Alabama's Largest Circulation

Erbe is 1 of 18 in State

TUSCALOOSA - The University of Alabama System recently announced the 18 students selected for the 2026 class of Capitol Scholars. The program provides exceptional UA System students pursuing government-related careers with immersive summer internships and experiential learning opportunities in Washington,



D.C. One of those was Georgia Erbe of Florence who attends the University of Alabama at Birmingham. The curated program is designed for students to gain firsthand experience in the day-to-day

operations of governmental affairs, strengthen leadership skills, enhance knowledge of policy research and advocacy, and will engage in tailored networking and one-on-one mentorship with government leaders and policy experts.

Applicants underwent a rigorous, merit-based application and interview process, focusing on areas such as academic excellence, leadership and commitment to national, state and local community service.

Again a Best Company...

SHEFFIELD - Bank Independent was recently named one of the Best Companies to Work for in Alabama for the sixth

See SHORTs... on Page 2

Volume 143 Number 8

256-764-4268

December 17, 2025

POSTAL PATRON

Courier Journa

www.CourierJournal.net



Northwest Alabama and beyond with direct mail, saturation coverage

219 W. Tennessee St. Florence, AL. 35630

Younger Circle Helps to Advise and Engage

FLORENCE - The Cramer Children's Center recently announced its inaugural Cramer's Young Advisory



YOUNG ADVISORY **CIRCLE 2025-26**

Meghan Bailey Hannah Blackman Rachel Carver Kenzie Churchwell Desireé Cole Madison Crowley Noah Daugherty Kaelin Denton Peyton Gillott LaJoy Johnson Whitney King Baylee Little Amy Lovelace Aurora McKinney Kayla Patterson Sarah Peavy Anna Sapp Katie Smith **Georgia Claire Varble Matthew Vest**

Circle (CYAĆ), a new volunteer leadership group composed of young professionals from across Northwest Alabama who are passionate about helping children heal from abuse and trauma.

These 20 members come from diverse personal and professional backgrounds, bringing experience in philanthropy, marketing, fundraising, children's advocacy, law, finance, and

See CIRCLE... on Page 9

Eagle Award Recognizing Nominations se Who Soar

MONTGOMERY - The nomination process is open for the prestigious Eagle Awards offering recognition for noteworthy contributions to Alabama State Parks.

The Alabama State Parks Division of the Alabama Department of Conservation and Natural Resources has begun accepting online applications for the 10th Annual event at alapark.com/eagle-awards. The deadline to submit nominations is set for January 3, 2026, and winners will be publicly recognized during the Eagle Awareness Weekend at Lake Guntersville State Park on Saturday, January 31.

USPS Circulation Verification Available

See THOSE WHO SOAR... on Page 6

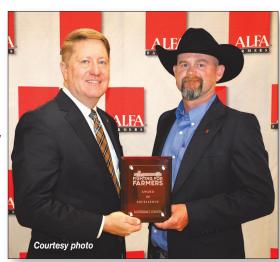
NW Alabama Farmers

AA labama STATE PARKS

erno · Will Ainsworth - Elected Off

The Lauderdale County Farmers Federation (LCFF) received an Award of **Excellence during the Alabama Farmers** Federation's 104th annual meeting earlier this month in Montgomery. This honor recognizes counties for top-tier programs, community work and agricultural advocacy during 2025. From left are Federation Executive Director, Paul Pinyan, and LCFF President, Colt Clemmons.

Local Farmers Federations were honored for exceptional programming and advocacy throughout 2025. Those counties mentioned include Colbert, Lauderdale, Lawrence, and Limestone.



INSIDE this Issue





Ray Miller GMC Advance Auto Sales

- Insurance Insights
- **Medicare Minute**
- Ask the Attorney
- Your Letters
- 5 Ways to Give
- On Your Debt
- **Commentary**
- Adopt-a-Friend
- **Hocus Focus**
- Dave Ramsey





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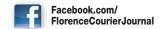






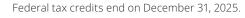


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ers can claim up to ax credits toward a) - stack that credit ipment rebates and icentives from TVA.

redits end on 31, 2025.



AL HVAC LICENSE #91114



Shorts...

Again a Best Company...

Continued from Page 1

consecutive year. This annual program, now in its 14th year, was created by Business Alabama magazine and Best Companies Group to recognize employers that demonstrate excellence in workplace culture, employee satisfaction, and overall employee experience.
"We're intentional about

creating an environment where our team members feel valued, supported, and inspired to serve our customers and communities," said Macke Mauldin, CEO of Bank Independent. "Being named one of the best places to work for six years in a row shows that our culture of caring and collaboration continues to make a positive difference.

The two-part survey process and awards program was designed to identify, recognize, and honor the best employers in Alabama, benefiting the economy, workforce, and businesses. The list is made up of 40 companies.

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Bank Independent team members (L-R) Anne Osborne (Business Strategy Officer), Justin Low (Director of Human Resources), Chris King (VP-Director of Marketing), Janice Pride (VP-Team Member Care), Ashley Balch (Public Relations Manager). Courtesy photo

participation, companies had to fulfill the following eligibility requirements:

- Be a for-profit or not-for-profit business or government entity
- Be a publicly or privately held business Have a facility in
- Alabama • Have at least 15 employees in Alabama
- Be in business for a minimum of one year.

