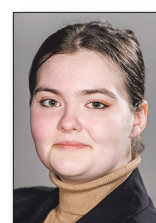


**Matthews 9
Out of 2,800**

MUSCLE SHOALS – Northwest Shoals Community College student **Emilee Matthews** is one of nine Phi Theta Kappa members selected as a 2025 Guistwhite Scholar and will receive a \$5,000 scholarship for baccalaureate studies.

Winners were chosen from among 2,800 applicants nationwide, and their selection was based on academic excellence, leadership accomplishments, and engagement in Phi Theta Kappa programs. They will also receive a commemorative medallion.

Matthews plans to finish her studies at NWSCC and work toward her ultimate goal of being a general surgeon. "I have always wanted to pursue medicine," said Matthews. "I believe Northwest Shoals has instilled in me the confidence I needed to pursue my dream and set me on a path to success."



Matthews

**Lane Earns
Two Honors**



Lane

KANSAS CITY, MO. – In what many would argue is the toughest region in the nation, North Alabama junior guard **Jacari Lane**

See SHORTS... on Page 2



Volume 141 Number 22

March 26, 2025

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**WZZA Nominated to
National Register**

Tori Bailey holds a photograph of her late parents, **Odessa Bailey, left, and Bob Carl Bailey, right, inside the WZZA Radio Station.**

Dan Busey/TimesDaily

By **Russ Corey**
Times Daily Staff Writer

TUSCUMBIA — Documenting the story of WZZA Radio, the first Black-owned radio station in the region, is essential to preserving its role as a community resource, said Carrie Crawford.

Crawford, an assistant professor and public history coordinator at the University of North Alabama, is credited with the idea of

See WZZA... on Page 7

New Resources

25,000 Sq. Ft.
Center to Enhance
HCU Campus

FLORENCE – Heritage Christian University recently hosted the launch of its new Student Resource Center on campus, a modern facility designed to enhance the academic and spiritual experience of HCU students. The groundbreaking ceremony took place on Friday, March 14, with students, alumni, faculty, staff, and other supporters in attendance. The 25,000-square-foot building will serve as a hub

See RESOURCES... Page 6



Dr. Kirk Brothers, HCU President, addresses the gathering for the recent groundbreaking while Barry Binion, HCU's Director of Church Relations steadies the artist's rendering of the building during a stiff wind. Staff photo: TVM

**New Fire
Station in
Florence**

Station 4 Moving
a Few Blocks

FLORENCE—A major upgrade is on the way for Florence as plans move forward for a new fire station in East Florence close to Broadway Recreation Center. The \$4.4 million 8,575 sq ft project will provide firefighters with modern facilities and a lot more space, including bays for as many as four fire engines.

The new station will be located in a

See FIRE STATION... on Page 10

INSIDE this Issue

Automotive Inside



Advance Auto Sales
Watson Auto Sales

- Ask the Attorney
- Insurance Insights
- Adopt a Friend



- Medicare Minute
- On Your Debt
- Dave Hocus
- Savvy Senior
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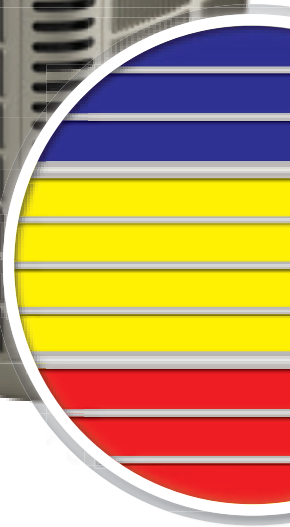
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Shorts...

Lane Earns Two Honors

Continued from Page 1

Lane was voted Second Team All-District by the National Association of Basketball Coaches last week.

The Southeast Region includes some of the nation's premiere players, including Auburn's **Johni Broome** and Alabama's **Mark Sears**, among others.

Lane was among this prestigious group of 20 players and was one of just two from the Atlantic Sun Conference along with **Robert McCray V. Lipscomb's Jacob Ognacevic** was also an All-Central District selection.

Lane was also listed among the finalists for the 2024-25 **Lou Henson** award last week, presented annually to the top player in mid-major college basketball.

The recipient of the annual Henson award is determined by a 10-member voting committee, which consists of current and former head coaches, as well as two senior staff members of

collegeinsider.com. The winner will be announced during the Men's Division I Final 4 in San Antonio, TX.

Lane is the only back-to-back first team all-conference honoree in the Atlantic Sun Conference this season. The Huntsville native averaged 17.4 points per game and finished with 139 assists, ranking among the ASUN leaders in both categories.

Lane, though only a junior, is already the all-time leading scorer of UNA's Division I era with 1,494 career points its NIT loss last week against Bradley.

Hebel Wins Competition

FLORENCE, AL – Dr. **Martin Hebel**, music composition and theory faculty member at UNA, has won a national composition competition and was selected as a featured composer for the 2025 Hot Air Music Festival at the prestigious San Francisco Conservatory of Music (SFCM).

As a featured composer at the festival, Dr. Hebel collaborated with Dr. **William Hueholt**, UNA's Visiting Assistant Professor of Piano, who performed the West Coast premiere of Hebel's award-winning solo piano composition *Radiant Pillars* at the 2025 Hot Air Music Festival earlier this month.

"*Radiant Pillars*, the composition selected for exhibition, is a significant single-movement composition for solo piano, 12 minutes in duration, as it displays the performer's virtuosity and expression," said Hebel. "*Radiant Pillars* also evokes the spirit of discovery and curiosity"

Dr. Hebel has received national recognition for *Radiant Pillars*, including being named 2024 National Finalist for two American prizes. Additionally, he received international recognition for the orchestra version of *Radiant Pillars*.



Help Prevent Shoals Suicide

FLORENCE–UNA Phi Alpha, the social work honor society, partners with the American Foundation of Suicide Prevention to host the Out of the Darkness Suicide Prevention Walk at 2pm Sunday, April 6 on UNA's campus at the Harrison Fountain.

All proceeds from the event will go to the American Foundation of Suicide Prevention to fund suicide prevention research, outreach programs, grief support,



and more. Every year, the UNA Honor Society partners the AFSP to raise money and awareness for suicide prevention on campus and around the Florence community.

Individuals can make donations or register at afsp.org and click "Find an Event" or scan the QR code. The fundraising goal is \$10,000. Individuals who attend the walk can also receive community service credit upon request.

Campground Schedule

ELGIN–The Lauderdale County Commission will be opening the two county-maintained parks – Wheeler Campground (on Alabama 101 near Wheeler Dam) and Brush Creek Park (on Lauderdale 14 near Waterloo) on April 4.

Due to traffic concerns on Alabama 101, the practice will continue of taking reservations at the Wheeler Campground during the first weekend the park is open. Anyone wishing to camp at the park during the first weekend must call the County Solid Waste office and make reservations, 256-760-5878.

More SHORTS... Page 4



Hebel

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To list your sale, use the classified form on page 6.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

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FLORENCE: 4-FAMILY MOVING SALE 202 Cordelia Way Sat. 6 am Men's golf clubs, men's dress shoes 10.5, prom dresses, antique dishes, and much more!

KILLEN: YARD SALE 6063 Co. Rd. 33 Off of Hwy 72, 3rd drive on left past Elkin's East Funeral Home Fri. 7 am to 5 pm, Sat. 7 am to noon Name brand infant through adult clothes and shoes, toys, desks, bedding, household, much more!

FLORENCE: GARAGE SALE
314 Ashwoody Dr. (Heathrow Subdivision) Sat. 7 am 1 pm Furniture, household goods, Christmas, lots of miscellaneous, all must go!



Robert Dale Jackson

Robert Dale Jackson, 75, of Florence, Alabama passed away peacefully on March 14, 2025. He is preceded in death by parents, Arlon and Joy Jackson of Haleyville, Alabama and siblings Lacy and Jerry Jackson.

"Blessed are those who mourn, for they will be comforted"- Matthew 5:4

He is survived by son, Cole Jackson, daughters, Elizabeth and Lennon Jackson, brother Benjamin Jackson, sisters Tommie Cantrell and Annie Giorgio, nieces, nephews, and grandchildren Damien, Alina, Aliyah, and Isabella, as well as his two special kitty companions Sera and Rug.

He never met a stranger and was loved by many. He will be greatly missed here on Earth as he precedes us to his heavenly destination, but his light is so bright that it will continue to shine on us from above.

His smile and humor lit up the room and he was the life of the party at his Celebration of Life for friends and family on March 20, 2025.

Special thanks to Chloe Franks and Elkins Funeral Home for their compassionate service.

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Shorts...

Campground Schedule

Continued from Page 2

This is ONLY for the opening weekend. The campsites will be on a "first come basis" after the April 4 weekend.

The Solid Waste office will start accepting reservations for the opening weekend (at Wheeler Campground) on April 1. Anyone interested may call the Solid Waste office (Monday-Friday from 8am-4pm) at 256-760-5878. A map of the campground, showing the campsites, can be found on the Lauderdale County Solid Waste Facebook page.

Individuals can reserve ONLY ONE campsite. NO one can reserve multiple campsites.

Opening weekend payments must be made to the Wheeler Campground attendants by 4pm on April 4. The Wheeler Campgrounds have water and electric hooks and a dumping station. The cost of \$15 per night and \$10 per night for senior citizens. There will be a \$10 per night fee for campers using the pad camping area

Brush Creek Park, near Waterloo, features primitive camping areas and pad camping (for RVs and pull campers) with water hookups only. There is a dumping station at the park.

below, and we ask that everyone view the broadcast as viewership is a significant portion of the video's evaluation (based on number of YouTube views) as well as video editing and creativity.

Sheffield students are vying for \$1,000 in prize money to be used in the classroom. <https://youtu.be/Fygp2DgOFMc>



Art Journal Retreat Set

FLORENCE--Kennedy-Douglass Center for the Arts welcomes Huntsville artist **Monica Yother** as she hosts Cultivate Your Creativity: An Art Journal Retreat from April 4-6 in the Southall House.

This retreat is designed to help you stay creatively motivated and find ways to continue to grow as a creative person. You'll learn tried and true practices and how to modify them to work for you. This is not just theory or lectures; it's a hands-on working retreat! When you leave, you'll have a plan and resources to keep you thriving.

Monica Yother, your guide for the retreat, is an artist and graphic designer who has worked as a full-time creative for 37 years. She has led team building events for businesses as well as taught a variety of art classes in her studio in Huntsville.

To register for this retreat, visit www.florencealmuseums.com/arts-programming Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence. For questions, call 256-760-6379 or email connect@florencealmuseums.com

Renderings of Youth at K-D

FLORENCE-- The 2025 Artistic Renderings of Youth are now on exhibit at the Kennedy-Douglass Center for the Arts in

More SHORTS... Page 6

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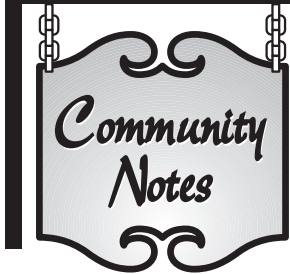


Reach and Teach Campus Tour Video Contest with the

link available now for views.

Produced by Sheffield High School students, the video highlights their talents and a fun side of campus life as they have created segments in categories including faculty flex, ranker and challenge accepted. The segments feature multiple student crews and hosts.

The link is included



The Colbert County Historical Landmarks Foundation will host its quarterly meeting at 2pm on Sunday, March 30, at the Helen Keller Public Library in Tusculmbia with a program by Kurt Vettors, a former U.S. Army Cavalry Captain and Civil War reenactor. He is also an author and painter with an emphasis on historical subjects. Vettors will unveil the new Muscle Shoals National Heritage Area's Civil War Trail painting, "The Engagement at Little Bear Creek."

The program was originally scheduled for February, but it was postponed in the aftermath of a tornado that struck downtown Tusculmbia the night before. The event is free and open to the public.

Vettors said all five of the completed Civil War Trail paintings will be on display at the unveiling on March 30. He will also do a presentation on the details of the 1863 battle that took place just west of Tusculmbia.

The Sheffield native grew up in Birmingham, lived for many years in Indiana, and now resides in Florence.

The 'Hi Neighbors of the Shoals' women's social group meets on the 1st Tuesday of each month (April 1) at 10:30am in the Florence Public Library. The group welcomes all ladies who are residents of the Shoals. Come join us! Contact Berta Birch at 256-777-3119 for further details.

Free Clothes - The Samaritan House, 600 Geneva Ave., Muscle Shoals, gives away free clothing each Tuesday from 9-11am - except for every 5th Tuesday. Donations are accepted.

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

The Colbert County Domestic Violence Response Coalition's 3rd Annual Community Diaper Drive gets underway April 1. This diaper drive will go toward helping local families impacted by domestic violence.

Community support is vital. April 1-30 - All sizes of new diapers, wipes, and pull-ups. Join us in our mission. We have meetings on the 2nd Tuesday of each month @12pm at the Helen Keller Library Annex in Tusculmbia. Check our Facebook Page: Colbert County Domestic Violence Response Coalition for more information or call 256-284-2284. Also accepting Monetary Donations: 1. CCDVRC- PO Box 434 Tusculmbia, AL 35674. Paypal- Jenniferccdvr@gmail.com Donation locations are: Rio Grande Restaurant- Sheffield; Renaissance Antiques- Florence; The Healing Place- Muscle Shoals; People's Drugs -Cherokee, AL; Foodland- Elgin, Rogersville, Tusculmbia, and Florence; and Curtis' Restaurant- Greenhill.

Monetary donations can also be accepted at any First Metro Bank location. FAME Girls' Ranch occupies the former home of the Rick Hall family in Russellville.

The mission of the ranch is to provide a family-style residential home for abandoned and abused youth in an atmosphere where they may grow spiritually and physically into productive, responsible, and happy adults.

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 shows.

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.

bring up to three kitchen-size bags or three file storage boxes, ensuring plastic, metal, and binders are removed.

Clean Campus Poster Contest - Deadline: April 3.

- Two Categories: K-3rd and 4th-6th
- Theme: Help the Shoals Thrive!
- Submit to: The Shoals Chamber (20 Hightower Place Florence)
- Standard White Poster or Foam Core Board
- All mediums are accepted
- Back of Poster include: student name, school, grade, phone number and email for parent.

Sponsored By: Alabama PALS (People Against a Littered State) and Keep the Shoals Beautiful (a Keep America Beautiful Affiliate.)

Spring Revival at Mt. Pleasant Baptist Church 8880 County Road 71 Lexington, 256-229-8811. Speaker Bro. Brian Bridges, Music by Kings Highway and Speaker Bro. Kerry Nelson. Join us March 27-30 at 7pm.

Senior Meals on Weekdays at 11:30am at The Club, 450 Country Club Road in Florence. \$1 donation.

Seven Springs Lodge at 1292 Mt Mills Rd, Tusculmbia. Seven Springs Lodge will be hosting their annual Mule Ride March 27-31. More details to follow. For information, contact 256-370-7218.

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 in 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 corneal 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

See NOTES... page 13

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

Artistic Renderings of Youth - The exhibit opens March 24 and runs through May 1 at Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence. A reception will be 5:30-8:30 p.m. April 2. The display is a juried exhibit of work by seventh through twelfth grade artists from Colbert, Franklin and Lauderdale counties. 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. 256-760-7379, connect@florencealmuseums.com

March 31: Shoals Scholar Dollar Event - R.E.S.P.E.C.T. is on the move - bringing the legendary story of Aretha Franklin to life - and is coming to Florence! Grab your tickets now at www.shoalsscholardollars.com

Swamp John's Dinner at Lexington Senior Center, 100 McGuire Lane, Tuesday, April 1, 4-7 p.m. Choice of Shrimp, Fish Or Chicken. Meal includes: Slaw, Fries, Dessert & Drink. \$15 per plate.

Join the Florence Cleanup Challenge! March and April are "Choose Your Own Cleanup" months—a challenge to keep Florence clean and beautiful! Gather a group, pick a location, and we'll provide the supplies. Let's work together to make a difference! Need supplies, call 256-760-6495 or 256-760-6498 or email: recycle@florenceal.org.

FAME Ranch Girls' Donation Drive - First Metro Bank locations in Muscle Shoals, Downtown Florence, Tusculmbia, and Russellville will be accepting donations for the FAME Girls' Ranch through Wednesday, April 23.

Needed items for the ranch include laundry detergent/pods, paper products, general cleaning products, shampoo/conditioner, soap, body wash, sunblock, aloe, lotion, hairbrushes, and fabric stain remover.

Monetary donations can also be accepted at any First Metro Bank location. FAME Girls' Ranch occupies the former home of the Rick Hall family in Russellville.

The mission of the ranch is to provide a family-style residential home for abandoned and abused youth in an atmosphere where they may grow spiritually and physically into productive, responsible, and happy adults.

Free Food • Door Prizes • Music • Learn about our Alabama HBCUs • entertainment • sorority/ fraternity step shows.

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.

Spring Clothes Giveaway Infants - Adults clothes and shoes on Thursday, April 3 from 8-10am at the Care Center, First Baptist Church, Killen.

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Shorts...

Renderings of Youth at K-D

Continued from Page 4



Florence. The juried exhibit of work by 7-12th grade artists from Colbert, Franklin, and Lauderdale counties, will be displayed from March 24 – May 1. A reception will take place on Wednesday, April 2, from 5:30-8:30pm.

Founded by Florence art educator, **Jerry Foster**, Artistic Renderings of Youth provides an opportunity for the community to discover the young artistic talent in our area. The competition is coordinated by middle school and high school art teachers to give students a chance to exhibit their artwork and receive recognition for their talent.

As a juried exhibition, students could receive awards such as the Jerry Foster Avante Garde Award, the **Ronnie Riner** Memorial Drawing Award, and scholarships from UNA's Visual Arts Department and School of the Arts. Ribbons are awarded in three grade divisions: 7th and 8th, 9th and 10th, and 11th and 12th.

The Kennedy-Douglass Center for the Arts is open to the public Monday-Friday from 9-4 and Sunday from 1-4. Admission is free. The art center is located at 217 E. Tuscaloosa St. Call 256-760-6379 or visit www.florencealmuseums.com for more information.

The Freedom Awards Are This Saturday

FLORENCE—The NAACP Tri-County Branch will present its Annual NAACP Freedom Awards Breakfast at 9am on 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 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.

The Tri-County Branch chartered in 1965 to serve Lauderdale, Colbert, and Franklin counties. Information about the Branch can be found at NAACP Tri-County Alabama.org, by calling NAACP at 256-383-4260, or by listening to their weekly radio program on WZZA Radio on Sunday mornings at 8:30am. Meetings are held on third Thursdays at 6pm and are open to the public.

Funds raised during the Freedom Awards Banquet assist in supporting advocacy of civil rights throughout the Tri-County area. Tables of eight are \$240. Individual tickets are \$30 each.

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



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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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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.

Resources...

Continued from Page 1

for learning, worship, and administrative support.

The Student Resource Center will house the university's library, rarities collections, chapel, and media center, providing a centralized location for essential services for students and the community. The new facility is part of the university's ongoing commitment to fostering an environment where students can grow academically and spiritually.

The project was made possible through a generous couple that worked a lifetime to make and sacrificed to give to what's happening on this campus and what they believe in according to Dr. Kirk Brothers, HCU President.

"We've also been given the funds by another family, to do a facelift on our main Bible building, so that when it's done and this one is completed, the two buildings will match," he added.

HCU was established on site in March of 1968 as the Southeastern Institute of Bible, became International Bible College in 1971, and went to university status in 2001 as Heritage Christian University.

"We pray that this facility will not only help us further the mission that God has given us as a university but will also be a blessing to the community," Brothers added. "To Him be the glory!"

To learn more about HCU, visit www.hcu.edu.

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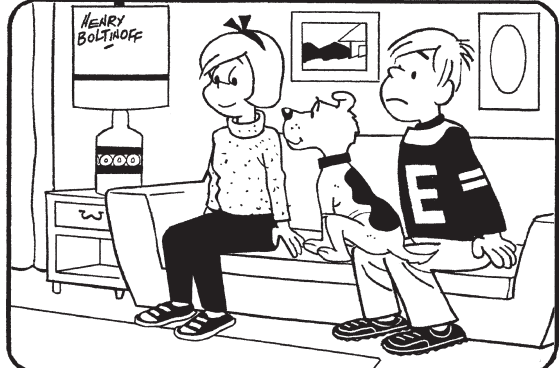
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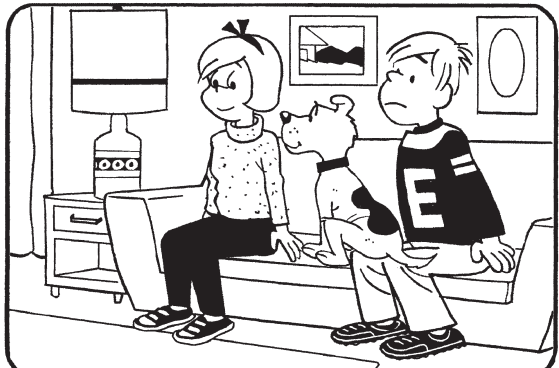
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WZZA...

Continued from Page 1

nominating WZZA for inclusion in the National Register of Historic Places, said Brian Corrigan, a music preservation consultant with the Muscle Shoals National Heritage Area.

"The history of WZZA is a significant piece of our music story here in the Shoals," Crawford said. "Radio stations were fundamentally important to the success of the Muscle Shoals Sound, and they also served the community in a variety of ways."

"Documenting the story of WZZA is essential to preserving its role as a community resource, a driver in local music, and as a center for activism in the Black community."

The Colbert County Commission has voted unanimously to submit a letter of support for the nomination to the Alabama Historical Commission.

"This is quite an honor," said Tori Bailey said, who manages the radio station her father, Bob Carl Bailey, started on July 4, 1972.

Bob Carl Bailey died in April 2001.

Bailey recused herself from the vote since she is the sitting District 5 county commissioner and current commission chair.

"We've had students do research into its history for a variety of projects over the years, including Hidden Spaces," Crawford said.

Corrigan said he prepared the nomination in his capacity as a consultant for the Muscle

Shoals National Heritage Area.

"But credit for the idea goes to Carrie Crawford, who was MSNHA director at the time," Corrigan said. "I worked closely with her and with Tori, who I'd interviewed for a civil rights project during my time as Carrie's student in the public history master's program, and for MSNHA's Roots of American Music Trail project."

Corrigan said the MSNHA profiled the station as part of its Hidden Spaces initiative.

Corrigan said having the station listed helps the MSNHA fulfill its goal of documenting and sharing the story of Muscle Shoals music.

"While the Shoals recording industry has received a lot of attention, the role of local radio in that history has been less well documented," Corrigan said. "And WZZA has played a fundamentally important role, not only in promoting Shoals music but also in building community and providing local listeners with essential information."

Crawford said letters of support, like the one approved by the Colbert County Commission, are sent to the Alabama Historical Commission.

She said the Alabama National Register Review Board will review the nomination at the April meeting.

If the board approves the nomination, it will head to the Keeper of the National Register for

review by the National Park Service.

"If they approve it, WZZA will be listed to the National Register of Historic Places," Crawford said.

According to the WZZA website's history tab, "entertainer James Brown suggested to Mr. Bailey that he should start a radio operation in the area," but that process was already in motion at that time.

The station, located on Woodmont Drive, serves listeners in Colbert and Lauderdale counties, portions of Franklin and Lawrence counties, and Tishomingo County, Mississippi.



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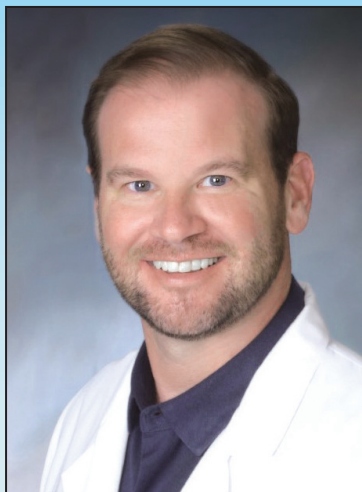
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Chisholm Heights Water completed all testing in September 2024, and all samples were good.

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"Below is a State Farm® Simple Insights® article about "Preparing for a baby" is provided by State Farm agent Rebecca Stutts Hovater.

Preparing for a baby

Put these to-dos on your list to get ready for a baby.

Little one on the way? Congratulations! Use these tips when preparing for baby.

Money considerations

Start or add to your emergency fund. It's important to think about the extra costs of raising children, and to adjust your monthly spending and saving. By putting away money — even if it's just \$20 here and there — in a bank account for unexpected events, you'll be better prepared when those events arise. Try to save enough to cover 3- to 6-months of expenses, or even 9 months if you can.

Review your existing budget and consider the following costs:

- Prenatal care, birth and delivery
- One-time baby purchases, such as a stroller and crib
- Maternity and/or paternity leave
- New monthly bills, such as day care and diapers

Once you compare your monthly income and expenses, you'll be able to identify and allocate any extra money to your new expenses or emergency fund. It's best to have a savings goal every month and try to stick to it.

Start a college fund. It's never too early to start thinking about your child's future. After addressing the priorities above, speak to a professional to see what plans fit your needs and if it's a possibility for your family.

What baby paperwork to expect

Expect a lot of **paperwork**. Having an organized file folder or binder will be handy when you need to reference a document at a moment's notice. And remember to pack it in your hospital bag.

Generally, the hospital will have you complete the birth registration form and also apply for your baby's Social Security number. If your baby is not delivered in the hospital, your doctor can help with obtaining a birth certificate, and you can apply for the Social Security card in-person at your local social security office or at ssa.gov.

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This is an architect's rendering of the new fire station number 4 located on Mahogany Avenue in East Florence. Construction is estimated to take 14 months.

Courtesy Image




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Fire Station...

Continued from Page 1

residential neighborhood at 3250 Mahogany Avenue, approximately four blocks from the current station.

Construction started March 17 and is estimated to take 14 months.

The new building is set to have many advanced designs and advanced technology, with plenty of room for the station to grow in the future.

"The new fire station will include some of the latest technology features incorporated

into the design," noted Deputy Chief, Greg Angus, "including high speed internet, security systems, fire sprinkler system, radio and dispatch systems, diesel exhaust ventilation system, ventilated fire gear storage room, laundry room commercial washer and dryer designed for cleaning fire turnout gear, classroom, gym, four separate bunkrooms, a male and female locker room,

backup generator and an area of refuge inside the building."

The new fire station was designed by GMC, Goodwyn Mills Cawood out of Huntsville and H&N construction was awarded the contract to build the new facility. Since the new building will be located within a residential neighborhood, the design of the station was selected to be in line with the homes in the neighborhood.

"The current fire station was completed in 1964, has very crowded living quarters, only has housing for one fire apparatus with a low profile," Angus added. "The current truck at Station 4 had to be designed and built with a low profile just to fit inside the station. Fire apparatuses are much larger and more complex than they were in 1964 when the current station was built."



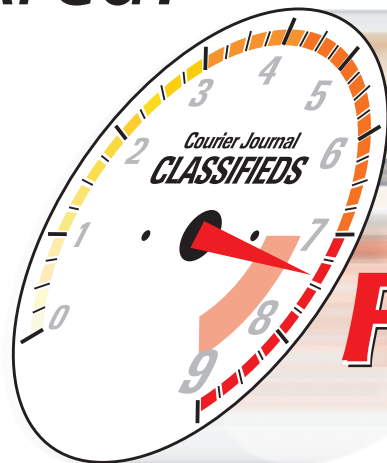
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The Decatur Daily

REPORTER

General Assignment

The Decatur Daily, a five-day daily covering three counties in north Alabama, is investing in its newsroom as it seeks to produce more quality journalism. We are looking for a general assignment reporter who is able to develop sources, dig for stories of importance to our readers, handle hard news and tell a compelling story. The successful candidate will cover a wide range of topics, including police, local government, education and enterprise stories. Accuracy is essential.

The Daily is an award-winning, family-owned newspaper founded in 1912. The newspaper covers Morgan, Limestone and Lawrence counties.

Send a brief cover letter, four of your most current, relevant writing samples and resume including references to:
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 eric@decaturdaily.com



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Office Assistant

The Courier Journal in Florence has an opening for an office assistant with a Monday-Friday work week.

The ideal candidate will be an organized self-starter and quick-learner with good business and financial acumen; a problem-solver with good telephone and in-person communications skills, good typing skills, a strong work ethic, and knowledgeable in Microsoft Office especially Excel and Outlook.

Some experience in order scheduling, payment processing and records maintenance is required. Other standard office tasks will also be required.

Interested candidates may email their resume to editor@courierjournal.net or mail it to **Courier Journal Office, 219 W. Tennessee St, Florence, AL 35630**

Commentary

Distributing Our Education Money

Cuts in federal spending through DOGE with all the upheaval in government spending have many on edge. And with last week's step toward eliminating the U.S. Dept of Education in favor of turning that responsibility over to the states, the timing of events surrounding Alabama State Education Superintendent, Erick Mackey couldn't be worse.

A report from the Alabama Policy Institute released last week showed that more than 200 employees at the Alabama Department of Education have an annual salary exceeding \$100,000, a stunning figure when considering that average Alabamians and many public-school teachers earn less than half that sum yearly. Mackey grosses \$308,867 yearly, which includes a state car; a \$21,000 annual housing allowance, the cost to obtain and maintain a smartphone, electronic tablet and laptop; up to \$5,000 for professional

See EDUCATION MONEY... on Page 18

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the Shoals

THIS WEEK

March 26, 2025

Happening
THIS WEEK

CCHLF Invites Veters for An Unveiling Engagement

TUSCUMBIA—The Colbert County Historical Landmarks Foundation will host its quarterly meeting at 2pm on Sunday, March 30, at the Helen Keller Public

Library in Tuscumbia with a program by Kurt Veters, a former U.S. Army Cavalry Captain and Civil War reenactor. He is also an author and painter with an emphasis on historical subjects. Veters will



Veters
Courtesy

See LAND-MARKS Pg 26



Ross Hill
Courtesy

The Bullfest

Hill Memorial in its 3rd Year

TUSCUMBIA— The sound of hooves pounding the dirt means it's time for the 3rd Annual Ross Hill Memorial Bullfest taking place March 28 and 29 at 7:30pm at the Longhorn R Arena. Gates open at 5pm with Kidsfest kicking off at 5:30pm before the main event at 7:30pm. Admission is \$25, and children 8 and under get in free. Tickets are available online at www.showpass.com/3rd-annual-ross-hill-memorial-bullfest/

This event is organized by Ross Hill's father, Tim Hill. Ross was synonymous

See BULLFEST... on Page 30

SHOALS SCHOLAR DOLLAR EVENT -MARCH 31: R.E.S.P.E.C.T. is on the move - bringing the legendary story of Aretha Franklin to life - and is coming to Florence! Grab your tickets now at www.shoalsscholardollars.com

SWAMP JOHN'S DINNER at Lexington Senior Center, 100 McGuire Lane, Tuesday, April 1, 4-7 p.m. Choice of Shrimp, Fish Or Chicken. Meal includes: Slaw, Fries, Dessert & Drink. \$15 per plate.

JOIN THE FLORENCE CLEANUP CHALLENGE! March and April are "Choose Your Own Cleanup" months—a challenge to keep Florence clean and beautiful! Gather a group, pick a location, and we'll provide the supplies. Let's work together to make a difference! Need supplies, call 256-760-6495 or 256-760-6498 or email: recycle@florenceal.org.

THE 'HI NEIGHBORS OF THE SHOALS' women's social group meets on the 1st Tuesday of each month (April 1) at 10:30am in the Florence Public Library. The group welcomes all ladies who are residents of the Shoals. Come join us! Contact Berta Birch at 256-777-3119 for further details.

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YOUR Letters

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

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Editor-Courier Journal
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'Yes' to No Phones

Editor

After reading the article in the March 19 Courier, "No Phone Zone" that Sheffield schools are mandating for the new year, I was glad that they are making this move and wish all schools would step up and follow suit.

However, let's not stop at schools having No Phone Zones -- how about all workplaces? Production would increase if all employers required that cell phones be locked up and not used during work hours.

First, customer service would improve, healthcare would improve, and on the job, accidents would decrease due to improving attention

span at work. And further, wouldn't it be nice not to have to listen to someone else's phone conversation while you are eating out, or while shopping in a store.

Cell phones are destroying human

... The language challenge is compounded by gaps in knowledge about how the healthcare system works. . .



contact. They affect our work ethic and destroy customer service in businesses due to distracted employees. Driving is a totally dangerous task because of the inattention to their surroundings by those talking or texting.

Yes, I have a phone and yes, I have used it in public. But when I refrained from it in public, I have had real conversations with those human beings that I encounter.

So, a shout out to the Sheffield school system for making the first step but let's support them and all create 'No Phone Zones' even in our homes at certain times.

Brenda Young
Florence

See LETTERS...on Page 20

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Community Notes...

Continued from page 5

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 a FB post with pictures from the fire department <https://www.facebook.com/share/18h6QTy4zz/> Any assistance would be appreciated.

LifeSouth Bloodmobile Dates:
Friday, March 28 Kia of the Shoals, Sheffield, 10am - 4pm
Saturday, March 29 Walmart - Avalon Avenue - Muscle Shoals, 10am - 4pm
Sunday, March 30 Foodland - Elgin, AL-101 Rogersville, 11:30am - 5:30pm
Monday, March 31 American Wholesale Book Company, 4350 Bryson Blvd., Florence, 6am - 7pm
Monday, March 31 Muscle Shoals Electric Board, 1015 Avalon Ave., 10am - 4:30 pm
Tuesday, April 1 Hatton High School - AL Hwy 101 Town Creek, 8am - 2pm
Monday, April 28 Tarkett West, 430 County Road 30, Florence, 5am - 12pm
Tuesday, April 29 Tarkett East, 1701 Mars Hill Road, Florence, 11am - 6pm

Monday, March 31 American Wholesale Book Company, 4350 Bryson Blvd., Florence, 6am - 7pm

Monday, March 31 Muscle Shoals Electric Board, 1015 Avalon Ave., 10am - 4:30 pm

Tuesday, April 1 Hatton High School - AL Hwy 101 Town Creek, 8am - 2pm

Monday, April 28 Tarkett West, 430 County Road 30, Florence, 5am - 12pm

Tuesday, April 29 Tarkett East, 1701 Mars Hill Road, Florence, 11am - 6pm

April 12: Order Deadline: Egg My Yard: A Magical Easter Surprise!

The Shoals Area Lions Club is bringing the magic of Easter straight to residents' yards with "Egg My Yard." Families can wake up to a delightful Easter morning surprise with colorful, candy-filled eggs scattered throughout their yards.

Participants can choose between delivery or a special pick-up option at UNA from April 14th-18th. Orders require a minimum of 20 eggs, priced at \$1 per egg, with a deadline to order by April 12th.

All proceeds from this event support the Shoals Area Lions Club's mission of vision care, disaster relief, and community

service. The Lions Club will be assisting the Easter Bunny within the Florence city limits and in the Mountain Brook community in Killen. To order, visit www.zeffy.com/ticketing/egg-my-yard-11.

The 21st Annual Empty Bowls Luncheon To Feed The Hungry Wednesday, April 16, 11am-1pm at the Renaissance Shoals Hotel Conference Center, 800 Cox Creek Parkway South, Florence. Hosted by the Salvation Women's Auxiliary.

Tickets available from any SAWA Member or the following: Salvation Army (Huntsville Rd., Florence) Or Trinity Ceramic Supply (3107 Northington Court, Florence Industrial Park) \$20 in Advance or at the Door.

Our shuttle buses will take you from your car to the door. For more information call: 256-764-4432 or 256-810-6175

The Alabama A&M Wind Ensemble will present a Free Concert at 7pm on Thursday, April 17 at Florence Middle School Auditorium (Cherry St.) in Florence. In addition, local student, Nevaeh Jones will be performing.

Holy Week Service Times at Our Redeemer Lutheran Church in Florence Palm Sunday, April 13 at 10:30am; Maundy Thursday, April 17 at 6:30pm; Good Friday, April 18 at 6:30pm; Easter Sunday, April 20 at 10:30am. Everyone is welcome. 630 N Poplar St. in Florence • 256-764-3902.

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

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, (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 256-760-6420.

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 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 Weekend

See NOTES... page 25

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Cryptocurrency: you've probably heard whispers about it at the dinner table or seen it splashed across your newsfeed. It promises a **financial revolution** with decentralization and the potential for big returns, but is it something you should really invite into your financial household? Before you jump in, let's pull up a chair and talk about the risks.

Investing in crypto might be a mistake for you and your family.

The Rollercoaster Ride of Volatility

Imagine building a beautiful house, only to watch it tremble with every gust of wind.

Cryptocurrencies are famous for their extreme price swings. Bitcoin, for instance, plummeted from a high of \$69,000 in 2021 to under \$16,000 in 2022. Smaller cryptocurrencies can crash overnight due to



Martin Dean

Cryptocurrency: Should You Bring It Home to the Family?

by "The Computer Skeptic"

speculation or a single tweet. Unlike steady investments tied to real companies, crypto prices are often based on hype. If you prefer steady growth, this volatility can lead to sleepless nights and real financial losses.

Playing by the Seat of Your Pants: Regulation and Fraud

Think of the crypto world as the Wild West, where the rules are still being written. Scams and schemes are, unfortunately, common. The collapse of FTX, a major crypto exchange, showed that even "trusted" platforms can fail. Unlike your bank, crypto investments often lack safety nets like FDIC insurance.

If an exchange is hacked, or you lose your password, your funds could vanish without a trace.

Costs Beyond Your Bank Account: The Environment

Mining cryptocurrencies like Bitcoin consumes a shocking amount of electricity, rivaling entire countries. This takes a toll on the environment and clashes with global sustainability goals. While some cryptocurrencies are trying to be greener, the majority still contribute to carbon emissions.

Is It Just Hot Air?: The Question of Intrinsic Value
Most cryptocurrencies

lack intrinsic value. Their prices are driven by hype, not real-world use. Unlike a stock or bond, crypto has no guaranteed returns. It's more like betting that someone else will pay more for it down the road.

Shifting Ground: Regulatory Uncertainty

Governments around the world are trying to figure out how to regulate crypto, creating a lot of uncertainty. New rules and crackdowns can send prices tumbling.

Hidden Knobs and Dials: Technical Complexities and Security Risks

Investing in cryptocurrency requires navigating digital wallets and complicated protocols. One wrong click can send your funds to the wrong place, with no way to get them back. Hackers are constantly targeting exchanges and wallets, stealing billions.

The "Greater Fool" Game

Too often, people buy crypto hoping to sell it to someone else for a higher price. This can

create a bubble that eventually bursts, leaving many with losses. This is "pump and dump", many people have been victims of this scam recently.

What Else Could You Do With That Money?

Think about what else your money could do. Safer investments like real estate, bonds, or index funds can offer more reliable growth.

The Takeaway
Cryptocurrency is an innovative technology, but it's important to understand the investment risks.

Unless you're prepared to lose everything and have a deep understanding of the market, stay skeptical of the "get rich quick" allure of crypto! Always stay skeptical, my friends!

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One Breath From Eternity

The transition from this world to the next is quick and eternal. Death is ignored by the entire world usually until it comes knocking on our door! Death continually chases us whether we are, 22 years old driving down the highway, or 80 years old in the hospital, its pursuit is relentless! We don't like to think about it, so we fill our lives with little toys and pleasures as long as we can but the person with Godly wisdom will prepare to meet his God! **Romans 14:12** "So then every one of us shall give account of himself to God." Matthew 12:36 "But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment." **Revelation 20:12** "And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is the book of life: and the dead were judged out of those things which were written in the books, according to their works." Are you prepared for this?

Jesus Christ offers free SALVATION to prepare you for this judgment. Christ satisfied God by paying our sin debt 2000 years ago and offers today to you the free gift of salvation! If you are working your way to heaven, why are trying to pay a debt already satisfied? **2 Corinthians 5:21** "For he hath made him to be sin for us, who knew no sin; that we might be made the righteousness of God in him." Romans 5:8 "But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." **Ephesians 2:8-9** "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast.:" In your own words ask Christ to forgive you and give you this free gift of eternal life today. He'll do it! God bless! Don't let riches blind you and cost you your soul!

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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

Social Security Administration (SAA) Claims to have OVERPAID me! Help!

Believe it or not, despite the relatively modest amount of monetary benefits disability claimants receive each month, the SSA will occasionally claim to have overpaid you!

There are a variety of reasons the SSA may have reached this conclusion. Perhaps your total household income rose past the allowed threshold, maybe you went back to work and earned too much money or the SSA could have simply made an accounting error and actually paid you too much money.

Fortunately, there are a variety of ways to address this issue if it was caused by an honest mistake made by either you or the SSA.

If the SSA is in error and it did not actually overpay you, you can appeal the decision by completing and filing a *Request for Reconsideration - Form SSA-561*. This form outlines your reasoning and explains why you believe you have not been overpaid. Perhaps the SSA received some incorrect information about that household income or it mistakenly thought you had returned to work when you actually didn't, etc.

If the SSA did overpay you through no fault of your own, you can complete and file a *Request For Waiver Of Overpayment Recovery Or Change In Repayment Rate - Form SSA-632*, which is exactly what it sounds like. This form allows you to acknowledge the overpayment, explain that it wasn't your fault, and demonstrate that you are unable to repay it, thus requesting that the overpayment be waived.

Another alternative is to simply pay it back. The SSA will notify you of the repayment rate it expects you to

follow. Usually, given the modest amount of monthly monetary benefits recipients receive, that rate is unaffordable. Again, you can file the *Request For Waiver Of Overpayment Recovery Or Change In Repayment Rate - Form SSA-632* to explain why you can only afford a lower repayment rate than the one determined by the SSA.

Remember, there is a deadline for filing these documents so don't procrastinate!

Ultimately, if all else fails and the SSA continues to claim you owe an unmanageable sum, you may want to consider filing for bankruptcy. Both Chapter 7 and Chapter 13 consumer bankruptcies can address the problem.

Unfortunately, if the overpayment was not caused by an honest mistake, such as when the monetary benefit was obtained fraudulently, the options above may not resolve the issue. In such cases, the individual may be charged with a crime, and their benefits could be terminated. Please note bankruptcies do not address debts resulting from criminal or fraudulent acts.

If you have been denied disability benefits or suffer from a severe impairment that is expected to last more than twelve months and that prevents you from doing any of your past or other work, please contact us.

Contact The Bond & Botes Law Offices

We offer a free, confidential consultation to discuss your options and help you take control of your financial future. Don't let credit card debt dictate your life—take action today. We'd love to discuss your finances with you. We want to help!

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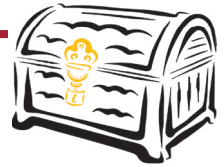
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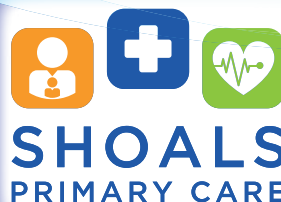
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Commentary

Education Money...

Continued from Page 12

development; and memberships to various professional organizations. In addition, he also has highly attractive healthcare and retirement benefits. Oh, and at the recent State Board of Education meeting there was a proposal to increase Mackey's base pay by 55%. That would take him to \$380,000.

Considering that Alabama ranks in the bottom 10% of most education rankings and #50 in the nation

according to the most recent *Consumer Affairs* data, maybe Mackey should instead be updating his resume.

The problem facing the state board is that two local superintendents make well over \$300K annually, Mobile County and Baldwin County.

The API thinks a full analysis of the Alabama Department of Education and its value to the state are in order. Maybe they should dig even further than the state level.

The names are not relevant, but the next

nine state DOE highest annual salaries by position reported after Mackey include:

Deputy Superintendent

- \$233,765

VP of Operations

- \$231,146

unknown title

- \$217,993

AHSAA Central Board

- \$216,823

unknown title

- \$215,070

Assistant Superintendent

- \$201,410

unknown title

- \$196,698

Assistant Superintendent

- \$188,797

Assistant Superintendent

- \$185,872

An assessment of the entire state system may be due as well.

Alabama has 139 school districts, 23 of which include only 2 or 3 schools. Should ANY of those 23 be stand-alone systems with separate administrations?

I remember successful local entrepreneur, Ed Robbins, and businessman, Ron Brumbalow, as

Each state's education rank

State	Overall education rank [▲]	K-12 performance rank	School funding and resources rank	Higher education quality rank	School safety rank
Florida	41	37	47	1	6
Louisiana	42	45	46	22	23
Indiana	43	23	41	25	31
Nevada	44	44	45	16	46
Arkansas	45	42	35	30	43
Alabama	50	47	39	45	47
Arizona	51	40	50	43	45

Source: NCES, College Board, NEA, ACT, NAEP, Wisevoter, ECS, U.S. Department of Education, Gun Violence Archive, U.S. Census Bureau • [Get the data](#)



board members of Shoals Chamber of Commerce were both outspoken advocates of consolidating some local services and saving on unnecessary duplication. They weren't pushing for anything drastic; solid waste, tourism, animal control, etc. to start, and then observing the savings and the benefits of uniting. However, I also remember a 2002 statement from Brumbalow (who was not native to this area) like it was last week, "This area is barely big enough to have one self-respecting school system." And yet

we still have six in the two counties.

Resources, programs, and priorities vary from system to system, that's understood. We like our turf, our colors, our traditions.

However, if Hazlewood and Courtland can be consolidated and lumped into a third school and if Coffee and Bradshaw can be merged into Florence High School, belt-tightening in other educational areas across the state and the Shoals are possible.

That starts with putting more of the available resources at

the classroom level. That means paying teachers for their efforts while trimming unnecessary expenses.

Test Prep Insight conducted a survey which we reported in our January 29 issue that indicated Alabama teachers are underpaid by about \$11,000 annually.

In addition, there is no reason that teachers should have to spend their own money for basic classroom and school supplies or have fundraisers to ensure a more equitable learning environment.

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Last year, 3,619 Northwest Alabama residents received access to vital services through our community investment partners. United Way of NW Alabama invests your donations in high-performing organizations through an extensive and competitive application and grant process.

For more information, call the United Way of Northwest Alabama, 256-764-5892.

Space courtesy of Courier Journal.

Medicare Minute

"Physician Charges"

There are three ways your doctor can be paid if you are on Medicare. The three ways are through Medicare assignment, Medicare excess charges or by not taking Medicare at all. Today we will discuss these three methods.

The most common way a physician gets paid is by Medicare assignment. These physicians are called "participating doctors". After the Part B deductible of \$257 is met, participating doctors will accept the Medicare approved amount for their services. These doctors charge Medicare 80% and the beneficiary 20% of the cost of the benefit. For example, if your doctor charges \$200 for a service and Medicare only approves \$100, Medicare would pay 80%, or \$80, and you would be responsible for the other 20%, or \$20.

A "non-participating doctor" can choose to accept or not accept Medicare assignment. If the doctor does not accept Medicare assignment you may have to pay an additional 15% of the cost of the service the doctor provided. This is called a Medicare excess charge. It means you would be responsible for 35% of the Medicare reduced amount instead of 20%. If we follow the example in the previous paragraph, if your doctor charges \$200 for a service and Medicare only approves \$100, Medicare would pay 80%, or \$80, but you would be responsible for 35%, or \$35.

Doctors who opt out of Medicare can charge whatever they want for their services and you are responsible of 100% of the cost. The majority of doctors in north Alabama accept Medicare, so you won't be faced with this situation very often.

Most people who have Medicare also have a supplemental policy that helps cover the 20% Medicare doesn't cover. If you are just entering Medicare and would like to know which policies cover what Medicare doesn't pay, you can contact our office for more information.

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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One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after Noon.

Letters...

Continued from Page 12

Nixing Clean Air & Water

Editor,

Environmental Protection Agency Administrator Lee Zeldin announced 31 deregulatory moves that would undermine landmark regulations aimed at protecting clean air and water and allow free rein to industry polluters.

The EPA plans to reverse Biden administration rules that benefit us here in the Shoals, including:

- Severely limiting coal plant emissions of toxic metals like mercury and arsenic that increase cancer rates and lower childhood IQ scores
- Enforcing cleaning up inactive coal ash pits filled with heavy pollutants
- Tightening safeguards against accidents for industrial and chemical plants near population centers
- Requiring mandatory greenhouse gas emissions reporting program for thousands of major

industrial polluters

- Putting a \$190 per ton social cost on climate-warming carbon dioxide emissions to weigh the economic costs and benefits of regulating polluting industries

Accepting the 2009 Clean Air Act determination that planet-warming greenhouse gases endanger public health and welfare. It has been at the core of the nation's action against climate change.

Experts say the impacts of climate change on human health and the environment are already clear, and that upending the finding would be devastating.

President Trump earlier promised that any person or company investing \$1 billion or more in the U.S. would receive fully expedited environmental approvals and permits.

Once a pioneer in electrifying cars to save humankind from climate change, Musk is now flouting environmental rules and praising Trump's moves.

Jason Rylander, legal director at the Center for Biological Diversity's

Climate Law Institute, has it right. "Come hell or high water, raging fires and deadly heatwaves, Trump and his cronies are bent on putting polluter profits ahead of people's lives."

Dan Waterman
Killen

For Profit Loan Racket

To the Editor

Whether you agreed with the current purge of U.S. Government waste or not, surely everyone can agree this had to be done! Personally, I feel it should have been with a bit more tact and judgement. Nevertheless, we are where we are and should press on to complete the task.

There is one major issue that has been mentioned very little and is hemorrhaging our budget: massive fraud brought on by "for profit" training and educational institutions most organized and operated solely for the purpose of ascertaining federally

student loans. Statistics reveal that of the \$1.62 trillion in outstanding student loan debt. A total of 43 million borrowers owe an average of \$37,000 each! While past due data is not available for 2021-2024, due to President Biden's forgiveness efforts, historical information is available. The U.S. Office of Education posts that at any given time, 7% of all federal student loans are in default, or \$113,400,000! Statistically, that means of this data \$24.9 million "for profit" student loans are in default! * **

The numbers that comprise this issue are staggering! This issue is nothing short of corruption and must be stopped, NOW! I call on President Trump to move forthwith and stop the hemorrhaging!

Source: * U.S. Office of Education, 2025.
** The College Investor, March 14, 2025

James W. Anderson
Talladega

Stand Up or Be Buried

Dear Editor,

Let's talk about opposition tactics.

Should Lauren Boebert be censured like Al Green was for disrespecting the rules of the House in her recent media rant? Many Democrats say maybe no, because we want to show how much we respect free speech. Others say the time has come for the loyal opposition to stop playing patty cake and start playing grown-up politics.

Republicans have clearly thrown the rule of law playbook out the window and are now using naked force in everything they do, leaving ethics and niceness in the dust.

Democrats must remember that they know how to subvert rule of law too. Their President Harry Truman overthrew perhaps the most important rule-of-law principle the history of democracy has ever known—the legislative department declares war not the executive department. Check out Article 1, Section 8 of the Constitution.

Truman declared war in Korea on his own.

See LETTERS...Page 25

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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 Kodiak! This sweet boy is great on leash and loves to go on walks. He was good in his recent foster home. He wants a family to take him home forever and love him. He's medium to high energy at first and very excited to go outside. 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.



Meet Sadie! This girl is full of energy and loves to play. She is good with other dogs but maybe a lot for some dogs around her if the energy doesn't match. She is adorable and super sweet. Small spaces aren't her favorite. 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 your new best friend.



Meet Blackie! She is a beautiful dog who might have some Belgian Malinois in her. This beautiful girl is high energy and likes to have space to move around and play. So far she has been good with other dogs. Experienced pet owner will be best for her. 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 pup.



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Savvy SENIOR

How to Replace Important Lost Documents

Dear Savvy Senior,
How do I go about replacing some important documents that were lost when our home of 50 years burned down? We lost everything including our house deed, car titles, old tax returns, Social Security and Medicare cards, birth certificates, marriage license and passports.
Suffering in SoCal

Dear Suffering,
I'm very sorry to hear about the loss of your home, but you'll be pleased to know that replacing most of the lost documents you mentioned is pretty easy once you know where to turn. Here are the resources to help you get started.

Birth certificates: If you were born in the United States, contact the vital records office in the state where you were born (see CDC.gov/nchs/w2w/index.htm for contact information). This office will give you specific instructions on what you need to do to order a certified copy and what it will cost you - usually between \$10 and \$30.

Car titles: Most states offer replacements through a local department of motor vehicles office. You'll need to complete a replacement title application form and pay the application fee, which varies by state. You'll also need to show ID and proof that you own the car, such as your vehicle registration or your license-plate number and VIN (vehicle identification number).

Property deed: To access your house deed, contact your county clerk's office, where deeds are usually recorded. You may be charged a small fee to get a copy.

Marriage certificate: Contact the vital records office of the state you were married in to order a copy (see CDC.gov/nchs/w2w/index.htm). You'll need to provide full names for you and your spouse, the date of your wedding, and the city or town where the wedding was performed. Fees range from \$10 to \$30.

Social Security cards: In most states, you can request a replacement Social Security card online for free at SSA.gov/myaccount. When you get there, click on "Replace your Social Security Card" and answer a few questions to verify your identity.

Medicare cards: If you're enrolled in original Medicare, you can replace a lost or damaged Medicare card by calling Medicare at 800-633-4227, or by logging into your MyMedicare.gov account, where you can print or request a new card to be mailed to you for free. If you're enrolled in a Medicare Advantage Plan, such as an HMO, PPO, or PDP, you'll need to call your plan to get your card replaced. And, if you get Railroad Retirement Board benefits, you can get a replacement card by calling 877-772-5772.

Tax returns: To get copies of old tax returns start with your tax preparer, who usually keeps copies of your returns on file. You can also get copies of federal returns directly from the Internal Revenue Service. You'll need to fill out and mail in IRS form 4506. To download this form IRS.gov/pub/irs-pdf/f4506.pdf or call 800-829-3676 and ask them to mail you a copy. The cost is \$30 for each return requested.

And to get copies of your state tax returns, contact your state's department of revenue who will also require a request form. See TaxAdmin.org/fta-members for state contact information.

Passports: If your U.S. passports were valid, you'll need to first report them as lost or stolen so they can be canceled. You can do this online at PPTform.state.gov or in person when you apply for a new passport at a Passport Application Acceptance Facility, which are located in many U.S. post offices. See iafdb.travel.state.gov to locate one near you. You'll also need to submit Form DS-64 and Form DS-11. The replacement fee is \$130 per passport.

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



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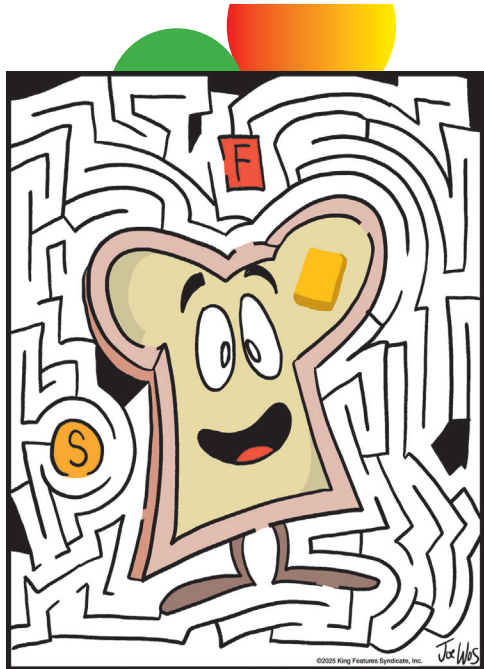
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Answers on Page 30

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. Arthurian wizard | ___ E ___ | Hemingway's fish | ___ A ___ |
| 2. Finicky | ___ C ___ | Little finger | ___ N ___ |
| 3. From Paris | F ___ | Ditch | T ___ |
| 4. Frighten | ___ C ___ | Gawk | ___ T ___ |
| 5. Alternate route | ___ T ___ | Eat greedily | ___ V ___ |
| 6. Late for school | ___ D ___ | Linger | ___ R ___ |
| 7. Geese, collectively | ___ A ___ | Chortle | ___ I ___ |
| 8. Bale string | ___ E ___ | Identical siblings | ___ S ___ |
| 9. Accountant's book | ___ E ___ | Hotel guest | ___ O ___ |
| 10. Sheriff's party | ___ S ___ | Composure | ___ I ___ |



MINI SUDOKU

4			2	
		1	4	5
5				
		2		6
2				
	5	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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- Name the first artist to release "Angel of the Morning."
- Who wrote and released "I Was Made to Love Her"?
- Name the singer-songwriter who released "Donna the Prima Donna."
- Who released "Babe" in 1979?
- Name the song that contains this lyric: "I've been to Nice and the Isle of Greece while I've sipped champagne on a yacht."

Puzzles4Kids by Helene Hovanec

WORD FUN

Study the two words on each line to find the ONE letter in the left column that is NOT in the word in the right column. Write the extra letter on the blank space. Then read DOWN to answer this riddle:

WHAT IS A LEPRECHAUN'S FAVORITE CEREAL?

- | | | | | | | |
|--------|-----|-------|-----|--------|-----|-------|
| SIGNAL | ___ | GAINS | ___ | SECRET | ___ | TREES |
| OUNCES | ___ | CONES | ___ | HAIRDO | ___ | RADIO |
| CASHED | ___ | SHADE | ___ | EASTER | ___ | STEER |
| SKETCH | ___ | CHEST | ___ | POKERS | ___ | SPOKE |
| GREASY | ___ | RAGES | ___ | THEMES | ___ | SHEET |
| | ___ | | ___ | MELONS | ___ | LEMON |

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- TELEVISION: Which 1960s sitcom was about a TV comedy writer, his job and his family?
- AD SLOGANS: Which candy slogan urges consumers to "Taste the rainbow"?
- COMICS: Which superhero gets his power from a ring?
- GEOGRAPHY: Which country has the most islands?
- MEASUREMENTS: How many cups are in a pint?
- MOVIES: Which scary 1980 movie contained the phrase "red rum" and what does it mean?
- ANATOMY: What is the outermost layer of human skin called?
- U.S. PRESIDENTS: Who was the first president to ride in a car to his inauguration?
- HISTORY: When did India gain its independence from Great Britain?
- CHILDREN'S LITERATURE: Who lives at 32 Windsor Gardens?

GO FIGURE!

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

	+		-		=	2		
+		+		+				
	+		x		=	52		
x		÷		x				
	+		÷		=	1		
=		=		=				
21		8		60				
1	2	3	4	5	6	7	8	9

DIFFICULTY: ★★

★ Moderate ★★ Difficult
★★★ GO FIGURE!

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What did the ocean say to the pirate? Nothing, it just waved.

What happened when Bluebeard fell overboard in the Red Sea? He got marooned.

How did the pirate get his flag so cheaply? He bought it on sail.

How much does it cost a pirate to get his ears pierced? About a buck an ear.

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CITY OF FLORENCE

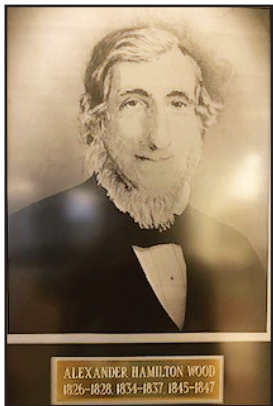


Florence Historian
Billy Warren



Filling In The Gaps

As most citizens probably know, the City of Florence was founded on March 12, 1818, but it was not incorporated until 1826; therefore, the recorded list of the City's Mayors begins in 1826 with Alexander Hamilton Wood (see accompanying photograph) and extends to the present day. However, after Mayor George W. Sneed (1837-1838), no local record of the names and terms of office of Mayors could be found for the years, 1840-1868. The ledger containing those names had mysteriously disappeared. After many years, it resurfaced by chance in a house in another part of the State of Alabama. How did it get there? No one knows for sure, but the important thing is that it was finally found and was returned to Florence. A local historian combed through this ledger and others in his goal to compile an uninterrupted list of names and terms of office of Florence's Mayors, and he was finally able to accomplish what he had set out to do. Here are a few interesting facts he also learned during his research: (1) Through the early years of the City's history, it was not uncommon for a Mayor to serve just a one-year term; (2) In the same early years, the Lauderdale County Sheriff took charge of each election – including the counting of votes and declaring the winner; (3) No meetings involving the Mayor and other City leaders were recorded in 1863 and 1864 – probably because everyone was struggling to survive the Civil War; (4) Some Mayors were so popular that they were elected several times. So, filling in the gaps for the Mayoral record in Florence was made much easier by the return to Florence of a single ledger.



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

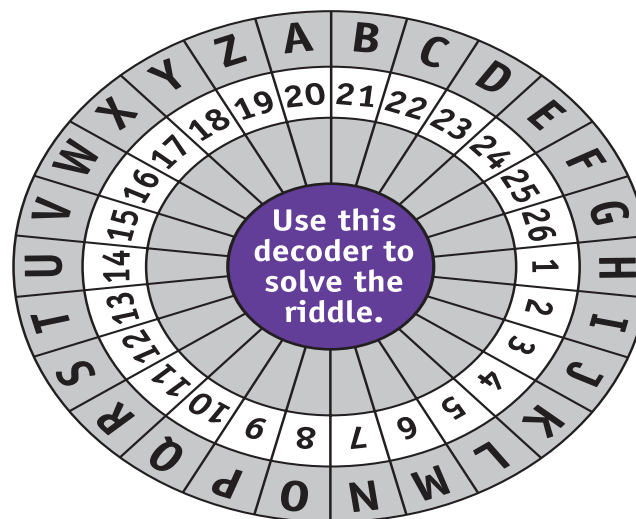
Answers
on Page 30



SECRET CODE

What travels around the world but stays in a corner?

20	9	8	12	13	20	26	24	12	13	20	6	9
----	---	---	----	----	----	----	----	----	----	----	---	---



BIBLE TRIVIA

by Wilson Casey

1. Is the book of Jeroboam (KJV) in the Old or New Testament or neither?
2. From 1 Kings 20, when Benhadad gathered all his forces together, how many kings were with him? 0, 2, 11, 32
3. According to John 18, what priest was the first to examine the arrested Jesus? Annas, Haggai, Abiathar, Eliashib
4. From Revelation 21, how many angels will be at the gates of the New Jerusalem? 7, 9, 12, 15
5. In Jeremiah 8:7, what in the sky knows her appointed times? Raven, Stork, Dove, Eagle
6. From Acts 2, about how many thousand were baptized on the day of Pentecost? 1, 3, 5, 7

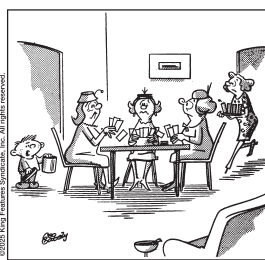
ANSWERS: 1) Neither, 2) 32, 3) Annas, 4) 12, 5) Stork, 6) 3

"Test Your Bible Knowledge," a book with 1,206 multiple-choice questions by columnist Wilson Casey, is available in stores and online.

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SCRAMBLERS

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



"Don't anyone move their feet until I find my _____!"

Comply

ACHIEVE

TATIAN

Climb

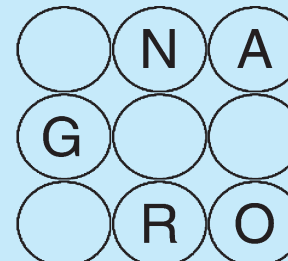
LACES

Brave

RUENED

TODAY'S WORD

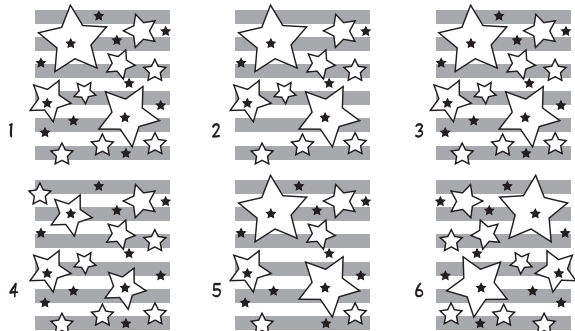
WORD SPIRAL



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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FIND THE TWINS

WHICH TWO ARE EXACTLY ALIKE?



by Ryan A. Berenz

1. Nino Salukvadze, who at age 55 competed in her 10th Olympics at the 2024 Paris Summer Games, participates in what sport?
2. The Conerly Trophy has been awarded annually since 1996 to the best college football player in what U.S. state?
3. Steve Phoenix, a pitcher for the Oakland Athletics in 1994-95, was born in what Arizona city in 1968?
4. What U.S. athlete won a gold medal in the 4x100 meter relay at the 1968 Mexico City Olympics and then was awarded the Bronze Star while serving with the U.S. Army in the Vietnam War?
5. Rosey Rowswell was the play-by-play radio voice of what Major League Baseball team from 1936 until his death in 1955?
6. Name the member of the 2006 NBA champion Miami Heat who won the NBA All-Star Three-Point Contest two straight years from 2007-08.
7. What Pro Football Hall of Fame cornerback retired after the 2013 season with an NFL career record 203 pass deflections?

CryptoQuip

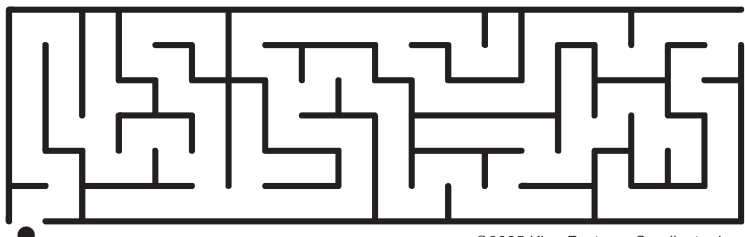
This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: A equals D

G Y N Y J V E Y F V J S V J Q U S Q L P O S N
U V K J K C Q I O - E C V V R V A , Z V C N V A
J Q Z V P I E N V K A Q G K T K F V :
T K G N K I L K J R V C .

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Kids' Maze

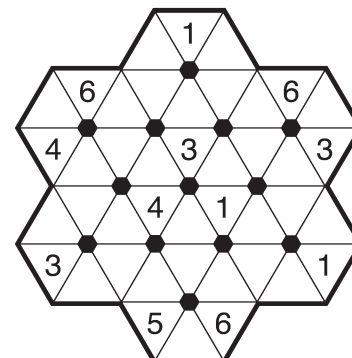


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SNOWFLAKES

by Japheth Light

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



DIFFICULTY THIS WEEK: ◆

◆ Easy ◆◆ Medium ◆◆◆ Difficult

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STRANGE but TRUE

By Lucie Winborne

• **Cheerleading** was once an exclusively male sport, and the first cheers, copied from military chants, began at Princeton University around the Civil War era.

• **Porsche's first car**, in 1898, was electric.

• **Motorola has developed an FDA-approved "edible password pill"** which, once digested, is activated by the acid in your stomach and emits an 18-bit signal that is strong enough to communicate with and unlock all your devices.

• **On Mars, no resource can be wasted** -- not even our bodily waste. Urine will be recycled into

drinking water and feces into fertilizer.

• **Scientists can deduce information about a person's lifestyle**, including their grooming products, food and medications, from the chemicals found on the surface of their mobile phone.

• **The 1,400-page novel "War and Peace"** was copied around seven times by Leo Tolstoy's wife, Sophia, by hand. Now, that's love!

• **U.S. Marine John Kelly** was the last person to be awarded two Medals of Honor. He ran 100 yards in advance of the front line and attacked an enemy machine gun nest, killed the gunner with a grenade, shot

another man with his pistol, and returned with eight prisoners. He was 19.

• **The only difference between a fog and a mist** comes down to visibility: If you can't see farther than 100 meters, you're in a fog.

• **As the planet heats up**, flowers are emitting less scent.

• **George Washington had one remaining tooth** in his mouth when he was sworn in as the first American president in 1789.

• **The sound of a Star Wars lightsaber** was created by pairing the sound of an idle film projector and the buzz from an old TV set.

First Thought for the

Day: "Nobody made a greater mistake than he who did nothing because he could do only a little." -- Edmund Burke

• **There is a Guinness World Record** for "most matchsticks extinguished with the tongue."

• **Jimi Hendrix served as a paratrooper** in the U.S. Army's elite 101st Airborne division, though an ankle injury allowed him to leave the service with a welcomed honorable discharge after one year of the three he'd signed up for.

• **Medical students** in 18th-century Scotland could pay their tuition fees in corpses.

• **A statement in the end credits** of the movie "Frozen" claims that Disney does not support the consumption of boogers.

• **After Playboy founder Hugh Hefner** funded some research in the 1980s that identified a subspecies of rabbit living in

the Florida Keys, it was named for him: *sylvilagus palustris hefneri*.

• **An IKEA in the Netherlands** had to cancel its one-euro breakfast special because it attracted too many customers and caused highway traffic jams.

• **Thomas Edison** invented the tattoo pen.

• **Rolex replaced, without charge, all the watches** that had been seized by the Germans from shot-down Allied pilots during World War II.

• **In its lifetime, the International Space Station** will be hit by 100,000 meteoroids.

• **During the Columbine High School massacre** in 1999, two 20-pound propane bombs that were planted in the cafeteria failed to detonate. If they had, it is estimated that up to 488 students would have been seriously injured or killed.

• **Every year, Iceland** gets wider by 2 centimeters.

• **The U.S. Embassy in Kathmandu, Nepal**, has guidelines on what to do if you should stumble across a yeti (and no, we are not talking about the cup!).

Second Thought for the Day: "In everyone's life, at some time, our inner fire goes out. It is then burst into flame by an encounter with another human being. We should all be thankful for those people who rekindle the inner spirit." -- Albert Schweitzer

• **Africa** is the only continent with land in all four of Earth's hemispheres.

• **Programmer Terry Davis**, who suffered with schizophrenia, spent a decade working on an operating system to "talk to God."

• **The highest golf course** in the world is the Tuctu Golf Club in Morococha, Peru, sitting 14,335 feet above sea level at its lowest point.

• **Vladimir Putin's grandfather** worked as a chef for Rasputin, Lenin, and Stalin.

• **Bluetooth technology** was named after 10th-century King Harald Bluetooth, who united Denmark and Norway, just like technology united computers and cellphones.

• **Colonel Sanders** got fired from a dozen jobs, was a lawyer who once assaulted his own client in court, started a restaurant that went out of business, and found himself broke at the age of 65. That's when he started KFC.

• **The Mayans** drilled holes in their teeth to insert semiprecious stones.

• **North Korea's 105-story Ryugyong Hotel**, nicknamed "The Hotel of Doom," is one of the world's tallest unoccupied buildings.

• **Iceland** has an official book-buying season that runs from September through December. More than half of all the books sold in the country are purchased during the month before Christmas.

• **Australian compass termites** construct their mounds on a north-south axis.

• **According to a study of 79,777 patients**, violent criminals had a much lower level of cholesterol than nonviolent individuals.

• **Linonophobia** is a fear of string.

• **Hasbro** has a "Monopoly Speed Die" and an official rulebook for "extreme" Monopoly variants.

• **Composer Richard Wagner** used to preserve his own nose hair clippings for posterity.

Third Thought for the Day: "If you always have something in your life that you're trying to improve upon, then every day you have a reason to get out of bed, and you have a reason to achieve something and feel good." -- Nick Offerman

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2004 BMW 3 SERIES	WBABD33414PL00816	1998 HONDA SHADOW	1HFSC1802WA202132
1995 BUICK LCF	1G4HP52L8SH492439	2000 HONDA ACCORD	1HGCG6676YA113359
1999 BUICK REGAL	2G4WB52KXX1419595	2003 HONDA ACCORD	1HGCM56303A077807
2003 BUICK CENTURY	2G4WS52J031201442	1999 HONDA CIVIC	2HGEJ6612XH529589
2001 BUICK CENTURY	2G4WS52J211142777	2001 HONDA CBR	JH2SC44071M106223
2003 BUICK LESABRE	1G4HR54K43U271461	2004 INTERNATIONAL DURASTAR	1HTMMAAM04H593527
1995 CADILLAC DEVILLE	1G6KD52B6SU220797	2004 ISUZU RODEO	4S2CK58Y844303013
2007 CADILLAC DTS	1G6KD57Y87U112301	2006 JEEP COMMANDER	1J8HH58N46C107271
1999 CADILLAC SEVILLE	1G6KY5499XU921212	2002 KAWASAKI NINJA	JKAZX2F132A001813
1987 CHEVROLET MONTE CARLO	1G1GZ11G1HP120438	2006 KIA SPECTRA	KNAFE121465245755
2003 CHEVROLET AVALANCHE	3GNEK13T43G299446	2008 KIA SPECTRA	KNAFE161185012557
2001 CHEVROLET SUBURBAN	3GNFK16T51G183413	2013 KIA FORTE	KNAFU6A2XD5681050
2021 CHEVROLET TRAX	KL7CJKB3MB303768	2004 LINCOLN TOWN CAR	1LNHM83W24Y652370
2002 CHEVROLET TRAILBLAZER	1GNDS13S022485740	2003 MAZDA PROTEGE	JM1BJ246331182372
2012 CHRYSLER 200	1C3CCBAB0CN157958	1991 MERCEDES-BENZ 300	WDBCA25E4MA564212
2005 DODGE NEON	1B3ES56C15D148965	2010 MINI COOPER	WMWMR3C50ATZ19106
1999 DODGE RAM 1500	1B7HC16Y5XS313640	2007 NISSAN ALTIMA	1N4AL21E07C204958
1995 DODGE RAM VAN	2B6HB21Y4SK512024	2009 NISSAN ALTIMA	1N4AL21E09C129035
2004 FORD MUSTANG	1FAPP40634F146306	2013 NISSAN ALTIMA	1N4AL3AP9DC188472
2015 FORD ESCAPE	1FMCU0G76FUC31695	2006 NISSAN MAXIMA	1N4BA41E76C865634
2006 FORD EXPLORER	1FMEU75886UB27299	2009 NISSAN ROGUE	JN8AS58T59W058971
2003 FORD EXPEDITION	1FMFU17L43LA97030	2004 NISSAN MURANO	JN8AZ08T74W215326
2003 FORD ESCAPE	1FMYU92133KB56975	2003 PONTIAC VIBE	5Y2SL62813Z453243
2001 FORD PICKUP	1FTRF17W01KF20002	2002 SUZUKI XL7	JS3TY92V524104533
2007 FORD MUSTANG	1ZVFT82H975277582	2006 SUZUKI RENO	KL5JD66Z46K347366
2003 GMC ENVOY	1GKES16S436124664	2000 TOYOTA CAMRY SOLARA	2T1CG22P1YC348826
2022 HINO L6	5PVNJ7AV4N5T50425	2007 TOYOTA CAMRY	4T1BE46K67U718077
2011 HONDA CIVIC	19XFA1F55BE009139	2009 TOYOTA AVALON	4T1BK36B09U338898
		2008 TOYOTA CAMRY SOLARA	4T1FA38P58U14982

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Letters...

Stand Up or Be Buried

Continued from Page 20

Republicans were too nice to say anything about it. That turned out to be a big mistake because every president since Truman has followed suit.

Democrats need to stand up, or else their party is going to be buried six feet under by MAGA.

Kimball Shinkoskey
Woods Cross, UT

New Benefits Help Latinos

Editor:

As of January 1, 2025, Medicare Part D offers major new benefits. But whether seniors actually take full advantage of them remains an open question.

That's because some of the new benefits require seniors to opt in—and many seniors don't yet know about the changes to Medicare Part D. That's particularly true in the Latino community.

For many, of course, the primary barrier is language. Roughly two-thirds of Hispanic immigrants have limited English proficiency, which significantly impacts healthcare access and outcomes.

The language challenge is compounded by gaps in knowledge about how the healthcare system works. Many in our community struggle to navigate the bureaucracy, which isn't culturally tailored for them. A single misunderstood word can set someone on a false start that takes hours to correct.

These barriers to access don't exist in isolation. Older Latinos often rely on family caregivers, who may face the same language and cultural obstacles. In fact, 44% of Hispanic adults cite "communication problems due to language and cultural differences" as a major reason for the generally worse health of our communities.

So, what do Latino seniors and their families need to know about these changes to Medicare Part D in 2025? First, there's the new \$2,000 annual cap on out-of-pocket expenses in Medicare's Part D prescription drug benefit.

The cap applies to covered drugs, regardless of how many medications a person takes or their cost. For example, if an abuela is already managing her chronic conditions with medications but her doctor prescribes another one, she should have no hesitation about filling it—and she won't have to give up any of those she is already taking.

The potential impact of these changes is substantial: Latino enrollees are projected to save an average of 33% in out-of-pocket costs in 2025, with some saving as much as \$2,500 annually. For a community that often struggles to pay for healthcare alongside other necessities, these savings could be life changing.

Equally important is the new Medicare Prescription Payment Plan. This voluntary program allows beneficiaries to spread their out-of-pocket costs evenly throughout the year, rather than facing high upfront costs at the pharmacy. Suppose, for example, you are taking an expensive medication and expect to hit the \$2,000 cap by March. Instead of paying \$1,000 in January and \$1,000 in February, you can choose to pay about \$167 each month for the entire year. This can be particularly beneficial for those on fixed incomes or those who struggle with large, unexpected expenses.

Seniors need to understand that while the \$2,000 cap is automatic, the payment plan is not. Seniors must actively opt in, which they can do by phone, through a paper form, or via their plan's website.

Now imagine if every Latino-serving healthcare provider, community leader, and family member became an ambassador for these changes. This grassroots approach, leveraging our tight-knit communities, could be the key to widespread adoption and improved health outcomes for our seniors.

Together, we can ensure that no one in our community gets left behind—porque juntos, somos más fuertes. Because together, we're stronger.

Juan Proaño, CEO
League of United Latin American Citizens -LULAC
Washington, DC

Notes...

Continued from page 13

Florence Fly Fisher & Tyers meets the 1st Tuesday (April 1) of every month from 6:30-8pm at St Bartholomew Episcopal Church, 1900 Darby Dr. in Florence. Anyone interested is welcome and encouraged to attend.

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 Banquet assist in supporting advocacy of civil rights throughout the Tri-County area. Please email toricbailey@gmail.com or call 256-383-4260 for additional information.

The Lauderdale County Commission will be opening the two county-maintained parks - Wheeler Campground (on Alabama 101 near Wheeler Dam) and Brush Creek Park (on Lauderdale 14 near Waterloo) on April 4.

Due to traffic concerns on Alabama 101, the practice will continue of taking reservations at the Wheeler Campground during the first weekend the park is open. Anyone wishing to camp at the park during the first weekend, must call the County Solid Waste office and make reservations.

This is ONLY for the opening weekend. The campsites will be on a "first come basis" after the April 4 weekend.

The Solid Waste office will start accepting reservations for the opening weekend (at Wheeler Campground) on April 1. Anyone interested may call the Solid Waste office (Monday-Friday from 8am-4pm) at 256-760-5878. A map of the campground, showing the campsites,

can be found on the Lauderdale County Solid Waste Facebook page.

Individuals can reserve ONLY ONE campsite. NO one can reserve multiple campsites.

Opening weekend payments must be made to the Wheeler Campground attendants by 4pm on April 4. The Wheeler Campgrounds have water and electric hooks and a dumping station. The cost of \$15 per night and \$10 per night for senior citizens. There will be a \$10 per night fee for campers using the pad camping area.

Brush Creek Park, near Waterloo, features primitive camping areas and pad camping (for RVs and pull campers) with water hookups only. There is a dumping station at the park.

Disabled American Veterans in Sheffield meets every fourth Tuesday of each month. (March 25) at 1409 W. 11th St. in Sheffield - 256-381-8229. Dinner at 6pm - Business at 7pm. Veterans Serving Veterans. Open Monday-Wednesday 9am-1:30pm.

See NOTES... page 26

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The Muscle Shoals Utilities Board, Water and Wastewater Department will be accepting QUOTES for

Lawn Maintenance The quote will be effective for a period of **TWO YEARS** beginning May 1, 2025 and ending May 31, 2027. Interested parties must be licensed and insured.

A detailed job description of work to be performed will be available at the Muscle Shoals Utilities Board office located at 2001 Wildwood St., between 7am-3:30pm

QUOTES will be accepted until **Thurs., April 17, 2025, 3:30pm**

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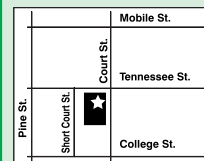


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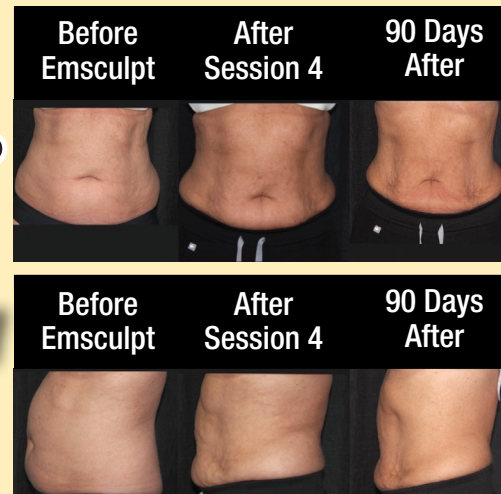
No representation is made that the quality of legal services to be performed is greater than the quality of legal services to be performed by other lawyers. We are a Debt Relief Agency and Attorneys at Law who, where appropriate, help people file for relief under the Bankruptcy Code.

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Landmarks...

Continued from Page 12

unveil the new Muscle Shoals National Heritage Area's Civil War Trail painting, "The Engagement at Little Bear Creek."

The program was originally scheduled for February but was postponed in the aftermath of a tornado that struck downtown Tuscumbia the night before. The event is free and open to the public.

"The artwork for the MSNHA's Civil War Trail will help fully

tell the story of those terrible four years while the Shoals area struggled through the Civil War," Vettters said. "The MSNHA has been working on this project for years. While my artwork is a tangible sign of progress, the heavy lifting has been done by the MSNHA staff and their dedicated team of local historians."

The Sheffield native grew up in Birmingham, lived for many years in Indiana, and now resides in Florence.

Vettters, a graduate of the University of Alabama, served as Executive Officer of Delta Company, 1st Battalion 40th Armor and was awarded two Army Commendation Medals. He is currently the Vice President of a medical supply company and is a former American Legion Post Commander. In addition, he has published two Civil War Novels, Confederate Winter and Freedom Spring.

Vettters has always demonstrated a passion for military history and has written for The Greenfield, Indiana Daily Reporter, and Studio Magazine in the Shoals. He is currently pursuing a master's degree in public history at the University of North Alabama and has contributed works to The Byler Road Project, Historic Tuscaloosa, the Muscle Shoals National Heritage Area, and the Florence Department of Arts and Museum.

Vettters said all five of the completed Civil War Trail paintings will be on display at the unveiling on March 30.

"I will do a presentation on the details of the 1863 battle that took place just west of Tuscumbia," he added.

More information about the Muscle Shoals National Heritage Area and the MSNHA's Civil War Trail can be found at <https://msnha.una.edu>.

Notes...

Continued from page 25

May 16: Police Week Tournament - The 2nd Annual Police Week Tournament will take place on May 16 at Blackberry Trail Golf Course in Florence, with a 9AM shotgun start.

This four-man scramble supports the Florence Alabama Police Foundation. Registration is \$500 per team and includes breakfast, lunch, green and cart fees, a goodie bag, range balls, and a tournament t-shirt (if registered by May 1). Contests include closest to the pin, longest drive, and putting. Sponsorships are available. For more information, contact 256-366-5725 or jmeza@florenceal.org.

Kennedy-Douglass Center for the Arts welcomes Huntsville artist Monica Yother as she hosts Cultivate Your Creativity: An Art Journal Retreat from April 4-6 in the South Hall House.

This retreat is designed to help you stay creatively motivated and find ways to continue to grow as a creative person. You'll learn tried and true practices... and how to modify them to work for you. This is not just theory or lectures; it's a hands-on working retreat! When you leave, you'll have a plan and resources to keep you thriving.

Monica Yother, your guide for the retreat, is an artist and graphic designer who has worked as a full time creative for 37 years. She has led team building events for businesses as well as taught a variety of art classes in her studio in Huntsville.

To register for this retreat, visit www.florencealmuseums.com/arts-programming

Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence. For questions, call 256-760-6379 or email connect@florencealmuseums.com

May 15-17, Shoals Storytelling Festival Returns to Florence - The 14th Anniversary of the Shoals Storytelling Festival is set to bring captivating tales and talented storytellers to Florence, Alabama. Known for its rich tradition of oral storytelling, the festival offers a unique experience filled with humor, history, and heartwarming narratives. At Shoals Theatre - 123 N Seminary St. - Florence.

The festival begins on Thurs from 7:00 pm - 9:00 pm. Doors will be open at 6:00 pm Friday 9am - 9pm. Doors open at 8am.

Saturday 9am - 5pm. Doors open at 8am. Go to shoalsstorytelling.com/festival-2025/ for ticket

Arts Alive Returns to Wilson Park in May 2025! The annual Arts Alive Festival, sponsored by the Kennedy-Douglass Volunteers, is set to bring another vibrant weekend of art, music, and community to Wilson Park in downtown Florence. For over 35 years, this juried arts festival has supported art education and programs in the area.

Held every third weekend in May, the event attracts thousands of visitors who enjoy browsing and purchasing artwork from regional artists. With live music, food trucks, and a gallery exhibit, there's something for everyone.

Mark your calendars for Arts Alive 2025 on May 17 & 18 and experience this beloved tradition!

May 16-18: Big Brothers Big Sisters Join us in 2025 for two incredible events supporting local youth in the Shoals area. These events directly benefit the children and families served by Big Brothers Big Sisters. Stay tuned for more details! For more information, email Nicole Hall at nicole@bbbsshoals.org.

Bowl for Kids' Sake: May 16-18, 2025
Big Little Gala: November 7, 2025

See NOTES... page 28

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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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Courier Journal

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Notes...

Continued from page 26

6th Annual Child Abuse Conference Virtual CEU event is Friday, April 25, 8:30am-3pm. Cost: \$40 CEU's: 6

- (5 Clinical - 1 Ethics) Topics Include:
- Child Abuse Laws and Ethics: Lawyer's Perspective on Child Abuse-Assistant Attorney General
 - Talking to Teens about Drugs-Bradford Health Services
 - Children and Teens: Bullying- UNA Field Instructor
 - Trauma-Informed Therapy-Cramer Children's Center
 - Children Trafficking- CCDVRC
 - "Good Grief"- The Healing Place
- To Register: call 256-284-2284 for a registration form. Send a completed registration form to the email or mailing address below. Email : colbertdvrc@aol.com
Colbert County Domestic Violence

Response Coalition (CCDVRC) PO Box 434 Tusculmbia, AL 35674

Payment can be sent by mail or Venmo @Jennifer-Churchwell-3

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](https://www.facebook.com/ragshoals)

Muscle Shoals Amateur Radio Club, 7pm the third Thursday, (April 17) Colbert County EMA, annex basement, 120 W. Fifth St., Tusculmbia, info@msarc.org.

Readers of the Lost Ark Book Club, 10am, third Wednesday, (April 16) at Helen Keller Public Library, 511 Main St., Tusculmbia. nancy537481@yahoo.com

National Day of Prayer is Thursday, May 1 and will be recognized locally beginning at 12pm in Wilson Park, downtown Florence.

"May the God of hope fill you with all joy and peace in believing, so that by the power of the Holy Spirit you may abound in hope." ~ Romans 15:13

The National Day of Prayer coordinator is Justin Pannell, Minister at Sherrod Avenue Church of Christ.

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.

Zodiac Players Season - The Zodiac Players have the following plays scheduled: "South Pacific the Musical" April 17-20, 2025, directed by Jacob Adams. The plays will be at Shoals Theatre, 123 N. Seminary St., Florence. For ticket information, or to become a patron, call 256-764-1700 or go to theshoalstheatre.org

Jacksonburg Church of Christ, at 414 County Road 28 in Florence,

will have a Wednesday night Spring Series: 'Body Building' for March and April at 7pm each Wednesday. The schedule includes: Rickey Collum, through encouragement on March 19; Ben Siegel, through worship in spirit and in truth on March 26; Austin Johnson, through evangelism on April 2; Ty Rhymes, through investing in youth on April 9; Justin Pannell, through a Christian example on April 16; Dr. Kirk Brothers (men) and Lori Tays (women), through submission and godly leadership on April 23; and Austin Swinea, through loving one another on April 30.

Join us this summer for Gross Out Camp at Wildwood Park. Campers enjoy a full day of exploring outdoors in a safe environment. The outdoor science for kids.

They will experience hunting for bugs, worms, roly-polies, millipedes, and salamanders. Science experiments make polymers (slime), study Newton's laws (Oobleck), and study photosynthesis. They may build forts and bird nests.

If there is a creek nearby, they will be wading, hunting for crawdads, and fishing. We guarantee tired, dirty children!

Camp Dates the weeks of: June 9-13 and July 7-11. Monday - Friday 8am-6pm available for ages 6-12*

*Campers must have completed Kindergarten to register. CIT's (Counselors in Training) must have completed 4th grade.

Financial aid available. To register and for more information, visit: GrossOutCamp.org

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.

The Lauderdale County ADC (Alabama Democratic Conference) meets at 1pm each second Saturday (April 12) at Florence Public Library room 1, 350 N. Wood Ave., Florence. Chairwoman Joyce Nelson, 256-760-9236 Additional Dates: March 8, 1pm; April 12, 1pm; May 10, 1pm.

Lego Build - the third Tuesday of each month (April 15). 3:30pm-4:15pm at the Florence-Lauderdale Public Library. Thousands of Legos and your creativity make this program FUN!

Al Anon Men's Group meets every Thursday night 6:30-7:30pm at St. Bartholomew Episcopal Church, 1900 Darby Dr in Florence. All are welcome.

Quad Cities Photography Club, 6:30pm, second Tuesday, (April 8) Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence.

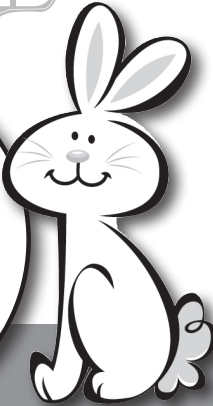
See NOTES... page 30

Courier Journal Colors of Easter Coloring Contest 2025

3 Age Groups:
2-4 • 5-7 • 8-10

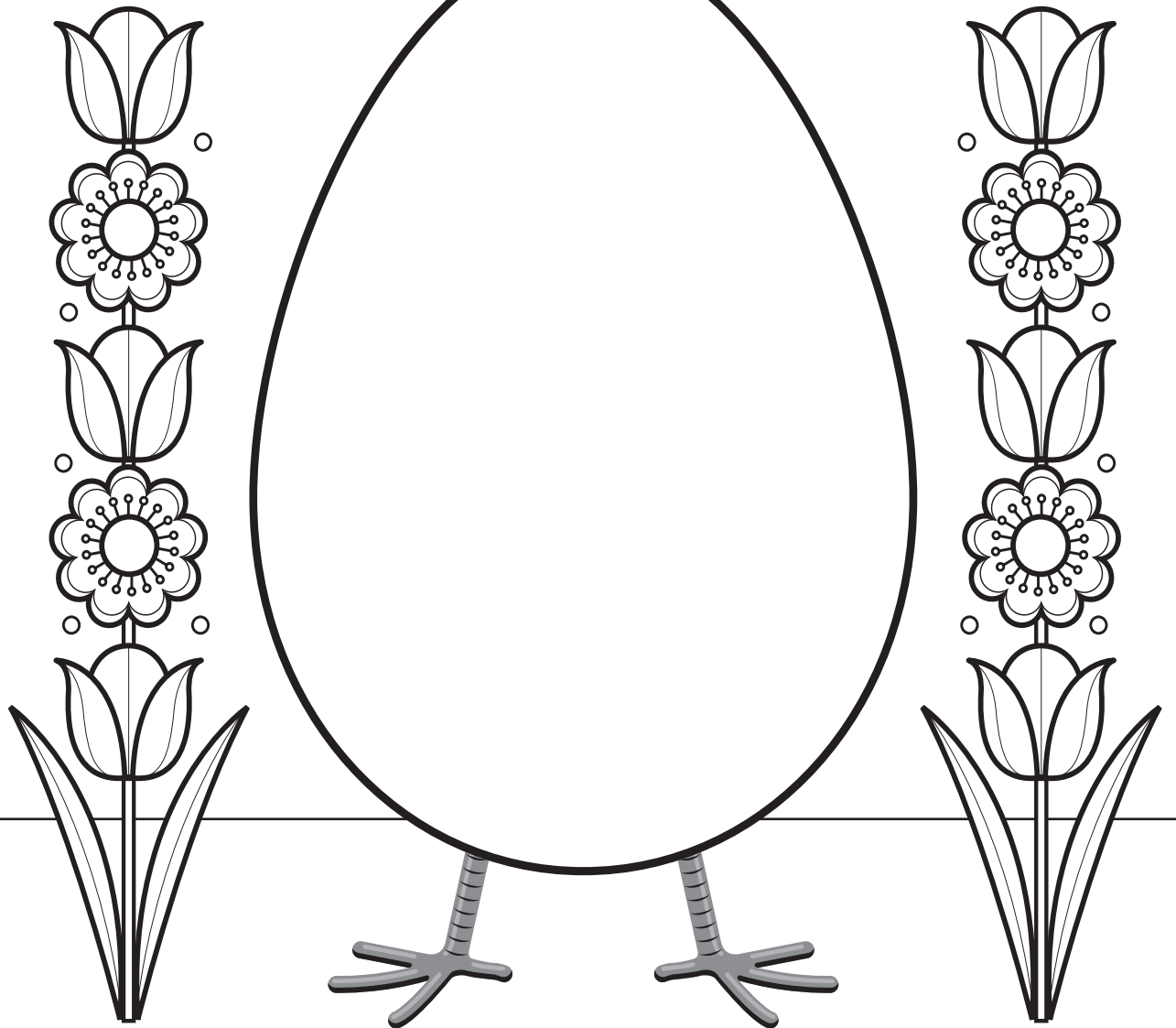


ENTRY DEADLINE THURSDAY, APRIL 10, NOON
Winners will be announced in the April 16 issue.



Mail or Bring Entries to:
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Or email:
andrea@courierjournal.net

Decorate This Egg for Easter!



Adults who color your kid's entry, will not win.

Adults can help in completing the entry form. Entrant information must be completed to qualify.

First & Last Name _____ Age _____

Address _____

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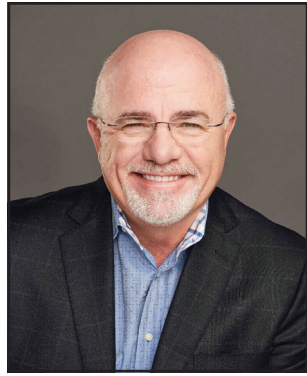
1 Large 1 Topping Pizza from



DAVE Says

by DAVE RAMSEY

WEALTH MAGNIFIES WHAT'S ALREADY THERE



Dear Dave,
My wife and I started out broke when we married. Since then, we've been very blessed in our work and investments. We're currently looking at retiring early in a few years, with a nest egg of somewhere between \$8 million and \$12 million. Our four daughters, all between the ages of 7 and 12, have been raised in the church, and we've tried our best to teach them to love God, not money. Is there a certain limit we should look at in terms of how much we leave them as an inheritance?

Mark

Dear Mark,
First off, wow! You two have done an incredible job managing your money. I'm so proud of you and what you've been able to accomplish.

Honestly, I don't look at things like this in terms of an amount, but as a principle. You aren't obligated, biblically or otherwise, to leave your money to your kids. At the same time, I think it's wrong to assume that leaving them your money will damage them in some way. Wealth always magnifies the character of the person holding it. That includes both their positive and negative traits. You said you're raising your girls to love God and understand that the church is important. I believe those are great first steps toward teaching children to have good, strong character.

One of the first things we taught our kids about, aside from God, was how they were not entitled to anything just because they hit the gene pool lottery. Another thing we taught them was that in order to be qualified to manage the Ramsey wealth, they had to understand they didn't own it — God did. Every bit of it. Their job was to manage it wisely. Once you understand that concept, you also begin to realize why the Bible has so many warnings about wealth. It's a heavy thing to carry in a wise manner.

The Bible tells us that

a good man leaves an inheritance to his children's children (Proverbs 13:22). But at the same time, you don't want your hard-earned money going to fund a cocaine habit for some here today, gone tomorrow reality television star on the back of a yacht. It sounds to me like you and your wife are doing a great job — not only with your money but also with raising your girls to know right from wrong and to have a sound, biblically based moral compass.

Finally, Mark, one thing I want you to avoid falling for is the thread running through some of our Christian churches that says money is a bad thing. It's not. Money is a tool, one that's not inherently good or bad. It can be used responsibly or irresponsibly, depending on the holder, and it exposes the morals and character of the people it touches.

Your job as parents is to raise kids who grow into adults with the morals and character to manage this huge financial legacy wisely for the Lord. If you do your job well (and I think you're off to a good start), the wealth you leave them will truly be a blessing.

— Dave

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

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Moments in Time



• **On March 24, 1965**, the first “teach-in” was conducted at the University of Michigan at Ann Arbor, in which 200 faculty members led special anti-war seminars while regular classes were canceled and rallies and speeches held sway for 12 hours.

• **On March 25, 2001**, Icelandic actress and pop singer Bjork made an unforgettable appearance at the 73rd annual Academy Awards in a nude body stocking draped with a large, fake white swan. As if that weren't enough, the artist then proceeded to “lay” six giant ostrich eggs. Whatever popular opinion said about the look, the dress went on to be honored by the Museum of Modern Art and The Metropolitan Museum of Art.

• **On March 26, 1804**, President Thomas Jefferson attended a public party at the Senate and led a diverse crowd in eating an enormous loaf of bread dubbed the “mammoth loaf.” The bread had been baked to go with the remnants of a giant block of cheese.

• **On March 27, 1929**, President Herbert Hoover had a phone installed at his desk in the Oval Office of the White House. It took a while to get the line working correctly and Hoover complained to aides when his son was unable to reach him from an outside line. Previously, Hoover had used a phone located in the foyer just outside the Oval Office.

• **On March 28, 1814**, the funeral of Dr. Joseph-Ignace Guillotin, inventor of the execution device that bore his name, took place outside of Paris, France. Guillotin had given the contraption to the French as a “philanthropic gesture” and was upset at how his reputation had suffered afterward when it became closely identified with political executions

and abuses during the French Terror after the Revolution.

• **On March 29, 1982**, 19-year-old North Carolina freshman Michael Jordan scored a 16-foot jump shot with only 15 seconds left to give the Tar Heels a 63-62 win over Georgetown for the NCAA tournament championship. “To tell the truth,” he said to New Orleans reporters, “I didn't see it go in. I didn't want to look.”

• **On March 30, 1949**, actor Robert Mitchum was freed from a Los Angeles County prison farm after spending the final week of a two-month sentence for marijuana possession there.

• **On March 31, 1492**, King Ferdinand II of Aragon and Queen Isabella I of Castile issued the Alhambra Decree, which mandated that all Jews be expelled from the country by the end of July. The church had already forced much of Spain's Jewish population to convert, and modern historians estimate that around 40,000 Jews emigrated. (c) 2025 King Features Synd., Inc.



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SIGNS OF THE PAST

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Tuscumbia, AL



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TUSKUMBIA

When Early Native Americans first came to this area, they discovered enormous Mammoth bones in Spring Park. There were Mammoth TUSKS everywhere so they named this place "Tuskumbia" which meant "Area of Tusks" but English settlers preferred to spell it "Tuscumbia"

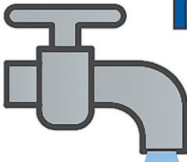
APRIL 1, 2025

“Tuscumbia” was incorporated in 1820 so it celebrates its 204th birthday this year. The marker relates the origin of the name and I am told that it was written especially for April 1.

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

GREENHILL WATER


NEW WATER RATES



Greenhill Water will have the following rate increase **beginning April 20, 2025**. The bills reflecting the new rate will be mailed to customers at the end of May.

\$21.15
plus tax

Minimum Monthly Bill
for the first
2,000 Gallons



6.75
per thousand
all over 2,000
gallons

Any questions or concerns contact the Greenhill Water Department at **256-757-2863**

35496 County Road 8 | Florence, AL 35634

Community Notes...

Continued from page 28

American Legion Post No. 31, 6:30pm., third Monday, (April 21) Legion Hall, 110 1/2 N. Main St., Tusculmbia. Meal and program. Ardel Hollis, 256-710-7097

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

The Colbert County Domestic Violence Response Coalition will host its Spring Vendor Fundraiser Event Saturday and Sunday, April 12-13 at the Roundhouse, 110 North Indian St. in Tusculmbia. Vendors and crafters are welcomed and encouraged to participate. The "Love Shouldn't Hurt" Vendor Market is from 9am-5pm Saturday and 12-4pm Sunday.

More than two dozen vendors are expected to take part at this indoor event. Join us and enjoy shopping including handmade crafts, boutique clothing, Tupperware, food trucks, sweets/ treats, and much more!!

Funds raised by booth rentals and donations will go directly to the local community through the Colbert County Domestic Violence Response Coalition's "Starting Over Project."

8 x 8 vendor spaces are available for \$40 each in advance. (nonrefundable) Food trucks can take part for \$100 each. Vendor set up is from 4-6pm Friday, April 11. Breakdown is from 4-5pm Sunday.

For vendor details or more information about the CCDVRC, please call 256-284-2284, email: colbertdvrc@aol.com. Facebook: Colbert County Domestic Violence Response Coalition.

Taco 'Bout a fun night - Benefit for Holos Hope - Silent Auction, Music, Dinner, & Lizzie's Coffee Bar.

Benefit to Support Women Survivors of Human Trafficking and Domestic Abuse Florence.

May 3, 5pm, at 1954 Jackson Rd. Florence, \$40. Register now.

Tickets for "Taco 'Bout a Fun Night" are available at <https://www.zeffy.com/.../taco-bout-a-fun-night-silent...> All proceeds will go towards Holos Hope's initiatives, which provide counseling,

job training, employment, education opportunities and life skills and medical and dental care and safe housing for women in need.

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.

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.

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.

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

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

The TN River Bass Club fishes monthly on Tennessee River and Bear Creek lakes. Welcome boaters or non-boaters 16 or older of all experience levels to join. Club is based in Sheffield. For more information, contact Tommy at 256-627-5662.

Day by Day Grief Support Group, second Sunday (April 13) of each month, 2pm, Woodmont Baptist Church, Darby Drive, Florence.

Shoals Piecemakers Quilt Guild, 7pm, second Monday, (April 14) Saint Bartholomew's Episcopal Church, Darby Drive, Florence.

CaringPlace Caregiver Support Group, second Monday of each month, (April 14) 10-11 a.m., CaringPlace Center, 216 Marengo St., Suite I, Florence. Grief Group follows, 11-11:30am. Information, Eileen Nunnally, 256-762-1166.

Underwood-Petersville Neighborhood Watch meets at 2pm the 2nd Sunday (April 13) of each month at Underwood-Petersville Community Center, 840 Lauderdale 7, Florence.

Alzheimer's Support Group, 2-3pm third Mondays, (April 21) Florence-Lauderdale Public Library, 350 N. Wood Ave. Adheres to CDC guidelines. 404-663-1544

The Florence Duplicate Bridge Club meets at the Royal Avenue Recreation Center, 420 N. Royal Avenue, Florence, every Monday and Wednesday (except holidays). Players new to duplicate should arrive early for guidance. Players must be fully vaccinated. 256-810-1107

The Central Community Center Breakfast 7-9am, the third Saturday of each month. (April 19). Located at 4130 Lauderdale County Rd. 6, Florence.

Shoals Model Railroaders meeting, 6pm., first Tuesday, (April 8) 206 W. Fifth St., Tusculmbia

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

Washington Masonic Lodge No. 36, 207 W. Fifth St., Tusculmbia, meets the second and fourth Monday at 7pm.; practice at 7pm Thursday. 256-856-3852

Toddler Time Storytime (Ages 18-36 months) - Every Tuesday at the Muscle Shoals Public Library. Join Ms. Amy for songs, stories, and age-appropriate

activities. Caregivers must remain with children for all programs.

Sheffield Kiwanis Club, Noon Wednesdays, Park Place, 500 N. Montgomery Ave., Sheffield.

Florence Kiwanis Club, Noon Fridays, Shoals Marriott Conference Center, 10 Hightower Place, Florence.

Tusculmbia Kiwanis Club, Noon Tuesdays, Helen Keller Public Library annex, 511 N. Main St., Tusculmbia. Lunch and speaker. Joel Parris, 256-577-6968

Florence Rotary Club, Noon, Mondays, Marriott Shoals Conference Center, 10 Hightower Place, Florence. Lunch: 11:30 a.m.

Florence Exchange Club, Noon, Tuesdays, Marriott Shoals Conference Center, 10 Hightower Place, Florence, for lunch and program. James Barnett, 256-443-3836

Tusculmbia Civitan Club, Noon Thursdays, Helen Keller Public Library Annex, 511 N. Main St., Tusculmbia. Lunch and speaker. Richard Sheridan, 256-381-2298.

Joints in Motion, chair exercise class, Tuesday, Thursday, and Friday at The Club (Florence Senior Center), 9:30am. No charge. BINGO Wednesdays 10:15am until our 11:30am lunch (w/ \$1 lunch donation)! If you are 60+ you can join us for lunch and games. 256-760-6420.

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

Florence Parks and Recreation/ The Club hosts the Florence Singing River Squares dance every Monday from 5:30-7:30pm at The Club/Florence Senior Center, 450 Country Club Drive in Florence (excluding any state

or federal holidays) 256.760.6420 for more information. fdavis@florenceal.org. No experience necessary. Drug, alcohol, tobacco & weapon free facility. Fran Davis at 256-760-6420 or fdavis@florenceal.org

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

Social Dance on Tuesday Nights, 6:30-8:45pm, at The Club (Florence Senior Center), 450 Country Club Drive in Florence. Music from across the decades provided by The Browns. The Club is an alcohol, drug, smoke, and weapon-free facility. 256-760-6420.

Dance Lessons Florence Parks and Rec will be offering small group ballroom dance lessons at Royal Avenue Recreation Center. Beginner class 1-2pm, intermediate class 2-3pm. There are also select times available for individual/couple lessons. These lessons are perfect for weddings, formals, proms, lead outs, cotillions etc. Space is limited. Call Royal Ave, Rec Center, 256-760-6245, to sign up.

Country Line DANCE Lessons 6:30-8pm Thursday nights Instructor: Jan Ownby, \$10/ Person 1104 US Hwy 72. Tusculmbia. Come Dance with Us! For more info: 256-810-0973.

The Florence Senior Center (The Club) - Diamonds in the Rough presents Fabulous Bus Tours for 2025. Planning is underway now!

The Ark Encounter & Creation Museum - Apr 7 - 11, 5 Days - 4 Nights 8 meals: 4 breakfasts and 4 dinners \$815 pp/Double Occupancy

See the Bible come to life on this amazing bus tour to The Ark Encounter, Creation Museum, and more!

San Antonio, TX - Feb 16-25, 7 days-6 nights, 10 meals: 6 breakfast and 4 dinners. \$915 pp/double occupancy.

Cruise the River Walk, tour San Antonio, The Alamo and LBJ Ranch, and more!

Virginia Beach, Colonial Williamsburg

Bullfest...

Continued from Page 12

with excitement, giving back and a passion for the sport.

Proceeds from the event benefit local organizations such as the Wounded Firemen's Association, multiple volunteer fire departments, the North Alabama Children's Home, and various other charitable initiatives.

Beyond the Bullfest, the Ross Hill Foundation continues Ross's mission of inspiring and supporting young athletes. The foundation sponsors up-and-coming bullfighter Riggan Garrett and tie-down roper Thomas "Taco" Conway. It has also funded youth rodeo events and provided scholarships to Cody Webster's Bull Skools, ensuring the next generation of bullfighters has the training and mentorship they need to succeed.

At its heart, the Ross Hill Memorial Bullfest is about more than just the adrenaline rush of American freestyle bullfighting. It's about preserving a legacy, celebrating a life lived to the fullest, and uplifting others in the process.

The arena is located at 2576 Three Mile Lane in Tusculmbia.

See NOTES... page 31

Brain Zone! ANSWERS

Even Exchange answers

1. Merlin, Marlin	6. Tardy, Tarry
2. Picky, Pinky	7. Gaggle, Giggle
3. French, Trench	8. Twine, Twins
4. Scare, Stare	9. Ledger, Lodger
5. Detour, Devour	10. Posse, Poise

Answers

- Singer-songwriter Chip Taylor, in 1967. But it was Merrilee Rush who made the song a hit in 1968, earning her a Grammy.
- Stevie Wonder, in 1967. The song almost made it to the top of the chart but was blocked from the No. 1 slot by "Light My Fire."
- Dion (born Dion Francis DiMucci) in 1963. Dion had been invited to fly on the ill-fated plane that crashed and killed Buddy Holly, Ritchie Valens and J.P. Richardson (the Big Bopper) on Feb. 3, 1959, but didn't want the expense of the ticket.
- Styx. It was used in the 1999 film "Big Daddy."
- "I've Never Been to Me," by Charlene, in 1976. The first release of the song didn't get much notice, but the re-release in 1982 shot the song to the top of charts around the globe.

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Answers

- Shooting.
- Mississippi.
- Phoenix.
- Melvin Pender Jr.
- The Pittsburgh Pirates.
- Jason Kapon.
- Champ Bailey.

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Answers

1. Adapt
2. Attain;
3. Scale;
4. Endure

Today's Word
TARANTULA

Trivia test

by Fifi Rodriguez

- "The Dick Van Dyke Show."
- Skittles.
- The Green Lantern.
- Sweden.
- Two.
- "The Shining." It's the word "murder" spelled backward.
- Epidermis.
- Warren Harding (1921).
- 1947.
- Paddington Bear and the Brown family.

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Puzzles4Kids

Answer

SIGNAL	L	GAINS
OUNCES	U	CONES
CASHED	C	SHADE
SKETCH	K	CHEST
GREASY	Y	RAGES

CryptoQuip

answer

Future superhero who might wear a long-sleeved, belted robe instead of a cape: **Caftan Marvel.**

BIBLE TRIVIA

by Wilson Casey

thousand were baptized on the day of Pentecost? 1, 3, 5, 7

ANSWERS: 1) Neither, 2) 32, 3) Annas, 4) 12, 5) Stork, 6) 3

"Test Your Bible Knowledge," a book with 1,206 multiple-choice questions by columnist Wilson Casey,

Sports QUIZ

by Ryan A. Berez

Answers

- Shooting.
- Mississippi.
- Phoenix.
- Melvin Pender Jr.
- The Pittsburgh Pirates.
- Jason Kapon.
- Champ Bailey.

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Find the Twins

Kids' Maze Solution

Word Spiral Answer

ABORIGINE

SECRET CODE

What travels around the world but stays in a corner?

a Postage Stamp

Maze

ASK THE ATTORNEY



Thomas McCutcheon

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Are Minor Auto Accidents Really Minor?

When people hear the term "minor auto accident," they often picture a small fender bender with no significant consequences. However, what seems minor can cause injuries. While some accidents truly are insignificant, others have hidden impacts that only become evident over time.

A minor accident typically refers to a collision that results in little to no vehicle damage and no apparent injuries. These include fender

benders (in parking lots or at stop signs), low speed rear-end collisions, and scrapes or dents caused by minor impacts.

Insurance companies call these MIST cases. Minimal Impact Soft Tissue cases.

There can be hidden costs to a minor accident. A Carfax report diminishes the value of a car or truck. Hidden bumper damage, and sensor malfunctions which can lead to expensive repairs later.

Injuries may not be immediately obvious. Even low speed collisions can cause injuries such as whiplash, concussions, muscle strains. Often these types of injuries will develop over hours or even a few days after the accident. In other cases, people hurt immediately.

To avoid future complication, file a police report. Check for injuries. Even if you feel fine now, monitor how you are feeling in the days following the accident. If you need treatment, you should get it.

Are minor accidents really minor? Not always.

Often people have pre-existing conditions which they don't know about, or they simply hurt worse or differently. That does not disqualify a person from seeking compensation no matter how important it seems to the insurance adjuster.

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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We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.



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ATTORNEYS AT LAW

Notes...

Continued from page 30

& Historic Norfolk - May 4-10, 7 days 6 nights, 10 meals: 6 breakfast 4 dinners. \$1130 pp/double occupancy.

Visit Virginia Beach boardwalk, Norfolk Naval Base Harbor Cruise, visit battleship Nauticus and Wisconsin. Mariner's park and museum, aquarium and more!

Cape Cod & Martha's Vineyard, - July 2-20, 9 days 8 nights, 14 meals: 8 breakfast 6 dinners. \$1370 pp/double occupancy.

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

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

Visit authentic Maple Farm, Ben & Jerry's Ice Cream Factory, Dinner Cruise/Entertainment on Lake Champlain, Sherburne Museum, Cider Mill, Quarry and more!

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

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

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

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible.

For more information contact NACOLG SENIORx today. There is no charge for this service. 1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529

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

The Community Hope Foundation is seeking dedicated volunteers to serve as reading tutors for K-3 graders, helping children improve their reading skills and comprehension. This is a wonderful opportunity to make a lasting impact on young learners at a critical learning stage in life! Join Our Reading Enrichment Program!

Volunteers can include retired teachers, current teachers, aspiring teachers, and anyone with a passion for helping children succeed! Volunteers will be asked to submit an application, provide a background check, and commit at least 2 hours per week during the school year.

If you are interested, please email us at tdpflorence@gmail.com or call

text 256-412-9086. Help us inspire the next generation of readers and lifelong learners!

All Sheffield Senior Citizens, ages 60 and over, are invited to come join us at 303 2nd street in Sheffield for a free meal (\$1 donation is optional) or if you are home bound, we can deliver you a free meal Monday-Friday. The Sheffield Senior Center is open from 8AM-noon M-F. You must be present before 11am for the free meal. We play Bingo free of charge on Monday, Tuesday, and Friday and you can win an assortment of cool items. A variety of other games are also

played daily.

We have Karaoke on Monday evenings and a live dance band on Friday evenings starting at 5pm. If you do not drive or don't have a way to the Center, a Senior Center bus can pick you up and bring you home at no charge! There are also planned outings designed especially for seniors. We also go out to eat as a group once a month. We would love to have you join us!

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

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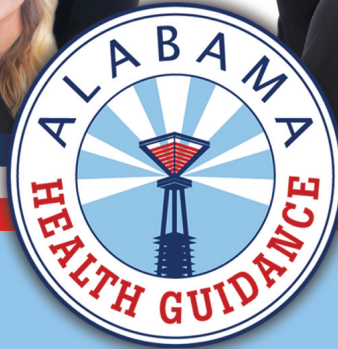
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