.

Available to everyone, these memory screenings are done daily Monday through Friday, and are given by doctors, nurse practitioners, psychologists, social workers or other healthcare professionals across the country.

A smart phone, computer, tablet or any other device with a webcam and Internet capability is all that's needed. Appointments can be requested online at ALZFDN.org/memory-screening or by calling 866-232-8484. It's also important to know that this screening is not

a diagnosis of any particular condition but can indicate whether you should see your doctor for more extensive assessment.

See Your Doctor

If you find that you need further evaluation, make an appointment with your primary care doctor for a cognitive checkup and medical examination. Depending on what's found, you may be referred to a geriatrician or neurologist who specializes in diagnosing and treating memory loss or Alzheimer's disease.

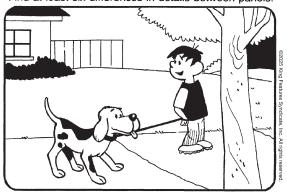
Keep in mind that even if you are experiencing some memory problems, it doesn't necessarily mean you have dementia. Many memory problems are brought on by other factors like stress, depression, thyroid disease, side effects of medications, sleep disorders, vitamin deficiencies and other medical conditions. And by treating these conditions he can reduce or eliminate the problem.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



HOCUS-FOCUS HENRY BOLTINOFF

Find at least six differences in details between panels.



Differences: 1. Boy is moved. 2. Shirit is different. 3. Tail is moved. 4. Window is missing. 5. Bush is larger. 6. Dog's leg is moved

ing knife. 2 3/4" Trimming knife. \$55 each. 256-810-1808

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Notes...

Continued from page 22

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 Now - April 14. Call Kim at 256-483-2894 for more info.

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! The next 2025 date for this winter is Saturday, March 15 from 9-1pm. All adults welcome.





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