Paw-lidays Bake Sale

FLORENCE-Chloe's Fund volunteers are already busy baking for this year's Happy Paw-lidays Bake Sale, which is set for Saturday, December 20 from 10am-1pm at Florence-Lauderdale Animal Services. The sale will include Sweet and Savory Cookie Platters, Cheese Balls, Cookies, Candy, Pies, Cakes, Breads, and Doggy Treats and more! The absolute pre-order deadline is Wednesday, December 17 at noon. The menu is posted on the Florence-Lauderdale Animal Services and Chloe's Fund Facebook pages. For a menu, text or call Lisa Wilson Rim at 804-240-6880 or message her on Facebook. She will text a menu to you.

If you can't get your order placed in advance, additional treats should be available from 1-3pm on Saturday. All proceeds support emergency medical care for shelter animals through Chloe's

Hands on for **HS Students**

FLORENCE-Florence Arts & Museums will host a hands-on educational opportunity for students

ages 14-18 beginning in January. The Junior Museum Program will be led by museum professionals Ana Peeples and Michael Asher and will offer participants the chance to collaborate on designing and creating an exhibit at Pope's Tavern Museum.

The program will run weekly on Tuesdays from 4-6pm January 13 February 17 at Pope's Tavern Museum, located at 203 Hermitage Drive in Florence.

This free after school program is designed for high school students, with a special focus on 10th graders, and is an excellent fit for any student interested in history, storytelling, or community engagement. The Junior Museum Program is built around the 10th grade social studies standards. It gives students the chance

- Explore Black History of the Shoals area
- Conduct research and organize information in both presentation and film formats using Adobe tools
- Interview community members to document how Black History has evolved from the early 19th century to today
- Create a temporary documentary film that will be featured as a special exhibit at Pope's Tavern

Participation in this program can also be a strong addition to college applications and resumes. Applications are open now. Interested students and families are encouraged to apply through the Florence Arts & Museums website. www.

florencealmuseums.com/

CONTACT 2-1-1

Your link to community resources



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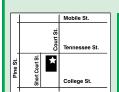
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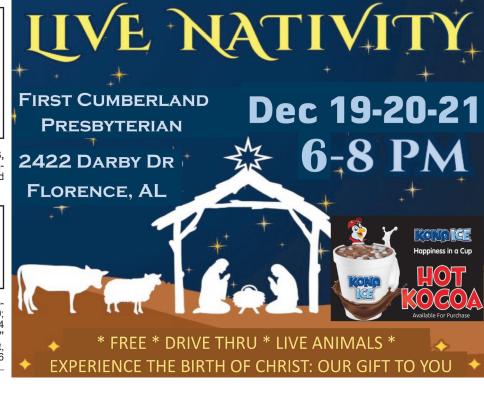
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COMMUNITY NOTES may be submitted for non-profit, civic church-related events published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's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

Christmas at Belle Mont Belle Mont Mansion, Now through December 20. 1569 Cook Lane, Tuscumbia, will be decorated with live authentic fresh greenery Guided tours from 10am-4pm Wednesday -Saturday to experience a Christmas celebration of the past.

Tennessee Valley Art Association presents its 6th Annual Winter Art Market from Now -December 24, from 10am-5pm This thoughtfully curated seasonal showcase about 40 local and regional artisans exhibiting distinctive fine art, jewelry, exhibiting distinctive fine art, jewelry, pottery, and gifts. Admission is \$5. 511 N. Water St. For more information, please call 256-383-0533.

Hanukkah Party Menorah Lighting at Wilson Park 250 E. Tuscaloosa St. Florence. Tuesday, Dec. 16 - Festivities

6PM, Menorah Lighting 6:30PM. Latkes & Doughnuts, Festive Music. Chanukah Celebration, Grand Dreidel Game, Fun Chanukah Crafts, Free Admission. For more Information email ChabadOnWheelsAL@gmail.com

Muscle Shoals Sounds Studio Holiday Schedule:

Open through Saturday, December D. Closed over holidays, reopening Tuesday, January 6,

Hours in 2026 will still be 10am-4 pm, Tuesday-Saturday with guided tours 10:30, 11:30, 12:30, 1:30, 2:30 and 3:30. Tours last 45 minutes.

Prices maintained for 2026: \$25 for adults, children 5 and under free. Special

private events, weddings and is a pet

Tours can be purchased online at www.muscleshoalssoundstudio.org or in the gift shop. 256-978-5151. 3614 Jackson Highway, Sheffield

Underwood-Petersville Community Center is open and available. Let us host your event. Contact us at 256-764-1388 or by email UPCC. Info@vahoo.com

Eric Essix Southbound at the **Shoals Theatre - Thursday, December 18,** 7pm. 123 N Seminary St., Florence 256-764-1700. For an incredible night of music that you wont want to miss! Tickets are on sale now!

Tickets: https://tinvurl.com/mtue6a6u

Q&A with Eric Essix - Friday. **December 19,** Noon at the Sheffield Public Library, 316 N. Montgomery Ave. 256-386-5633. A special question and answer session with guitarist Eric Essix. Program is FREE.

Game Day - Thursday, December **18, 1-3pm** at Bartholmew's Church, 1900 Darby Drive, Florence, every third Thursday of each month. provided or bring some. 678-372-3526

Additional Dates: Thursday, January 15, 2026, February 19, March 19, at Bartholomew's Church, 1900 Darby

"Soul Jingle Jam" from 7-11:30pm December 19. — Cypress Lakes Golf &

Tennis, 1311 E. Sixth St., Muscle Shoals, will host a night of music, dancing and holiday cheer at the Live performance by EJ Jones and The PC Band. Advance tickets are \$45, or \$60 at the door. 256 710-9454, 256-349-3882

Drive Through or Walk Through the Live Nativity at First Cumberland Presbyterian Church of Florence, 2422 Darby

Drive. December 19, 20, and 21, 6-8pm.
This is a Free Event with live animals. Hot Cocoa and refreshments available for purchase. Experience the birth of Christ: as our gift to you! Call 256-766-0471 for more information.

Santa's Workshop: Holiday Market Muscle Shoals Parks and Recreation. Gym No. 3, 996 Gattman Park Drive, Muscle Shoals, will host the holiday market from <u>2-6 p.m. Dec. 20.</u> Admission is \$5. 256-386-9270

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.

See NOTES... page 10



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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. its management, or its staff. Advertisers are responsible fo all content and claims in their advertising.

DEADLINES: Issues Published Every Wednesday

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Continued from Page

"Eagle Awareness Weekend offers a m a z i n g programs, and it's the perfect time to thank the many organizations and Eagle Award winners and show our

gratitude

their dedicated service to State Parks," said Alabama Department of Conservation and Natural Resources Commissioner Chris Blankenship.

for

Lake Guntersville State Park will host two Eagle Awareness Weekends in 2026, with the first from Jan. 23-25 and the second from Jan. 30-Feb. 1. This is the 40th of Eagle anniversary Weekends, Awareness which are filled with live bird demonstrations and programs provided by notable speakers, guided safaris for viewing eagles in their natural habitat, and the natural beauty of the mountains and Lake Guntersville.

The Eagle Awards presentation adds to the second Eagle Awareness Weekend's festivities.

Anyone can nominate someone online. Here is a description for each of the five Eagle Award categories:

Elected Official: This award honors an elected official who has worked in conjunction with the parks to help fulfill their mission to preserve natural areas, operate recreational and extend facilities public's knowledge the state's natural the environment.

Community Partner: Parks succeed with the cooperation and support

of community organizations, including government organizations, chambers

of commerce, tourism organizations and local businesses groups that understand that the success of

the park means success for the community.

Park Partner: Organizations work to provide maintain or amenities in the parks, such as hiking and biking trails, that otherwise might not exist due to the allocation of resources for other services. This award celebrates those partners who see a need and cooperate with park leadership to fill it.

Volunteer in Parks (VIP): These VIPs work in various ways to make our parks system better. Volunteers may provide physical labor or strategic planning to improve one park, or the entire Alabama State Parks System.

Youth: Many of our children turn their love of the parks and the outdoors into projects to benefit some of their favorite places – often as part of a Scouting program. This award, for students in the 12th grade and younger, honors someone whose contribution extraordinary. AlaPark. com/eagle-awards.

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Your link to community resources

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Apollo is a gentle, sweet-natured boy who gets along wonderfully with other dogs. He has a calm spirit and a loving heart, and he's the kind of dog who just wants to feel safe and cared for. Apollo came to us from a home with

another dog who often bullied him during mealtime, so he can be a little timid when feeding around others. Here at the shelter, we simply give him his meals separately so he can comfortably—something that will be easy to continue in any home.





Hot Rod is an outgoing, loving little guy who is full of life. He enjoys being out and about, meeting new people. and soaking up every bit of attention he can get. This happy boy is the perfect mix of fun and affection, and he brings joy everywhere he goes.

Hot Rod would make an adorable and unforgettable gift from Santa for a family looking to add a sweet, energetic companion to their home this holiday season.



Maiden

Maiden is a gentle, slightly shy girl who warms up quickly and giri who warms up quickly and becomes incredibly loving. She is kid, cat, and dog friendly, making her a wonderful fit for almost any home. Maiden walks beautifully on a leash, enjoys car rides, and absolutely loves meeting new people—especially if treats are involved!

She has a sweet, calm personality and would make a loyal companion for a family or individual looking for a wellmannered, affectionate dog.

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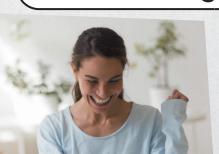
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* ON ALL BALANCES, EVEN IF QUALIFICATIONS ARE NOT MET

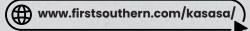


EARNING IS REALLY EASY! ENROLLMENTS MUST BE IN PLACE AND ALL OF THE FOLLOWING TRANSACTIONS AND ACTIVITIES MUST POST AND SETTLE TO YOUR KASASA CASH ACCOUNT DURING EACH MONTHLY QUALIFICATION CYCLE:

- AT LEAST 1 ACH PAYMENT OR ACH CREDIT TRANSACTION(S)
- AT LEAST 15 DEBIT CARD PURCHASES
- BE ENROLLED IN AND AGREE TO RECEIVE E-STATEMENTS

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Qualification Information: To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle: At least 1 ACH credit or ACH payment transaction(s). At least 15 debit card purchases. Be enrolled in and have agreed to receive e-statements rather than paper statements. Be enrolled in and log into online banking. Maintain a valid email address on record with our bank. - Account transactions and activities may take on more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. "Monthly Qualification Cycle "means a period beginning one (f) banking day prior to the first day of the current statement cycle through one (f) banking day prior to the last business day of the current statement cycle. See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash account earn an interest rate of 5.50% resulting in a range from 5.50%, and daily balances over \$25,000 earn an interest rate of 0.50% on the portion of the daily balance over \$25,000, resulting in a range from 5.50% to 0.50% APY depending on the account's daily balance. When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be 0.05% resulting in a nampar to provide the portion of the daily balance. Apy and the provided of 0.05% interest will be credited to your Kasasa Cash account to the last day of the current statement cycle. APY = Annual Percentage Yield APYS accurate as of 04/04/2024. Rates, rewards, and bonuses, if any, are variable and may change after account is opened, rates may change differ account is opened, rates may change differ account is opened, ra

Full-Time Machine Operator

The TimesDaily is seeking a printing press operator to join our northwestern Alabama printing facility.

Responsibilities include but are not limited to: Performing standard set up

- of printing press
 Operating the press
 Making adjustments to
 maintain quality control
 Performing preventative
 maintenance and repairs.

Hands-on experience with a Goss Urbanite or DGM 850 is a plus, but not required. We are ready to hire and will train for the position.

This position offers benefits including:

- 401(k) matching Medical Insurance Dental Insurance
- Vision Insurance
- Life Insurance

Disability Insurance
Additional Insurance Coverage Options
Flexible Spending Account
Paid Time Off (Vacation,
Holidays, Sick Time)

Qualified candidates will be available to work nights and weekends.

Applications are available at the TimesDaily Office 219 W. Tennessee St., Florence, AL 35630 Questions or resumes may be emailed to: Kevin.Blurton@timesdaily .com

Administrative Sales Assistant / Event Coordinator
The TimesDaily has an immediate opening for a full-time Advertising Administrative Sales Assistant / Event Coordinator

Personal bilities in

Responsibilities in-clude but are not limited to:

- Scheduling advertising inser-
- Assisting with training staff on computer ticket entry
- Interacting with customers and other departments
- on a regular basis

 Assisting management with scheduling special sections

 Filing daily newspapers

 Answering phone calls and
- Answering phone calls and emails
 Helping service all walk-ins
 Event Coordinator, plans, organizes and oversees all aspects of an event to ensure it runs smoothly and meets objectives, from initial planning to execution and breakdown.
 Completing various other administrative duties
 The ideal candidate for this position is highly organized, has strong attention to detail, and Must be able to multitask, prioritize deadlines, and keep information strictly confidential.

formation strictly confidential.
We are looking for someone with a desire to go the extra mile.

This position requires a high school degree or equivalent, administrative assistant experience, and proficiency with computers, phones, and office

equipment.
The job will require availability
Monday – Friday and is 37.5
hours a week plus commission. Benefits include:

- 401k Matching
 Health, dental, vision
 Company paid life insurance
 Additional supplemental insur-
- ances
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 Send resumes to: Renita.Jim-

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or applications can be picked
up at TimesDaily
219 W. Tennessee Street, Florence, AL 35630.

NACOLG POSITION AVAILABLE: Case Manager I (Social Worker)

NACOLG is seeking a Case Manager for our Medicaid Waiver Dept.

Duties: A Case Manager as-Duties: A Case Manager as-sesses needs and determines the eligibility of prospective clients for waiver services through home visits. The Case Manager develops care plans, coordinates and monitors serv-ices maintains case files ices, maintains case files, records, and billing.

Minimum Qualifications:

*Registered Nurse in AL or bachelor's degree in social work or related field from an accredited university.

*Professional work experience preferred. Previous work experi-ence with Medicaid Waiver pro-gram preferred or any combination of education, training and experience that is

commensurate with the require-ments of the job. *Drug screen, background checks, MVR.

Starting Salary: \$45,198.40. This is a full-time job with excellent benefits including paid employee insurance, paid time off, paid holidays, State of Alabama retirement and opportunity for advancement advancement.

Job Submission Require-

ments: Interested applicants are required to complete a job application. Applications are available at https://www.nacolg.org/humanresources or NACOLG, 103 Student Drive, Muscle Shoals, AL

NACOLG IS AN EQUAL OPPORTUNITY EMPLOYER

Deadline to apply: December 22, 2025

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Circle...

Continued from Page 1

more. Together, they will serve as ambassadors for Cramer Children's Center, helping to raise funds, plan community events, and advocate for the Center's throughout

a vital role in helping us fundraise and expand awareness and support for

the children we serve."
"Each of these young professionals brings something unique to the table, and their energy, creativity, and passion for helping kids will make a lasting difference in our mission," added Chelsea Lawson, Business Director Development and liaison for the CYAC. "I can already tell this is going to be a special group."

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PUBLIC HEARING

Work Responsibility Act of 1998 the Sheffield Housing Authority will hold a Public Hearing on Tuesday, January 6, 2026 at 10:00 AM at the main office located at 505 N. Columbia Ave., Sheffield, AL 35660.

The purpose of this hearing is to solicit public comment on the Annual PHA Plan, the Moving to Work Supplement and the Capital Fund Five Year Action Plan. This hearing is open to all citizens of Sheffield. Any citizen with a physical disability or other special need may contact the Housing Authority at (256) 383-4773 so that we can make arrangements to get you there. In addition, effective with the publication of this notice, the Public Housing Agency Plan will be available for public review prior to the Public Hearing at the Housing Authority main office.

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Community Notes...

Continued from page 4

The Crossroads Christmas Community Event will take place on Saturday, December 20 1–4pm at the Handy Recreation Center, located at 1105 Beale Street, West Florence.

This festive afternoon will feature meals, prizes, and fun for the entire community. The event is sponsored by Florence Parks & Recreation and Long To volunteer or donate, text 256-284-2218.

Shoals Artists Guild Meeting will NOT TAKE PLACE on Friday, December 19 this month due to the holidays.

Lost Pizza Co. Shoals presents "Christmas Vacation" movie at The

Shoals Theatre, Friday, December 19, 7pm. Tickets are \$5. Concessions will he available.

LifeSouth Bloodmobile Dates:

Wednesday, December 17
Southwire Company, 4251 Helton Dr.,
Florence, 8am - 4pm
Thursday, December 18 North

American Lighting, Inc., 100 Counts Dr., Muscle Shoals 8am - 4pm

Friday, December 19 Helen Keller Hospital, 1300 S Montgomery Ave., Sheffield, 10am - 6pm

Saturday, December 20 Austin's Shoes - Florence, 10am - 4pm Sunday, December 21 Walmart -

Avalon Avenue - Muscle Shoals, 10am - 4pm

Monday, December 22 Walgreens -Dr. Hicks Blvd - Florence, Noon - 6pm Tuesday, December 23 AT&T Russellville, 10am - 4pm

Saturday, January 3 Foodland Rogersville, 10am - 4pm

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.

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

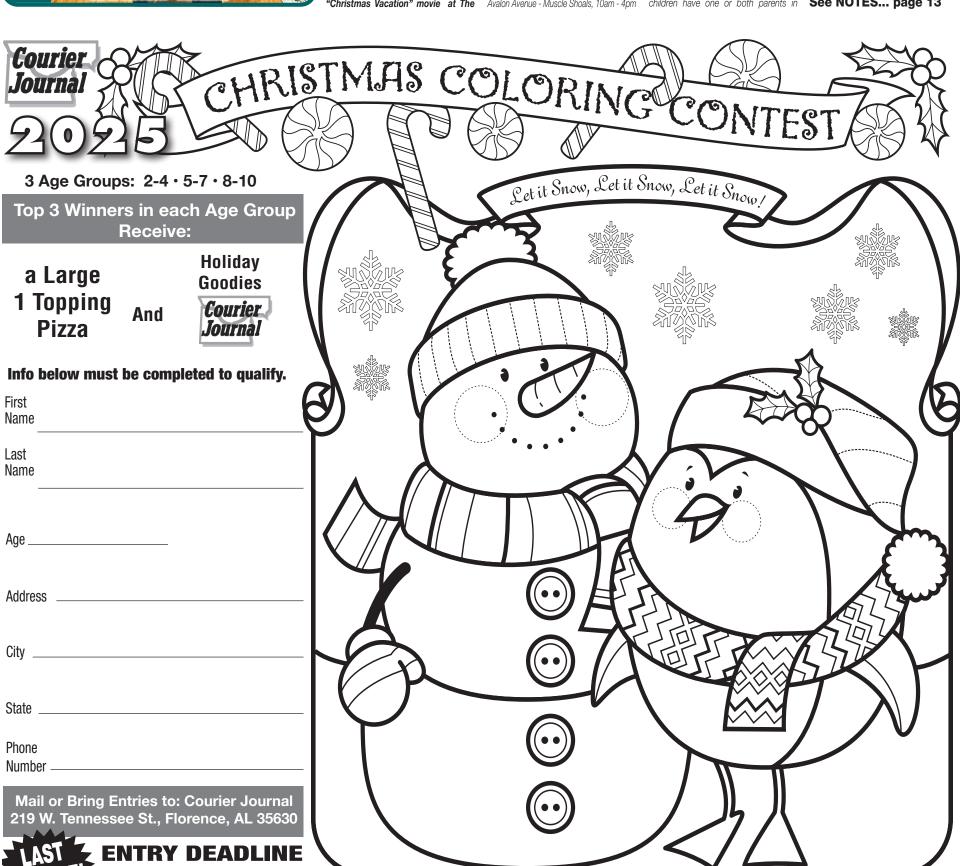
would like more details call or write me.

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

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

Readers of the Lost Ark Book Club. 10am, third Wednesday, (December 17) at Helen Keller Public Library, 511 Main St., Tuscumbia. nancy537481@yahoo. com

See NOTES... page 13



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

\\@___ Thur., Dec. 18 NOON

Winners will be announced in the Courier Journal Dec. 24 issue

Medicare Minute Post AEP Sign Up

The Annual Enrollment Period (AEP) for 2026 ended on December 7th. This means that, except for a few exceptions, anyone who was on a Medicare prescription drug plan during 2025 will have to wait until next October to make changes to their plan. If you are enrolled in an Advantage Plan beginning January 1st you will have an additional period to make plan changes. This period is called Open Enrollment Period and runs January 1st through March 31st.

As we have stated before, AEP is only for those people who are already on Medicare and wish to enroll in or make changes to their prescription drug plan or Medicare Advantage Plan for 2025. AEP does not affect anyone who is getting Medicare for the first time in 2026 or is on Medicare and leaving employer coverage in the coming year. Medicare will give you a Special Election Period (SEP) for these situations.

If you are getting Medicare for the first time and not on employer insurance you will have 3 months to sign up for a Medicare plan. The 3 months begins the month after your Medicare becomes effective. If you are leaving employer coverage you will have 60 days to enroll. This time starts the day you leave your employer coverage. Although you will have a SEP for both these situations it's a good idea to have your Medicare plan in place before your SEP begins.

It is also important to remember that AEP does not affect Medicare supplements. You can enroll in or make changes to your Medicare supplement at any time during the year. Keep in mind that you may have to go through underwriting to make changes to your supplement. If you are getting Medicare for the first time or leaving employer coverage you can sign up for the supplement 6 months prior to your coverage starting.

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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HOLIDAY SPECIAL, Gutter clean out, seamless gutters, gutter guards, Call GUTTER WORKS 256-394-3497

PLAY THE GAME DAY SCORE CARD Contest every week during the football season. Win a \$50 gift card from Lost Pizza Co. for the best card and another \$50 gift card, plus \$50 cash if it is a perfect card. Only in the Courier Journal and at





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2013 CHEVROLET CRUZE 2006 CHEVROLET SILVERADO 2007 CHEVROLET EXPRESS

2012 CHEVROLET SILVERADO 2005 CHEVROLET TAHOE 2012 CHEVROLET IMPALA

2001 CHEVROLET LUMINA 2004 FORD TAURUS 2005 FORD TAURUS

2007 FORD 500 2008 FORD FOCUS

2008 FORD EXPLORER 2012 FORD F-250

1996 FORD F-150 1999 FORD F-250 2015 FORD FIESTA

2008 GMC ACADIA 1999 GMC SIERRA 2001 GMC SIERRA

VIN

2HNYD18286H522859 JH4DB765XVS000086 WBAPH7C56AA176146 1G4HP52L7SH549570 2G4GT5GX0F9282043 1G1PB5SH6D7196993 1GCEC19V96Z119252 1GCHG39U6712126401GCNCPEX2CZ254482 1GNEC13V05J176291 2G1WF5E3XC1285834 2G1WL52J0112870211FAFP52U14A133360 1FAFP53U45A122899 1FAHP25167G134983 1FAHP35N98W201947 1FMEU64E38UB09961 1FT7X2B66CEC57226 1FTEF15Y6TLB86073 1FTNX20F0XEF01453 3FADP4BJ9FM218928 1GKER23718J293675 1GTEC19T4XZ515945 2GTEC19T711189834

1998 HARLEY DAVIDSON SOFTTAIL HERITAGE 1HD1BJL46WY017767 1999 HARLEY DAVIDSON SPORTSTER 1HD1CGP19XK147417 2010 HONDA ACCORD

2009 HONDA PILOT 2012 HYUNDAI SONATA 2015 JEEP GRAND CHEROKEE

2004 JEEP LIBERTY 2000 JEEP GRAND CHEROKEE 2008 MAZDA 3

1998 MERCEDES CLK 2014 MITSUBISHI OUTLANDER

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2005 NISSAN ALTIMA 1996 NISSAN MAXIMA 2006 PONTIAC G6

2005 SATURN ION 2012 SUZUKI EQUATOR 2006 SUZUKI AERIO

2007 TOYOTA CAMRY 2009 TOYOTA CAMRY

2013 TOYOTA COROLLA 2011 TOYOTA 4RUNNER 2013 VOLKSWAGON TOUAREG

1HGCS2B82AA001797 5FNYF38939B007500 5NPEB4AC5CH417217 1C4RJECG0FC109138 1J4GL48K04W240584 1J4GW48NXYC304686 JM1BK323081799750 WDBLJ65G4WF019156 4A4AP3AU1EE003513 4A4AP3AU2FE034545 1N4AL3AP5EC190284 1N4AL3AP8FN888930 1N4BL11E85C955219 JN1CA21D1TT738841 1G2ZF55B2642487371G8AJ52F65Z117305 5Z62D0CT3CC401551 JS2RC62H965352192 4T1BE46K47U627714 4T1BE46K79U806882 5YFBU4EE2DP186273 JTEBU5JR6B5061653 WVGEF9BP5DD007880

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Florence, AL

WRECKER **SERVICE**

NOTICE OF PUBLIC SALE: SIMPSON'S WRECKER SERVICE gives Notice of Foreclosure of Lien and intent to sell these vehicles on 01/24/2026, 09:00 AM at 835 RICKWOOD RD, FLORENCE, AL 35630-1367, pursuant to subsection 32-13-3 of the Alabama Statutes, SIMPSON'S WRECKER SERVICE reserves the right to accept or reject any and/or all bids

Commentary

Having Fun With 'Join a Conference'

ong-time college football fans take great pride in stepping on rivals when possible, and *they should*. That's part of the fun in football season after season.

Few

Words

TOM MAGAZZU

Editor

As it turns out, few people are on the fence about

Notre Dame. They are either loved or hated by those of middle age and above. A lot has to do with the fact that Notre Dame is an independent with its own television contract through NBC since 1991. The yearly value in 2024 was somewhere in the area of \$67 million.

Conference affiliations aside, Alabama fans are heavily in the hate ND camp. The games have been few, but the rivalry remains intense and many of the games were

extremely important.

The Crimson animosity dates to New Year's Eve and the 1973 Sugar Bowl, the first of 8 all-time meetings, five of which did not go their way. The Irish won the first four. The Tide has reversed the trend, winning 3 of the last 4. However, that doesn't temper the healthy

See JOIN A CONFERENCE... on Page 26

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

Courier Journal

Magical Holiday Tradition Returns

Nutcracker at the Ritz

This December, the timeless holiday classic, *The Nutcracker*, takes the stage at The Historic Ritz Theatre in Downtown Sheffield, presented in a stunning new adaptation that brings fresh life, local flair, and festive wonder to a beloved tradition.

Set to Tchaikovsky's timeless score, this adapted production reimagines the magic of *The Nutcracker* for smaller venues while honoring the charm and tradition that families have cherished for generations. Audiences will be transported into Clara's enchanting world, filled with toy soldiers, swirling snowflakes, and the dazzling Sugar Plum Fairy — all brought to life through captivating choreography, imaginative staging,

See MAGICAL... on Page 25



SHOALS Christmas, as many families and individuals carry the weight of financial, physical, and emotional strain, The Salvation Army serving the Shoals is inviting neighbors to
Give With Joy in person, online, or by becoming an Ambassador of Hope through monthly giving.

> See 5 WAYS... on Page 24



hoals

KNIGHTS OF COLUMBUS **COUNCIL 3989 HOSTS** its

58th Annual Turkey Shoot at Langer Hall in St. Florian on Saturday, December 20 from 7am until they run out of shooters. Shoot a target for a chance to win a Turkey or Ham! Test your marksmanship against 9 other shooters. Ammo and firearms are provided! It's fun for the whole family! Concession stand will be open! 4051 Co. Rd. 30. Look for signs.

DRIVE THROUGH OR WALK THROUGH THE **LIVE NATIVITY** at First Cumberland Presbyterian

Church of Florence, 2422 Darby Drive. December 19, 20, and 21, 6-8pm. This is a Free Event with live animals. Hot Cocoa and refreshments available for purchase. Experience the birth of Christ: as our gift to you! Call 256-766-0471 for more information.

CHRISTMAS AT BELLE

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- e-mail: editor@courierjournal.net
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Reinstate the Two **UA Publications**

Editor,

The Alabama Press Association Journalism Foundation is stunned the recent decision by the University of Alabama to suspend the publication of two student magazines, citing that these publications were not in compliance with federal regulations of DEI initiatives and may be in violation of federal antidiscrimination laws.

The two magazines are Nineteen Fifty-Six, a publication focusing primarily on black students, and Alice, a magazine focusing on women's issues.

. . . They badly misread the Judeo-Christian scripture thinking God wants a Christian monopoly in the government.

The recent actions by the university's leaders are a complete failure to act in the best interests of its students.

As an organization rooted in the First Amendment, the APA Journalism Foundation finds these actions contrary to the principles of the Constitution of our country.

These actions tell the students that you are not important, your voice doesn't matter, and you cannot make a difference, so don't even try.

The world needs more journalists, and those journalists must come from all walks of life with all sorts of experiences.

Silencing any voice is unacceptable and un-American. It is even more so when it is done by a public university.

Change often starts with a whisper, and we hope the university will reconsider this action and allow these publications to continue.

Felicia Mason

APA Journalism Foundation Birmingham

More LETTERS... on Page 31

$oldsymbol{A}\mathsf{S}\mathsf{K}$ the $oldsymbol{A}\mathsf{TTORNEY}$



Thomas McCutcheon

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

DON'T CO-SIGN A LOAN

Every lawyer gets this issue. Grandparents co-sign for grandchildren or other relatives who don't pay. What can they do when the loan is not paid? Not much. Pay it off.

A co-signer is 100% legally responsible for the entire debt if the primary borrower stops making payments. They must

repay the full loan amount, including any late fees and collection costs.

Lenders can pursue collection efforts against the co-signer without first trying to collect from the primary borrower. This can include suing and placing a lien on your property.

You have no rights to the asset even though you are fully responsible for the debt you do not have any ownership rights or title to the property (like a car or a lawnmower) the loan is paying for. Your only role is to repay the loan if the main borrower falls behind.

If the borrower defaults, the resulting stress and potential legal action can lead to significant conflict and resentment between families.

It's difficult to remove yourself as a co-signer. Removing your name from a loan typically requires the primary borrow to refinance the loan in their own name, which may not be possible if their credit has improved, or requires a specific "co-signer release" option that not all lenders offer.

Don't co-sign a loan if you can't afford to pay the entire amount yourself and are willing to accept the potential consequences if the borrower defaults. Remember that a co-signer is only necessary when the borrower can't borrow on their own. There is a reason for that.

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 MCCUTCHEON & HAMNER or visit our website at: www.mhattv.com

facebook: McCutcheon and Hamner, P.C.

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.



Notes...

Continued from page 10

Singers in the Round - Saturday, December 20, 7pm at Abraham Rowe Photography, Cypress Mill Studio, 204 Cypress Mill Rd., Florence. Caleb Elliott & Doc Dailey & Magnolia Devil & The Pollies & The Wanda Band. Tickets at bandsintown.com

Kelli Lambert RE/MAX Tri-State presents the "Elf" movie at the Shoals Theatre, Saturday, December 20, 2pm.

Come enjoy this instant Christmas classic with a special appearance by Santa Creel in the lobby starting at 1pm for photos before the movie!

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,

a watercolonist, site 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.

LifeSouth is in emergency need for **blood donors.** This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase.

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given recently and first-time donors can make a major impact by donating. One

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256-765-7038 Hours of Operation: Monday: 9am – 5pm, Tuesday: 9am – 7pm, Wednesday: 9am – 5pm, Thursday: 9am – 7pm, Friday: 9am – 5pm, Saturday: 9am - 3pm and Sunday: 1 - 5pm

See NOTES... page 14

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Let's be honest. When you hear "Artificial Intelligence," your brain probably jumps to a chrome-plated robot calmly explaining, in a soothing voice, why it has chosen to turn your beloved cat, Mr. Whiskers, into a paperweight for efficiency. Thanks, movies. Thanks

But the AI that's actually creeping into our lives is less "Skynet's grand debut" and more "your weird, overeager cousin who read one Wikipedia article and now won't shut up about



Think about it. Your smartphone's auto correct is a form of AI. And

that sometimes gets bizarrely

philosophical about your bagel.

This is A - Don't Panic, It's Just a Very Fancy Toaster

by "The Computer Skeptic"

what is its primary mission? To aggressively change "duck" to... well, you know. To insist that your friend's name, "Katie," must surely be "Zombie." This is not the cunning intelligence of a digital overlord. This is the digital equivalent of a golden retriever enthusiastically bringing you a moldy tennis ball. It's trying to help! It just has no idea what "help" actually means.

The AI writing your email is like a super-speedy intern who has consumed the entire internet but still doesn't understand sarcasm. It can draft a meeting summary, but it

might also suggest you sign off with 'Yours in algorithmic harmony." The AI suggesting your next show? It's basically that friend who, because you watched one cooking documentary, now thinks your entire personality is competitive clam shucking. It sees patterns, but it doesn't understand you. It can't feel your existential dread at 2 AM, nor does it want to. It's probably busy trying to figure out why humans have ten toes.

The truth is, the most powerful, world-changing AI on the planet still can't do the things that make you, you. It can't taste your

grandma's soup and know it means love. It can't feel the relief of a shared laugh after a hard day. It has never procrastinated by staring at a fridge full of food and declaring "there's nothing to eat." Its existential crisis is running out of power, not wondering about its purpose.

So, the next time you hear about some new AI, don't picture a titanium skeleton. Picture a very confident, very clumsy Roomba, vacuuming your floor while getting perpetually stuck on the same rug, beeping plaintively for a human to save it. That's our reality. We're not building masters; we're building assistants that are brilliant at specific, often silly, tasks and utterly helpless at everything else.

Embrace the absurdity. Use it to write a poem about a disappointed potato. Ask it to plan a vacation where the main activity is napping. See it for what it is: not a threat,

but a reflection of our own chaos, digitized and served back to us with a slightly worrying level of confidence. The future isn't us versus them. It's us, occasionally face-palming, as we correct our fancy toaster one more time. Now, if you'll excuse me, I have to go argue with my GPS about why "driving into the lake" is not a valid shortcut.

The preceding article is all AI. I'll leave it up to you to decide if you should worry or not. Stay skeptical my friends, and happy holidays



Notes...

Continued from page 13

The 'Hi Neighbors of the Shoals' women's social group meets on the 1st Tuesday of each month (January 6) at 10:30am in the Florence Public Library. 256-764-6564. The group welcomes all ladies who are residents of the Shoals. Come ioin us!

The Batting Brigade Quilt Guild has hospitality at 9am the second Monday of the month, (January 12) with a meeting at 9:30am, at Edgemont United Methodist Church, