

## Market Open on Winter Art

TUSCUMBIA – The Tennessee Valley Museum of Art is hosting TVAA's Winter Art Market December 2–23. The curated seasonal showcase features 30–45 local and regional artisans offering fine art, jewelry, pottery, and unique holiday gifts. The public opening is December 2, Tuesday–Saturday from



9am–5pm, and will be closed on Sunday and Monday. The final day to shop is December 23, with doors

closing at 5pm. Admission is \$5. The museum is located at 511 W. Water St. in Tuscumbia. For more information, call 256-383-0533 or visit [www.tennesseevalleyarts.org](http://www.tennesseevalleyarts.org)

## Camerata's Annual Show

FLORENCE – Florence Camerata will present their Annual Holiday Concert on Thursday, December 4 at 7pm at the First Presbyterian Church on E. Mobile Street in Florence. The audience will be treated to a delightful variety of carols, familiar holiday songs, and something new! Under the capable leadership of **Rebecca Rockhill** and pianist **Karen Cantrell**, the popular volunteer community choir will be eager to add joy to your holiday season! Admission is free, but donations are gratefully accepted.

For more information call 256-810-9512.

See **SHORTs...** on Page 6

Volume 143 Number 6

December 3, 2025

POSTAL PATRON

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# Courier Journal

g Northwest Alabama and beyond with direct mail, saturation coverage

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For information about advertising in premium positions like this, please call 256-740-4701.

## German Christmas Service December 7

FLORENCE – Shoals residents will get the chance to experience Christmas in Germany when Church of the Good Shepherd in Florence hosts a German Christmas service at 6pm on Sunday, December 7.

Germany has a rich history of religion, which led to Christmas services in many Lutheran churches in the U.S. The service will be conducted mostly in German with the sermon in English. It will feature several traditional German Christmas carols with readings from the Christmas story in German, much like a Lessons & Carols service.



See **GERMAN...** on Page 2

## 'Eddy' and 'Maggie'

Florence Unveils the City's New Automated Metals Sorting Line



FLORENCE – The city of Florence, in partnership with the Alabama Department of Environmental Management (ADEM), celebrated a major step forward in the recycling sorting process recently with a ribbon cutting ceremony for the city's new fully automated metals sorting line, affectionately nicknamed Eddy and Maggie.

The dynamic duo, an eddy current aluminum sorter named Eddy and a magnetic steel sorter named Maggie,

work side by side to separate metals with speed, precision, and efficiency. Together, they make recycling smarter, faster, and more impactful for Florence and the Shoals region.

See **SORTING LINE...** on Page 2

## Breakfast with Santa at NWSCC

Foundation's 4th Annual

MUSCLE SHOALS – Kick off the holiday season at the Northwest Shoals Community College Foundation's 4th Annual Breakfast with Santa on Saturday, December 6 from 9–11am at the Hospitality House on the Shoals Campus for breakfast, holiday crafts, and Christmas carols. Children will have the

See **SANTA...** on Page 4

## INSIDE this Issue



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## Take Advantage of These Tax Credits Before It's Too Late!

Shoals homeowners can claim up to \$2,000 in federal tax credits toward a HVAC system. AND - stack that credit with additional equipment rebates and EnergyRight cash incentives from TVA.

Federal tax credits end on December 31, 2025.

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The Annual Percentage Rate, referred to as APR, is based on an index (WSJ Prime Rate) plus a margin. The discounted introductory APR is fixed for the initial 12-month period. Thereafter, the APR is variable and may change daily but will never exceed 16% or be less than 2.50% per annum. The margin for each loan is determined by credit qualifications, lien position, owner occupancy, loan-to-value (LTV) ratio and other loan features. The stated APRs represent borrowers with a minimum 760 credit score, owner-occupied first lien primary residence, maximum 80% LTV and 0.25% discount for auto-debit from a United checking account. A rate without auto debit will be higher. Eligibility for reduced closing costs requires a United Community Bank checking account. Closing costs vary by state and loan amount. Bank may choose to waive a portion of the closing costs. Borrower pays all costs pertaining to recording fees, tax monitoring fees and mortgage taxes. HELOC product is available only for consumer owner-occupied, single-family residences and is not available on manufactured homes or leasehold properties. Bank must be in a valid first- or second-lien position. Property insurance and flood insurance, if applicable, are required on all collateral. The HELOC has a 10-year draw period and 15-year repayment period. Exclusions and limitations apply. Offer subject to bank's standard credit approval criteria and is subject to change without notice. Stated APRs are accurate as of 10/30/2025. Third party fees vary based on loan amount and generally total between \$236.00 - \$815.00 (\$10,000.00 line); \$317.00 - \$1784.00 (\$100,000 line); \$1,120 - \$3,847.00 (\$500,000.00 line) and \$6,000 - \$13,665.00 (\$2,000,000 line). Your fees could be lower or higher.



NMLS # 421841 | © 2025 United Community Bank | ucbl.com

## German...

Continued from Page 1

The UNA saxophone trio will play German Christmas carols in the foyer before the service. Several participants will be dressed in traditional German Lederhosen and Dirndl. After the service, German snacks and cookies will be available to try. The service will be conducted by Pastor Lanier Nail from Church of the Good Shepherd. Lectors are from the UNA German Club and the newly formed North Alabama German Club.

All are welcome to experience this small taste of Christmas traditions from Germany.

#### ESTATE SALE

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## Sorting Line...

Continued from Page 1

"This project reflects Florence's commitment to environmental stewardship, innovation, and efficiency," said Mayor Ron Tyler. "We're proud of our recycling team and their dedication to keeping Florence clean and forward thinking. Every can recycled here has the potential to be reborn just a few miles away at Constellium in Muscle Shoals, supporting local jobs and fueling one of the most advanced aluminum recycling operations in North America. We hope everyone will do their part and keep those cans and bottles coming to help Eddy and Maggie stay busy."

"Adding this level of automation allows us to recover more materials efficiently," said David Koonce, Solid Waste, Street, and Recycling Manager. "Eddy and Maggie have already made a difference. Every can that goes into your bin helps them do their job better. The more our community recycles, the stronger our program becomes."

The project was funded through a \$95,797 Alabama Recycling Fund (ARF) grant, bringing full automation to the metals sorting line. Installation partners included Marathon Equipment, Hoosier Machinery Solutions, Thompson Rents, and Keeton

Electric.

During the ceremony, guests watched aluminum cans zip, pop, and fly into bins as the automated system came to life. Representatives from ADEM and Constellium, a global leader in aluminum manufacturing and recycling, joined city officials for a demonstration, followed by a facility tour.

Residents are encouraged to keep "feeding the line" by recycling aluminum and steel cans, paper, cardboard, and plastic bottles in a curbside cart, at a county drop-off location, or at the Florence Recycling Center. Every recycled item helps keep valuable materials out of the landfill and supports local manufacturers.

Constellium Muscle Shoals, located just down the road from Florence, plays a key role in the recycling loop. Home to the largest used beverage can (UBC) recycling facility in North America, the plant has the capacity to process over 20 billion cans annually. Operating 24/7, the site employs approximately 1,300 team members who transform UBCs through melting, casting, and rolling. The finished coils are shipped to customers across North America, enabling cans to return to store shelves in as little as 60 days.

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Florence, AL 35630  
**Questions or resumes may be emailed to:**  
[Kevin.Blurton@timesdaily.com](mailto:Kevin.Blurton@timesdaily.com)



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As an added bonus for our advertisers, all classified ads placed in the Courier Journal are also online at [TNValleyStuff.com](http://TNValleyStuff.com)

### Questions?

Call our office at 256-764-4268

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Russell Roden  
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### OFFICE STAFF/CLASSIFIED

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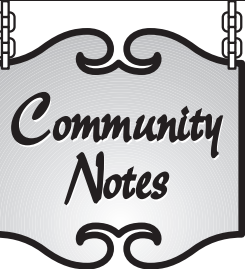
Fax: 256-760-9618

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

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

**219 W. Tennessee St.  
Florence, AL 35630**  
or email to:  
[editor@courierjournal.net](mailto: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.



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

**Christmas for Kids** - It's that time of year again. We are in need of sponsors for children during Christmas. These children have one or both parents in either jail or prison.

These are innocent children who have done nothing but are certainly affected because of their parent's wrongdoing.

If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details call or write me.

Debbie Dixon 256-443-1297, P.O. Box 2234, Florence, AL 35630. Tax ID # 27-20011583

**Florence Camerata will present their Annual Holiday Concert** on Thursday, December 4 at 7pm at the First Presbyterian Church on E. Mobile Street in Florence. The audience will be treated to a delightful variety of carols, familiar holiday songs, and also something new! Under the capable leadership of Rebecca Rockhill and pianist Karen Cantrell, the popular volunteer community choir will be eager to add joy to your holiday season! Admission is free, but donations are gratefully accepted. For more information call 256-810-9512.

**You are not alone... Everyone is welcome to attend** our monthly grief support group on Thursday, December 4th at 10 am in the Florence -Lauderdale Public Library located at 350 North Wood Avenue in Florence. This is a FREE service provided by Gentiva Hospice. For more information, call Garry Lovette at 256.648.0323.

**Florence Fly Fisher & Tyers meets the 1st Tuesday** of every month (Dec. 4) from 6:30-8pm at St Bartholomew Episcopal Church, 1900 Darby Dr. in Florence. Anyone interested is welcome and encouraged to attend.

**Drive-thru Live Nativity Friday-Saturday, December 5-6** from 6-8pm at Bethesda Missionary Baptist Church, Hwy 48 in Russellville.

**Pottery Show - Friday, December 5, 10am-5pm** and Saturday, December 6, 10am-4pm at 1809 North Wood Ave., Florence.

There will be a pottery show featuring local artists Susan Campbell, Dru Hites, Martha Plylar and Beverly Wiginton at 1809 North Wood Ave., Florence.

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

**A German Christmas Service** will take place at 6pm on Sunday, December 7 at Church of the Good Shepherd, 2001 Cloyd Blvd in Florence. The service will be conducted mostly in German with the sermon in English. Several traditional German Christmas carols will be featured as will reading parts of the Christmas story in German, much like a Lessons & Carols service.

The UNA saxophone trio will play German Christmas carols in the foyer before the service. After the service, German snacks and cookies will be available to try. The service will be conducted by Pastor Lanier Nail from Good Shepherd. Lectors are from the UNA German Club and the newly-formed North Alabama German Club.

**The LaGrange Living Historical Association** meets the first Sunday (December 7) at 2PM at the LaGrange College Site Park 1491 LaGrange College Rd. Leighton. Contact L. C. Lenz 256-702-6953.

**The Batting Brigade Quilt Guild** has hospitality at 9am the second Monday of the month, (December 7) with a meeting at 9:30am, at Edgemont United Methodist Church, Florence. For information, call Liz at 601-590-4367.

**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.

**Marketing Beef Directly to Consumers - Wednesday, December 10**, 3pm-7pm at the Northwest Alabama Livestock Auction, AL HWY 243 South, Russellville.

This program will cover topics of cattle nutrition, local beef marketing, tackling farmers markets and a panel discussion. The Alabama Cooperative Extension System (Alabama A&M University and Auburn University) is an equal opportunity educator, employer, and provider. If you need a reasonable accommodation or free language access services, contact Ali Gotcher at 334-752-1718 or acg0134@aces.edu by 11/19/2025. Address: Northwest Alabama Livestock Auction 14330 AL HWY 243 South Russellville, AL 35654 Contact: Ali Gotcher acg0134@aces.edu (334) 752-1718 Register Online View

this event online: <https://www.aces.edu/event/marketing-beef-directly-to-consumers/>

**LifeSouth Bloodmobile Dates:** **Friday, December 5** Central High School, 8am - 3:30pm

**Saturday, December 6** Farmers Home Furniture - 1418 Woodward Ave, Muscle Shoals, 10am - 4pm

**Sunday, December 7** Walmart - Hough Road - Florence, 10am - 4pm

**Monday, December 8** Rogers High School, 8:30 am - 2:30 pm

**Tuesday, December 9** Shoals Christian School - 301 Heathrow Dr., - Florence 9:30am - 4pm

**Wednesday, December 10** Russellville Hospital, 10am - 5pm

**Thursday, December 11** Sheffield High School - Cheer, 8:30am - 2:30pm

**Tuesday, December 23** AT&T - Russellville, 10am - 4pm

# Santa...

Continued from Page 1

chance to meet Santa and some of his special friends, including Elsa, Olaf, and the Grinch.

Tickets are \$15 per person, and everyone age two and older must have a ticket for entry (children under two are admitted free). All proceeds from this event will benefit the NWSCC Foundation. The Hospitality House is on campus at 800 George Wallace Boulevard in Muscle Shoals. For more information, please call 256-331-5200.

See NOTES... page 14

**Extended Holiday Hours Mon. thru Sat. 10-5!**

**HOLIDAY SALES EVENT**

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**HELPING HANDS**

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**DEADLINES:** Issues Published Every Wednesday  
INSERTS - 5 pm Thursday  
DISPLAY ADS - 5 pm Thursday  
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## Shorts...

Continued from Page 1

### Gift-Making Demo Dec. 7

FLORENCE – Florence Arts & Museums will present a *Holiday Gift-Making Demonstration* with Mothering Herbs on December 7 from 1-2pm at Pope's Tavern Museum, 203 Hermitage Drive in Florence. **Summer McCreless** is the owner of Mothering Herbs and a second-generation herbalist. This event will provide an opportunity for participants to learn tips, tricks, and recipes for hand-made holiday gifts they can make on their own at home.

Registration for this event will be \$20 per person and can be found on the calendar page of the website, [florencealmuseums.com](http://florencealmuseums.com).

McCreless has been practicing herbalism for over 18 years, teaching

herbal education and plant identification and uses in North Alabama. She has over 30 years of experience and education in plant identification in the United States.

For questions, call 256-760-6379 or email: [connect@florencealmuseums.com](mailto:connect@florencealmuseums.com).

### Annual Wilson Park Lighting

FLORENCE – Florence Parks and Recreation and the Florence-Lauderdale Public Library invite the community to Wilson Park for the annual Christmas Lighting. The park will shine in a patriotic holiday theme as Florence officially welcomes the season.

The event begins at 5pm and includes a special performance by the Mars Hill Bible School 6th Grade Chorus and the festive Christmas Bike Parade hosted by the Library.

Families and friends are encouraged to attend this free community celebration, enjoy the lights, and share in an evening of music, tradition, and holiday spirit. - Proudly celebrating America's 250th anniversary.

### 3U Children's Story Event

FLORENCE – Florence Arts & Museums will host another in the Storytime at the Museum class series on Friday, December 5 from 10-11am at the Kennedy-Douglass Center for the Arts. Families including ALL ages are invited to come and listen to children's literature focusing ideally on ages 3 and up.

The winter story read aloud will be, *The Lights that Dance in the Night* by **Yuval Zommer**, a beautifully written story of what animals do when they see the Northern Lights, also known as the Aurora Borealis.

After listening to the story, families will have the opportunity to learn a little more about the science and the cultural history of the Northern Lights and create their own paper and chalk artwork to take home or display at the Kennedy-Douglass Art Center windows to share with the community.

This event is free to the public.

This program is sponsored by the City of Florence Department of Arts & Museums.

The Kennedy-Douglass Art Center is located at 217 E. Tuscaloosa Street in Florence. For more information, call 256-760-6379.



### Donation Box in Our Office

SHEFFIELD — The *Courier Journal / TimesDaily* office is an official drop-off point for the annual Toys for Tots drive in the Shoals. We are located at 219 West Tennessee St. in downtown Florence.

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Let's be real. The holiday season feels different this year. The festive cheer is competing with a low hum of... well, everything. Inflation, headlines that make you sigh, and that general feeling of being permanently "on" thanks to our devices. As we dive into the holiday shopping frenzy, it's worth asking: how can we use tech this year without letting it use us?

We all know the drill. The targeted ads follow you from your coffee scroll to your evening Netflix binge, whispering about the \*perfect\* gift. Algorithms are basically our new, overly eager elves. And



Martin Dean

## 'Tis the Season to be... Screen-Weary?

### A Holiday Tech Reality Check

by "The Computer Skeptic"

while it can be convenient, it's also exhausting. This year, the smartest tech move might be to consciously step back from the digital noise.

So, what's the trend? It's shifting from "more" to "meaningful." Instead of another gadget that adds to screen-time, people are looking for tech that fosters real-world connections or actual ease. Think less about the flashy new smartphone, and more about a digital picture frame you can pre-load with family photos for a far-away relative. It's always

supposed to have been about technology that bridges distance, not creates it.

Gift ideas are following this cozier, more intentional vibe. Consider a smart mug that keeps their coffee hot while they work from home, a small but thoughtful nod to daily comfort. A subscription to a meditation app could be a lifesaver for someone feeling overwhelmed. Or, how about a simple, easy-to-use streaming stick to replace the complicated mess of remotes for

your less-techy parents? The goal is to reduce friction and stress, not add to it.

And this brings us to the cautionary part. In a world that feels increasingly divided and frantic, the last thing our holidays need is more doomscrolling or comparison anxiety. That "perfect" holiday you see on social media is a highlight reel, a curated fiction. When you feel the pull to compare your gathering, your gifts, or your tree to someone else's curated feed, put the phone down. Be present in your own, wonderfully imperfect living room.

My suggestion for this unique holiday season? Let's use technology as a tool, not something we are tied to. Find a price-tracking app to get the best deals and save money where you

can. Use video calls to include friends or family who can't travel. But then, make a conscious choice to log off. Mute the notifications, hide the phones during dinner, and watch a classic movie "together".

The most valuable gift we can give each other—and ourselves—this year might just be our undivided attention. In a noisy world, a little quiet connection is truly priceless. Happy, and mindful, holidays.



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## Commentary

# A Cashless Society Squashes Freedom

**L**ately we have been exposed to a lot of hype about how a cashless society would be beneficial for us. With the proliferation of online shopping, automatic payroll deposits, Apple-pay, tap and go payment systems, and the like, we seem to hear a lot of positives, but very few drawbacks. Having the option of cash/card/digital is great, but going completely cashless? We're not thinking too clearly.

Sure, no cash in circulation can reduce the frequency of burglaries, employee theft, sales of stolen guns, and bank hold-ups.

If stolen, cash is essentially untraceable. It is also useful for criminals and illegal transactions. But NO cash?

They claim innovations such as embedded microchips, digital wallets, and artificial intelligence payment systems continue to strengthen the security around cashless transactions. Money management can be simpler since every transaction is recorded,

**See A CASHLESS SOCIETY... 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

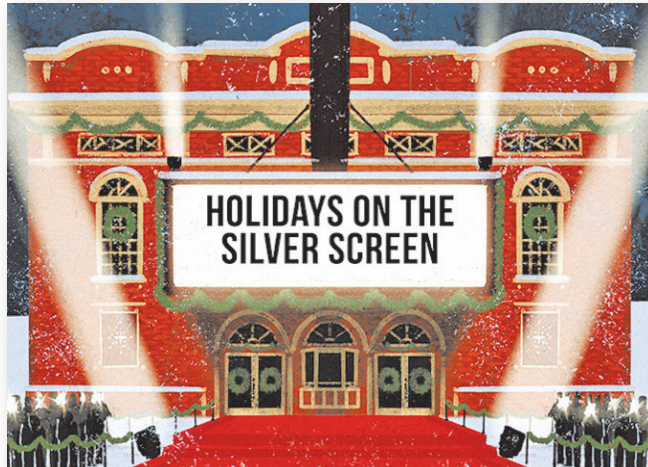
## Courier Journal

## in the Shoals

# THIS WEEK

December 3, 2025

## Happening THIS WEEK



## Shoals Symphony Welcomes Holidays

FLORENCE—The Shoals Symphony at UNA is rolling out the red carpet for "Holidays on the Silver Screen" Saturday, December 6 at 7pm in Norton Auditorium.

The Shoals Symphony will help bring Tinseltown to the Shoals with various recreations of iconic holiday film moments set to music led by conductor Ethan Lolley.

**See SYMPHONY... on Page 10**

## Santa Paws Christmas Market for Chloe's Fund

FLORENCE – Throughout the year, volunteers with Chloe's Fund have been preparing for the non-profit's 6th Annual Santa Paws Christmas Market. Spearheaded by Santa Paws coordinator, Linda Fenton, the group scours various fairs and antiques shops looking for unique items of interest to be included in the sale,

**See PAWS... Page 20**



**THE SHEFFIELD PUBLIC LIBRARY**, at 316 N. Montgomery Ave., will have a visit from Santa Claus from 3-4:30pm on Wednesday, December 3. Meet Santa and have a picture with him. One free picture per child.

## THE LAUDERDALE COUNTY ADC AND BLUEPRINT ALABAMA

will host a Community Dialogue with former United States Senator gubernatorial candidate, Doug Jones, on Saturday, December 6 from 12-2:30pm at Mt. Moriah Primitive Baptist Church in Florence - 820 W. Irvine Ave. The gathering with Jones will open with a listening session, then he will answer audience questions. Jones has declared his interest in running for governor, so it will be an opportunity for people in the community to share ideas and issues that are important. This event is free and open to all.

**JOHN PAUL WHITE AND FRIENDS** return to Norton Auditorium for their "Home for the Holidays" concert on December 3 in Florence. The special holiday show will benefit the John Paul White Entertainment Industry Endowed Scholarship at the University of North Alabama. Purchase tickets at [www.una.edu/entertainment/jpw.html](http://www.una.edu/entertainment/jpw.html)

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## Women are Allowed? EXCUSE ME?

Editor,

Let's talk about this fun-police-mandated word "allowed." Allowed by whom? By the same paragons of virtue crowd that burned women alive for being "too smart?" By the ones who outlawed women from reading, voting, and owning property because it threatened, bruised, and fractured their fragile egos? The same people who still panic and experience a total neurological meltdown when a woman dares to sit at the head of a boardroom table? Oh, yes — thank you, mighty overlords, for your generous crumbs of liberty.

But here's the delightful irony: women were ruling empires from golden thrones and commanding vast armies while men were still drawing stick figures in caves.

Women birthed nations — literally — while men wrote laws deciding if those same women could even own their own bodies. Women ran revolutions, resisted oppression, and rebuilt entire societies while men

stood around acting like the referees of existence, blowing their whistle: "Okay, fine, you're allowed now. Don't get too cocky."

Too cocky? Sweetheart, women don't need cocky: They've got capable. And capable terrifies you. Let's correct the narrative, shall we? Women have been running kingdoms, civilizations, households, revolutions, and movements long before anyone scribbled the word "allowed" onto their lips.

Cleopatra didn't wait for a consent slip or a committee's approval. Joan of Arc didn't ask if it was "okay" to lead an army. Rosa Parks didn't sit on that bus thinking, "Gee, I hope the men let me do this."

Hatshepsut declared herself

## YOUR OPINION Matters Too!

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**See LETTERS... on Page 13**



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In 1933, the German pastor and theologian Dietrich Bonhoeffer called Mary’s hymn “the most revolutionary Advent hymn ever sung.” Revolutionary—because Mary dares to believe that God will remake the world not through domination or force, but through mercy, justice, and the surprising power of smallness.

Mary’s hope is not naïve. It is rooted in the way God works throughout Scripture. The Apostle Paul later writes that God chooses “what is weak in the world to shame the strong,” so that no one can boast. Even King David once sang, “Your gentleness has made me great.” God’s revolution comes clothed not in intimidation but tenderness.


And that is why Christmas still draws us in. Like Mary, we gather because we, too, have been swept into this quiet revolution of divine love. We have felt its warmth—sometimes gently, sometimes unexpectedly—turning our own hearts tender.

Only the light of Christ can warm a cold heart. Only the tenderness of the Christ child can soften a hardened one. In this season, we remember that Christmas is God’s love letter to a weary world: a promise that winter will not last forever. Hope is already here, alive in us, leading us toward a future bright with God’s mercy.

— Rev. Trey Suey  
Westminster Presbyterian Church

If you want to learn more about what we believe, visit us Sundays at 11 am for worship service. You can also reach us at our website: [www.Westminsterpcusa.net](http://www.Westminsterpcusa.net), friend us on Facebook as Westminster Presbyterian Church or find us on YouTube, WPCFlorence.

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**6TH ANNUAL CHLOE'S FUND**  
For Emergency Medical Needs Of  
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# Santa Paws Christmas Market

**Fri. & Sat. • Dec. 5-6**  
**10am-6pm**

.....

**First United Methodist Church**  
Downtown Florence  
Fellowship Hall (Basement)

Enter via alley from  
Tuscaloosa St,  
Between the Church  
& PNC Bank

**Look for Our Signs!**

## Symphony

Continued from Page 8

Step into the magic as they perform music from *The Polar Express*, *It's a Wonderful Life*, *White Christmas*, *Home Alone*, *Love Actually*, *Harry Potter*, and more - all paired with classic clips on the big screen.

These scenes are part of the Holidays on the Silver Screen concert, celebrating the movies that have shaped generations of holiday memories.

The program will include: "Overture to Miracle on 34th Street" - Bruce Broughton; "White Christmas" - Irving Berlin; "Nutcracker Suite, Op. 71a" - Pyotr Ilyich Tchaikovsky; "Suite from It's a Wonderful Life" - Dimitri Tiomkin; "The Complete Harry Potter - arr." Jerry Brubaker; "Christmas at the Movies - arr." Bob Krogstad; (Selections from *Home Alone*, *The Nightmare Before Christmas*, *Dr. Seuss' How The Grinch Stole Christmas*); "River / Both Sides Now" — Joni Mitchell; "Sleigh Ride" - Leroy Anderson; "The Polar Express Concert Suite" - Alan Silvestri and Glen Ballard.

Walk the red carpet in the lobby and have your photo taken paparazzi-style. Between piece short, fun recreations of iconic holiday movie moments featuring members of our community will be shown.

Jason and Kenzie Grigsby step into *It's a Wonderful Life*, Johnna and Owen Stafford bring the charm of *Home Alone* alive, and Jessie Mills and Randy Pettus capture the spirit of *The Polar Express*!

And, of course, there will be plenty of music, magic, and holiday cheer for the whole family.

The concert will run around 90 minutes including a 15-20-minute intermission. For more information and tickets -from \$19-\$39- visit shoalssymphony.org, call 256-710-1623, or purchase at the Norton Box Office, located at 500 North Pine St. from 2-5pm Monday-Thursday.

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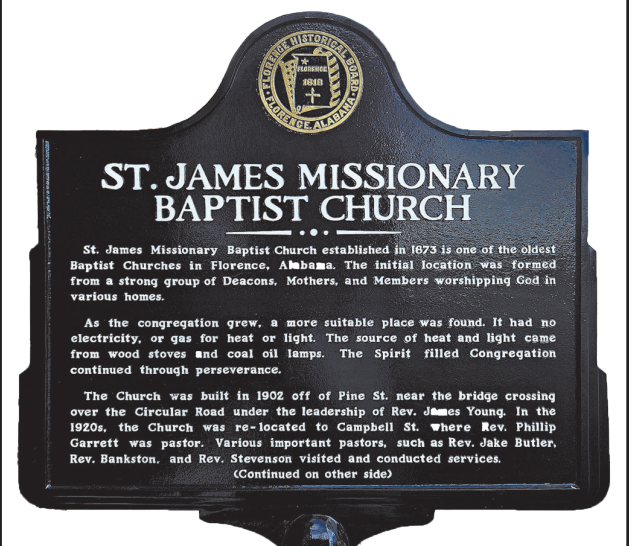
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## SIGNS OF THE PAST



**Location: 34.8000°N, 87.6879°W**  
**325 Wallace St, Florence**

St. James Church celebrated its 152th anniversary in 2025. In 1902 the church was near Pine St, then moved to Campbell St in the 1920s.

In 1940 it moved to Waterloo Road, then built the current building on Wallace St in 1960.

~ Courtesy David Curott ~ author of  
**"Historical Markers and Other Signs of the Past"**







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**PORK CHOPS**  
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**Michigan Gala,**  
**Fuji Or**  
**Red Delicious**  
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**U.S. #1 Idaho**  
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**Dole CLASSIC**  
**ROMAINE OR**  
**GREENER**  
**SELECTION**  
Bag

**2 / \$4**



**Alabama**  
**SWEET**  
**POTATOES**  
3 Lb. Bag

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**4 / \$5**  
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**Hunt's**  
**SNACK**  
**PACKS**  
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**Chef Boyardee**  
**PASTA**  
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**Rotel DICED**  
**TOMATOES**  
**& GREEN**  
**CHILIES**  
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**PASTA**  
**SAUCE**  
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**Hunt's**  
**MANWICH**  
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**Bush's BEANS OR PEAS,**  
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**Hunt's**  
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<b>Betty Crocker FRUIT SNACKS</b> 5-8 Oz.  <b>2/\$4</b>	<b>CHIPS AHOY! Cookies, NILLA WAFERS (OR) HONEY MAID GRAHAMS</b> Family Size  <b>\$4.99</b> Zesta <b>CRACKERS</b> 16 Oz. <b>\$2.99</b>	<b>Bush's CHILI BEANS</b> 15-16 Oz.  <b>\$1.29</b>	<b>Angel Soft BATH TISSUE</b> 8 Rolls Or <b>Sparkle PAPER TOWELS</b> 4 Double Rolls  <b>\$6.99</b>
<b>Mtn. Dew, Sunkist, Starry Or PEPSI</b> 2 Liters  <b>2/\$4</b>	<b>Mtn. Dew, Sunkist, Starry Or PEPSI</b> 12 Pk. 12 Oz. Cans  <b>\$6.99</b>	<b>Mtn. Dew, Sunkist, Starry Or PEPSI</b> 10 Pk. Mini Cans Or 6 Pk. .5 Liters  <b>3/\$12</b>	<b>Mtn. Dew, Sunkist, Starry Or PEPSI</b> 8 Pk. 12 Oz. Bottles  <b>2/\$12</b>
<b>CHEETOS OR FRITOS</b> 7-9 Oz.  <b>2/\$8</b>	<b>DORITOS</b> 6-10 Oz.  <b>2/\$7</b> Lay's <b>VARIETY PACKS</b> 18 Ct. <b>\$8.99</b>	<b>Tortiyah Or On the Border TORTILLA CHIPS</b> 8-12 Oz.  <b>2/\$5</b>	<b>Blue Bell ICE CREAM</b> Pints  <b>2/\$6</b> Blue Bell <b>SHERBET</b> Quart <b>\$3.49</b>

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<b>Dunkin CREAMER</b> 32 Oz. .... <b>\$4.99</b>	<b>HOT POCKETS</b> 4 Pk. .... <b>\$4.99</b>

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<b>Corona, Corona Light Or Modelo BEER</b> 12 Pk. Cans Or Btls. <b>\$16.49</b>	<b>Budweiser Or Bud Light BEER</b> 12 Pk. Cans Or Btls. <b>\$13.99</b>
<b>Jack Daniel's COCKTAILS</b> 6 Pk. Bottles <b>\$7.99</b>	<b>Cupcake Stills WINE</b> 750 ML <b>\$9.79</b>

**Not Available At All Locations!**

## MEAT

<b>Prairie Fresh Bone-In CENTER CUT PORK CHOPS</b>  <b>\$2.69</b> Lb.	<b>Kentucky Legend Quarter Sliced BONELESS HAM</b>  <b>\$5.99</b> Lb.
<b>Previously Frozen BONELESS CHICKEN BREAST</b> Tray Pack  <b>\$2.59</b> Lb.	<b>Restaurant Quality BREADED SHRIMP</b> 2.5 Lbs. <b>\$8.99</b>
<b>King's Rightly Seasoned SLICED BACON</b>  <b>\$10.99</b> 40 Oz.	<b>Zeigler RED WIENERS</b> 12 Oz. <b>2/\$5</b>
<b>Zeigler SLICED BOLOGNA</b> Regular Or Thick  <b>\$2.99</b> 12 Oz.	<b>Zeigler CHILI CON CARNE</b> 16 Oz. <b>\$4.99</b>
<b>Hormel Black Label SLICED BACON</b> Regular Or Thick  <b>\$5.59</b> 1 Lb.	

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**ESTATE SALE**  
**1055 Turtlecove Rd**  
**Killen 35645**  
**Saturday, Dec 6th 9:00-3:00**  
**Numbers given out at 8:30**  
**Sunday, Dec 7th 1:00-3:00**  
 1800s Tester Bed, cherry chest, portrait oil painting, epergne, art nouveau compote, cast iron, antique wool rugs, wrought iron furniture, Civil War era pier mirror, antique brass floor lamp, sterling bowls, pie safe.  
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## Letters...

### Women are Allowed? EXCUSE ME?

Continued from Page 8

Pharaoh and ruled Egypt with unparalleled prosperity. Boudicca led a massive rebellion against the Roman Empire. Tomoe Gozen was a legendary samurai warrior, respected for her skill and ferocity long before any man dared to diminish her glory.

Artemisia I of Caria, the brilliant naval commander who fought for Xerxes at Salamis, had strategic advice so valued by the Persian king that he reportedly said, "My men have become women, and my women, men."

Yet somehow, today, in a time where we pretend to be "progressive," the phrase "women are allowed" still gets thrown around in places like a consolation prize. Allowed to work. Allowed to inherit. Allowed to drive. Allowed to speak. Do you hear the ridiculousness? It's like saying, "You're allowed to eat, but only if we feel generous."

The next time "allowed" is uttered, remember – women decide. They don't negotiate for power. They take it.

Yumna Zahid Ali  
Karachi, Pakistan

**NEED HELP?**  
CONTACT 2-1-1

Your link to community resources

**MANSELL ROOFING**, Discounts to Veterans and Seniors. All Work Guaranteed. Free Estimates, 256-383-3218

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[www.facebook.com/SVDPFlorence](http://www.facebook.com/SVDPFlorence)

### Do the affairs of today's world worry you? Do you have anxiety as a result? Are you concerned about your soul?

In Matthew 11:28-29 Jesus says, "Come to Me, all you who labor and are heavy laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls."

At Jacksonburg Church of Christ, we are a family of God who loves the Lord and one another. We welcome visitors who need the Lord and a family who will love them.

If you are broken-hearted and weary, come and with the Lord's help, together we will help you find peace! We hope to see you Sunday for worship or Wednesday evening for Bible study.

### Jacksonburg Church of Christ

414 County Road 28, Florence

- Bible Study 9am
- Afternoon Service 1:30pm
- Morning Worship 9:45am
- Wednesday Bible Study 7pm

## Thanks for voting us #1 Urgent Care Walk-In-Facility!

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the 93.9 THE SCORE APP!**

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# Community Notes...

Continued from page 4

**Shoals Christian School** is having its Annual "Shoals Christian Spring Market" on Saturday, December 6 from 9am-4pm at Shoals Christian School, 301 Heathrow Dr. in Florence. Shopping, food trucks, Christmas music, and more.

**CaringPlace of the Shoals** will usher in the 2025 holiday season with an exciting new twist on our annual Holiday Tour of Homes. On Friday, December 12 from 5-9pm. and Saturday, December 13 from 1-6pm, tour ticketholders will be invited into 10 distinctive properties in Florence and Muscle Shoals.

For the first time in the history of this event, the CaringPlace Tour of Homes will open the doors to historically

significant sites and some of the area's most stunning contemporary homes and venues.

Also new to the 2025 Tour will be a live online auction for seven of the 12 Christmas trees fashioned by prominent Shoals area designers and florists that will be on display at Mapleton in Florence.

Tickets are \$50 each and can be purchased at Kennedy-Douglass Art Center, Sheffield Public Library, and First United Methodist Church of Florence. Each ticket allows ticketholders one visit to each tour stop during the event, and stops can be made on one or both days of the event.

Thanks to the generosity of sponsors and property owners, ALL proceeds from

ticket, tree, and basket sales will go to CaringPlace of the Shoals, a 501(c)3 adult day center.

**Diamonds in the Rough Reunion Christmas Party Saturday, December 13** at The Club (Florence Senior Center), 450 Country Club Drive in Florence.

If you have traveled with The Club, "Diamonds in the Rough" over the past few years, we are having a reunion Pot Luck Christmas meal along with entertainment by The Browns.

Arrive with your food by 12:30pm. The food line will open at 1. Please let us know if you plan to come and what dish you will be sharing that day. Please contact us by Wednesday, December 10 by emailing: [Fdavis@florenceal.org](mailto:Fdavis@florenceal.org) or texting 256-767-7946 with your name and the dish you will be sharing. That will help us properly prepare for the number of guests and ensure a festive successful event.

Bring scrap books, pictures, and your memories to share. Sign-up sheets for 2026 trips will be available. Merry Christmas and happy, safe travels. "Go Do Something Awesome" Facebook: Florence Senior Center "The Club"

For more information, contact Fran Davis, Recreation Specialist Supervisor at The Club 256-760-6642 or [fdavis@florenceal.org](mailto:fdavis@florenceal.org)

**Wednesday, December 12, 7p.m.** —**Tim Lowry, a nationally known storyteller**, will perform Charles Dickens' "A Christmas Carol" at the Florence Lauderdale Public Library. The program is free and open to the public. The Holidays concert on December 3. Ticket information will be released soon. Stay tuned for details.

See NOTES... page 16

# GAME DAY SCORE CARD

## 2025





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### Courier Journal BEST ENTRY WINS A \$50 GIFT CARD TO

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**BIG 12 CHAMPIONSHIP**

☐ **BYU at Texas Tech**

**ACC CHAMPIONSHIP**

☐ **Duke at Virginia**

**CONF. USA CHAMPIONSHIP**

☐ **Kennesaw St. at Jacksonville St.**

**SUN BELT CHAMPIONSHIP**

☐ **Troy at James Madison**

**AMER. CONF. CHAMPIONSHIP**

☐ **North Texas at Tulane**

**BIG 10 CHAMPIONSHIP**

☐ **Ohio St. vs Indiana**

**SWAC CHAMPIONSHIP**

☐ **Prairie View A&M at Jackson St.**

**MID-AMER. CHAMPIONSHIP**

☐ **Miami (OH) vs Wstrn. Michigan**

**FCS (1-AA) PLAYOFFS**

☐ **Abilene Chr. at Stephen F. Austin**

**FCS (1-AA) PLAYOFFS**

☐ **North Dakota at Tarleton St.**

**WK 15 Saturday Dec. 6**

**CHECK BOX BESIDE EACH WINNING TEAM**

**DEADLINE: FRIDAY, 5PM DEC. 5**

**MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY AND RECEIVED BY MONDAY!**  
(vs: games at neutral location)

**TIE BREAKER**  
Write Exact Score Below

**SEC CHAMPIONSHIP**

☐ **Alabama vs Georgia**

**Week 13 WINNER - ANTHONY MANLEY of Rogersville - Perfect Card!**  
**Week 14 Winner online by 4pm Tuesday and in the Dec. 10 paper.**

**Enter online at [www.courierjournal.net/gameday](http://www.courierjournal.net/gameday)**  
or Mail or deliver your entry to: **Courier Journal Gameday Scorecard**  
219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618  
Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.



**Lost Pizza Co.**

**Hamilton Family URGENT CARE**  
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**93.9 FM THE SCORE**



**FLORENCE FOOT CENTER**



**Courier Journal**

**RULES:** You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from Lost Pizza Co. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 Lost Pizza Co. Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.



# Medicare Minute

## Prescription Drug Plans 2

When looking at a prescription drug plan the first thing that most people look at is how much the plan cost. There are drug plans that cost less than \$20. There are also plans that cost more than \$100. Conventional wisdom tells us that something that cost \$100 has to be better than something that cost \$20, but when talking about Medicare prescription drug plans this isn't necessarily true. You have to look deeper than the premium of the plan to see if it's the right fit for you.

One important part of a drug plan is the deductible phase of the plan. A deductible is the amount of money you must pay out of your pocket before your plan will begin to pay. For example, if your plan has a \$615 deductible you may have to pay the first \$615 before the plan will pay. The good news is plans treat deductibles differently. Some plans have deductibles on all tiers of drugs. On some plans the deductible only pertains to tier 3, 4 or 5 drugs but not tier 1 or 2 drugs. Other plans have no deductible at all. The way to know if your plan has a deductible on the prescriptions you are taking is to look at the plan's Formulary to find your drug's tier and the Summary of Benefits to see if you have a deductible.

You will also want to know if the plan requires you to pay a coinsurance on any of your prescriptions. A coinsurance is a percentage you will pay on your prescription. A lot of plans have a coinsurance on tier 4 and tier 5 prescriptions. This means if you have a coinsurance of 20% on your prescription, and the prescription retails for \$500, you would pay 20% or \$100. Next week we will look at copays, formularies and provider networks.

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



Ikey Fowler

885 Florence Blvd. • 256-648-5710  
(Four Lane Shopping Center)



# DAVE Says

by DAVE RAMSEY

## BROKE PEOPLE CAN'T HELP BROKE PEOPLE

Dear Dave,  
My wife and I have been married for less than a year, and we're already having disagreements over money. I love her, and one of the reasons I do is because she has such a giving heart. The problem is I feel like she's taking this too far. Often, she will give money

to family and friends. Most of the time I wouldn't mind this, as long as the person really needed help. But often she will do this, and we end up short when it comes to taking care of our bills, paying off debt and saving. How can I approach her about this without causing more stress in our relationship?  
Jacob

Dear Jacob,  
Your wife's heart is in the right place. And generosity is a very attractive quality in a person. Still, that doesn't make what she's doing a good idea right now. I'm going to be blunt with you, okay? This kind of behavior is financially irresponsible. Her

See DAVE... page 22

# Food Outlet

This Ad Good December 3-9, 2025

2503 North Wood Ave. • Florence  
256-766-0456

Hwy 200 • Central Heights  
256-349-2377

We Welcome WIC & Food Stamp Shoppers. Quantity Rights Reserved. None Sold To Dealers.

The Price You See On The Shelf, Is What You Pay!



### DAIRY SPECIALS

### PRODUCE SPECIALS

### FROZEN SPECIALS



6 PACK 1/2 LITERS  
PEPSI  
PRODUCTS

3/\$12





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*We Pay Top Dollar*



285 Cox Creek Parkway • 256-764-4013  
Shop groganjewelers.com

## Community Notes...

Continued from page 14

**Diamonds in the Rough/The Club** (Florence Senior Center) Christmas Reunion Party on Saturday, December 13 at the Club - for all those who joined us on our 2025 trips, 12:30-3pm. Potluck!

**2026 Travel Schedule:**  
New Orleans, March 16-20, \$790 double occupancy \$990 single occupancy. \$75 deposit now, final payment due Jan. 9.

Smokey Mountains, May 18-22, \$845 double, \$1004 single, final payment due March 11.

Niagara Falls/Canada, passport required, July 19-25, \$1199 double, \$1504 single, final payment May 12.

Mackinac Island, August 23-29, \$1195 double, \$1464 single, final payment due

June 16.

Maine, October 10-18, \$1675 double, \$2134 single, final payment due Aug. 3.

Branson, December 7-11, \$915 double, \$1070 single, final payment due Sept. 30. \$75 deposit holds your space.

Make checks payable to Diamond Tours (NO CASH), Sign up at The Club, 256-760-6642, 450 Country Club Drive, Florence, AL 35633.

**All Saints College Ministry** presents "A Christmas Story" at The Shoals Theatre, Friday, December 12, 7pm 123 N Seminary St., Florence, 256-764-1700

Based on the humorous writings of author Jean Shepherd, this beloved

holiday movie follows the wintry exploits of youngster Ralphie Parker (Peter Billingsley), who spends most of his time dodging a bully (Zack Ward) and dreaming of his ideal Christmas gift, a "Red Ryder air rifle." Frequently at odds with his cranky dad (Darren McGavin) but comforted by his doting mother (Melinda Dillon), Ralphie struggles to make it to Christmas Day with his glasses and his hopes intact.

Tickets are \$5. Concessions will be available.

**The 30th Annual Tuscumbia Civitan Christmas Ornaments** feature the Tennessee Valley Museum of Art for the 2025 season. The ornaments are \$20 each and are available at the Tennessee Valley Museum of Art, Coldwater Seed & Supply, Helen Keller Library, Fiddledee D! gift shop, and at local financial institutions in the town. Purchases of ornaments may also be made using Paypal, by sending an email request to Tuscumbiacivitan@gmail.

com. Select previous years' ornaments are also available for \$15 each.

Proceeds benefit local charities supported by the Civitan Club. For more information, call 256-710-1440, Helen Keller Library 256-383-7065 or Fiddledee D! 256-383-9797.

**LifOdette presents the movie "Gremlins"** at the Shoals Theatre, Friday, December 12, 9pm, 123 N Seminary St., Florence

A gadget salesman is looking for a special gift for his son and finds one at a store in Chinatown. The shopkeeper is reluctant to sell him the "mogwai" but sells it to him with the warning to never expose him to bright light, water, or to feed him after midnight. All of this happens and the result is a gang of gremlins that decide to tear up the town on Christmas Eve.

See NOTES... page 23

2025

CHRISTMAS COLORING CONTEST

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Top 3 Winners in each Age Group Receive:

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And

Holiday Goodies

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ENTRY DEADLINE

Thur., Dec. 18 NOON

Winners will be announced in the  
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Let it Snow, Let it Snow, Let it Snow!

Drawings are judged by our staff on the basis of talent of the child's age ability. IT MUST BE COLORED BY THE CHILD.  
Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: [www.courierjournal.net](http://www.courierjournal.net)



# ASK THE ATTORNEY



**Thomas McCutcheon**

Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, PC, as a service to the residents of NW Alabama.

## Witnesses, Facts, and Cases

Last week I settled a case that had taken place in a county well south of here. The plaintiff (my client) had been rear-ended hard enough to explode the airbags in the car that hit him from behind. That driver's grandson helpfully told everyone at the scene that "his grandmomma was going to have eye surgery the next day."

My client saw this case as a slam dunk winner. The grandmother claimed that traffic had stopped suddenly and my client had slammed on his brakes causing the accident. That never registered on my client and I know that because of what happened at the mediation before trial.

I'm sitting in the room with my client when he asks if I want to see the video. I said, "what video?" that's when he tells me he had a dash cam. I very much wanted to see the video.

The video showed it exactly as he had described. Traffic slowed, he stopped, and after he stopped, a solid three seconds later, grandmother slams into him. When I got back to the office, I told Joel and he said, "they just don't get it, do they?"

I can not emphasize enough that just because a person was there and has their version of what happened (which to them seems like a fact), doesn't mean that version is going to be believed. This case was set for trial in December. It would have been a three-day trial where the grandmother would have said that my client caused the accident by stopping suddenly and there very well may have been a couple of the people on the jury who could see it her way. That doesn't mean my client loses necessarily, but it sure could bring the amount of damages down. My client had some preexisting issues and those are more difficult to value when there is controversy about who caused the accident, and it carries over into other parts of the jury deliberations.

All evidence is important. If you have it, keep it, and let your lawyer know about it. Do not post anything on the internet about your accident. Almost anything is going to be taken wrong.

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



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

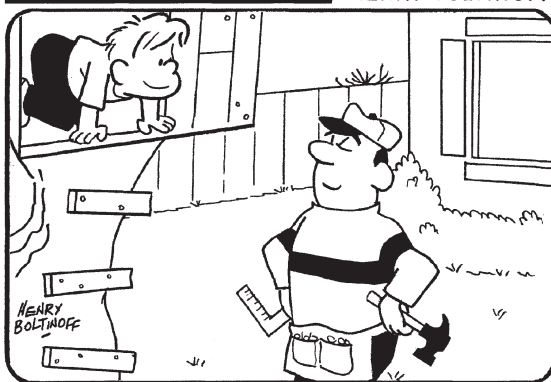
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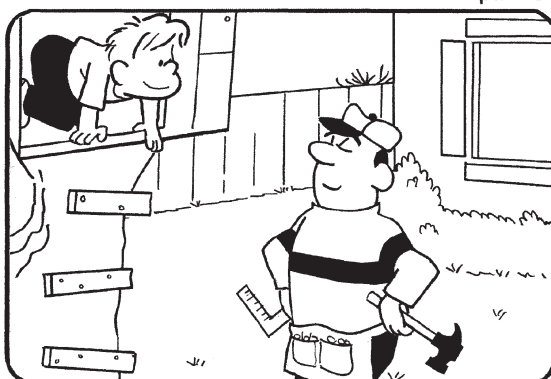
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## HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Hammer is longer. 2. Treehouse is not as wide. 3. Tree trunk is different. 4. House is wider. 5. Cap is different. 6. Hand is moved.

\*\*\*\*\*

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## Two Different Lives

One life is here, temporary, and the other is eternal, and lasts forever, somewhere. Sadly today, all that a man hath he'll give for this "temporary shell" we're living in. See **Job 2:4**. More time and money are spent on preserving this flesh than anything else. The very best this flesh can do is wind up in a hole in the ground. We are taught and programmed from youth to learn how to make a living, but not how to live or die. Only getting saved and learning the bible can teach a person how to live and prepare for eternity, then die. Folks are taught from youth to love the things of the world and get all you can and can all you get. Most ignore graveyards and laugh and joke about them when we pass by. But soon our day arrives and we pay them a permanent visit! We see funerals almost every week, but we hardly mindset ourselves in that position that "it's me being buried." Physical death is simply passing from one world to another, and it's forever. Two different worlds lie ahead of everyone. A good place called heaven for the saved and a place of torment called hell for the unsaved. After death, it's too late for reruns.

From the conduct and past records of average lifestyles seen today, I estimate that at least 90%+ of the world's population will enter eternity unprepared. What your life is wrapped up in is a good indication where your headed and where your money goes, goes your heart. Christ said: **Matthew 7:14** "Because strait is the gate, and narrow is the way, which leadeth unto life, and few there be that find it." **John 14:6** "Jesus saith unto him, I am the way, the truth, and the life: no man cometh unto the Father, but by me." **Hebrews 7:25** "Wherefore he (CHRIST) is able also to save them to the uttermost that come unto God by him, seeing he ever liveth to make intercession for them." See **1 Peter 3:18**, and ask Christ to forgive you and bring you to God today. Your speech, morals and mindsets dictate your future. Consider who you're taking with you.

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## Commentary

# A Cashless Society Squashes Freedom

Continued from Page 8

and that eliminates the need to deposit, withdraw, and protect physical money.

However, a cashless society would not be favorable for everyone.

A cashless society would be heavily discriminatory against the less affluent in society. People with low income or debt tend to find cash easier to manage.

According to a recent FDIC survey, just over 25% of all Americans would currently be unable to participate in a cashless system, because they either use no banks (6.5% - don't have the necessary accounts) or are underbanked (18.7% - may have a checking or savings account but they also tend to use financial products and services outside the banking system.)

Many senior citizens are less comfortable with tech, less able to switch from physical currency, and more trusting/susceptible to scams.

People in rural areas

could also be vulnerable because of poor internet connectivity.

In addition, in a cashless society, your child can't weed the neighbor's flower bed to earn a little summer cash. There will be no more piggy banks for your child to collect pocket money, to learn the value of earning, saving, and giving. We can't save an extra \$10-\$20 per week in cash and change for a rainy day or splurge fund. We can't have little side gigs to help cover emergency expenses or to simply put food on the table.

Public charity collections like the Salvation Army Red Kettle Drive will be no more. No more cash gifts or loans to relatives or loved ones. No more side bets on the game or office pools.

Forget about cash being "dirty" or carrying Covid. All your debit, credit, gift, and business cards... and your keys can and do harbor the same germs.

The first dollar bill was printed back in Abe Lincoln's day, and cash has been plentifully in circulation since the 1870s. It is legal U.S. tender that gives you control over how you trade with society. Cash helps provide our independence. It is our right to pay with cash. If you want to use a card, it should be your choice, not mandatory.

In a cashless society, a bank or other financial entity will have full control and details of every dollar you own, every penny you spend, every store you visit, and every transaction you make and when you make it. All your movements and actions are traceable.

And that means the government will have access to all that information if they decide they want it. Access to your money can be suspended or blocked instantly for any number of reasons, legitimate or not, bank mistake or not, political or not. And don't think it can't happen. If you are not familiar with "Arctic Frost," Google it and read information from sources other than Wikipedia.

In recent years, UNA made their home football games a cashless venue. Purchases may be easier to track for them, and going cashless may eliminate theft at concessions, but that doesn't make it convenient for the patron.

We would be wise to keep cash on hand, especially for the little things. It makes little sense to pay for a candy bar or a 69¢ senior coffee with a card. The consumer doesn't need to keep track of small purchases like that on bank statements, and the merchant doesn't need the unnecessary service charge deduction. That will only serve to increase prices to the consumer.

Although cashless may help to reduce theft and fraud, data and cybersecurity issues are an ever-increasing worry. And those concerns are justifiable.

The threat of cyber criminals is very real, and system vulnerabilities are rampant. Hackers are constantly finding new ways of maneuvering through established security systems. We hear about data breaches and identity theft regularly. And all of that is associated with the push to increase

our online presence.

In addition, when you pay digitally, you leave a digital footprint that financial institutions retain. Who will be harvesting that data to track spending habits and force-feed us information?

Many people also feel that cashless spending is more difficult to control. It's way too easy to put \$50 against a card with one scan. You hardly blink. Handing over a 10 and two 20s makes it real, and more emotionally and cognitively impactful. We will think more about the value of that purchase.

Most credit card and mobile payments also attract a 3% processing charge for businesses, often cutting into small profit margins. However, independent shops and small outlets now pass those on to the customer immediately at checkout. That's another ding for the card user, all so the card merchant can chisel another couple of dollars for their "service."

Cash is a trusted, instant, convenient, reliable, and essentially secure way to purchase many items, and it still makes sense when it comes to everyday spending and budgeting.

Using cash matters to people on lower incomes, older age groups, and those who prefer doing business face to face with physical interaction.

## NEED HELP? CONTACT 2-1-1

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TEXT- your zip code to 898-211

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# Insurance Insights

"Below is a State Farm® Simple Insights® article about "What drivers should be ready to do if they are pulled over" is provided by State Farm agent Rebecca Stutts Hovater.

## What drivers should be ready to do if they are pulled over

Written by State Farm® Editorial Team

It's likely to happen, so advise your children what to do when pulled over by police.

Nobody wants to get pulled over. Getting pulled over can be stressful and scary for drivers. If new to this situation, consider following these steps when you see flashing lights in your rearview mirror:

Slowly pull over. Use your turn signal and proceed to a safe location along the right side of the road. If the location seems dangerous, continue driving until you find a safe, well-lit place to stop, but turn on your hazard lights to indicate you see the officer. As long as it's clear that you intend to pull over, most officers will understand.

Be wary of unmarked vehicles. If the officer is driving an unmarked vehicle, don't be afraid to question their validity. You can call 911 to verify that the unmarked vehicle pulling you over is an on-duty officer. Or, ask to see the officer's badge and photo ID. If the officer won't present it, request to call another officer. Always call 911 if the situation appears to be threatening or unsafe.

Follow the officer's instructions. Roll down the window and place both hands on the wheel. Do exactly what the officer asks, including providing your license and registration once requested. Alert the officer before reaching into the backseat, the glove compartment or into a purse or other bag.

Stay calm. Talk to the officer in a calm manner to avoid escalation of the situation.

Return to the road safely. Once the officer has processed your information and written a warning or ticket, and after they've said you may leave, put on your turn signal and look for oncoming traffic. Merge slowly onto the road when it's safe. Always remember to buckle up – a fine for not wearing your seat belt is one less thing you should have to worry about.

**Proof of insurance**

If you get pulled over, you will most likely be asked for your license, registration and proof of insurance. Are you prepared to show that information quickly? Is it at your fingertips? It's a good idea to always be prepared. You should always carry your vehicle's registration card in the glove box. As for proof of insurance, every state now accepts electronic proof of insurance on your phone using a mobile app.

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## Paws...

Continued from Page 8

which is on Friday and Saturday, December 5-6. Hours are 10am-6pm at the First United Methodist Church Fellowship Hall (basement) in Florence, 415 N. Seminary Street. (Enter through the alley from Tuscaloosa Street between the Church and PNC Bank.) You'll find unusual gifts for family and friends suitable for all ages, and everything is reasonably priced! There are handcrafted items, Household Gifts, Christmas Décor as well as stocking stuffers.

All proceeds benefit Chloe's Fund emergency medical care for Florence-Lauderdale Animal Services.

Chloe's Fund was started in March of 2017 after shelter volunteers, Glen and Debby Nelson lost Chloe, their beloved 16-year-old dog. After Chloe's passing, the Nelsons and their friends set out on a mission to help as many sick and injured Florence-Lauderdale Animal Services' animals as possible. Since its inception, Chloe's Fund vetted and saved the lives of more than 600 animals suffering from various illnesses and in need of medical attention before being rehomed to loving families.

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# Real Estate

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**Seller:** Patsy Sue Mattox Estate

**Open House: Dec 7th, 1-3PM**  
**Pick Up: Sat, Dec 13 9-2PM**

**Terms:** Real Estate - 10% down payment with balance due within 45 days. Personal Property - Cash or good check day of item pickup. Seller reserves the right to accept or reject any and all bids. Real Estate and Personal Property will be sold "AS-IS" without warranties of any kind.

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# Dave...

Continued from page 15

intentions are admirable, but she's going overboard. If it's causing stress in your marriage, and you two are having trouble taking care of your own financial obligations, you have every right to be frustrated. I want you to really hear this: Broke people can't help broke people. By this, I mean only the strong can help the weak. Right now, you two should be working together—as a team—to get your own financial house in order. And by that, I mean working hard to become debt-free, then saving up a fully loaded emergency fund. Once that's done, you should start setting something aside for retirement. Then, and only then, once all that has been taken care of, and you have a friend or family member who's truly in financial need, you can give whatever you both agree is a proper, affordable amount.

Look, I'm a big giver at my business and in my personal life. But you two need to take care of yourselves right now. Sit down with your wife, and gently explain this to her. She's a good lady, Jacob. Praise her for her giving heart. But at the same time, show her what's happening with your own finances and how you'll be better able to help the people around you once you pay off your debt, and start saving money. God bless you both. — Dave

*Dave Ramsey is a nine-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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# ON YOUR DEBT

## 3 Smart Money Moves Before the Holidays Hit



**B. Grant McNutt**  
Managing Attorney

*Finding Gratitude and Financial Peace in a Season of Spending*

As the holidays approach, many families across Alabama are feeling the pressure to stretch their paychecks a little further. Between travel, gift-giving, and rising everyday costs, even the most carefully planned budgets can start to feel tight.

At the Bond & Botes Law Offices, we understand how financial stress can creep into what should be a joyful season. Below are 3 "Smart Money Moves Before the Holidays Hit"—to help you stay grounded, grateful, and financially confident this year.

### 1. Be Honest About Your Holiday Budget

It's easy to underestimate how quickly small purchases add up in November and December. Before the season is in full swing, write down your spending categories—gifts, travel, meals, decorations—and set realistic limits for each. A written plan keeps emotion-driven spending in check and helps you focus on what truly matters.

### 2. Protect Your Paycheck and Prioritize Needs

If you've already noticed late payments or mounting credit card balances, take action early. The sooner you address those

red flags, the more options you'll have. At Bond & Botes, we help clients protect their income through **Chapter 7** and **Chapter 13 bankruptcy relief**—legal tools that stop collections and allow you to rebuild stability before the new year.

### 3. Give Yourself the Gift of Peace

Financial guilt can take away the joy of the holidays. Remember: asking for help isn't failure—it's wisdom. Whether you need guidance on consolidating debt, budgeting, or understanding if bankruptcy could help, talking to someone can bring peace of mind and clarity before things spiral.


*"You don't have to carry every burden alone. Sometimes the smartest move is asking for help—and that's exactly what we're here for."*


### A Fresh Start Is Closer Than You Think

Financial problems can cause more than just stress — they affect your sleep, your health, and even your relationships. But the sooner you get advice, the more options you'll have. Bankruptcy isn't the end of the road; it's often the first real step toward rebuilding.

You deserve a chance to breathe again. We're here to help you take that step. Don't wait. Call us now!

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



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## Notes...

Continued from page 16

**Nowhere - To - Run Wrestling Fundraiser** for the Sheffield Bulldog Football Team, Saturday, December 13 at Sheffield Recreation Center, 2800 E. 19th Ave, in Sheffield - across from the school. Doors open at 6pm, Bell time 7pm. Floor Seats \$20 - Bleachers \$10.


**Mary Linville: Retrospective** - at the Kennedy-Douglass Center for the Arts. This Memorial Exhibition, continuing through January 5 features the paintings and drawings of the late Mary Linville who produced a wide variety of work, including florals, local historic places, abstracts and landscapes. Although she was mainly a watercolorist, she also worked in oils, acrylic, mixed media and pastels.

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence and is open to the public Monday-Friday from 9am-4pm and on Sundays from 1-4pm. Admission is free. Call 256-760-6379.

**Bank Independent Mortgage Lending presents "The Muppet Christmas Carol"** movie at The Shoals Theatre, Sunday, December 14, 2pm

The Muppets perform the classic Dickens holiday tale, with Kermit the Frog playing Bob Cratchit, the put-upon clerk of stingy Ebenezer Scrooge (Michael Caine). Other Muppets -- Miss Piggy, Gonzo, Fozzie Bear and Sam the Eagle -- weave in and out of the story, while Scrooge receives visits from spirits of three Christmases -- past, present and future. They show him the error of his self-serving ways, but the miserable old man seems to be past any hope of redemption and happiness. Tickets are \$5. Concessions will be available.

**Colbert County Tourism and the Alabama Music Hall of Fame** are excited to welcome Mark Narmore, Bobby Tomberlin, and Tess Frizzell back to the stage for one of our community's favorite holiday traditions, the Shoals Holiday Concert on Tuesday, December 16. Doors at the HOF open at 6pm and music begins at 6:30. Tickets are \$15 and are available at the Alabama Music Hall of Fame, Colbert County Tourism, or call the HOF at 256-381-4417.



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<b>Cook's Hams Shank Or Butt Portion</b> <b>\$1.98</b> LB.	<b>Cook's Whole Hams</b> <b>\$2.99</b> LB.	<b>Cook's Spiral Hams</b> <b>\$4.59</b> LB.



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<p><b>23 Jeep Gladiator</b> #25G173A, 4WD, 1 Owner, Nice!</p>  <p><b>\$37,788</b></p>	<p><b>25 GMC Acadia Elevation</b> #25P9840, Heated Seats, 3rd Row, 6yr/100k Limited Warranty!</p>  <p><b>\$37,788</b></p>	<p><b>20 GMC Sierra Denali</b> #25G183A, 1 Owner, 6yr/100k Limited Warranty!</p>  <p><b>\$39,788</b></p>	<p><b>19 Ford F150 Limited</b> #25G117A, Crew Cab, 4x4, Nice Local Trade!</p>  <p><b>\$39,788</b></p>	<p><b>23 Chevy Colorado</b> #25G066C, 1 Owner, Z71, 6yr/100k Limited Warranty!</p>  <p><b>\$41,488</b></p>	<p><b>23 GMC Sierra SLT</b> #25G127A, 1 Owner, 6yr/100k Limited Warranty!</p>  <p><b>\$43,688</b></p>
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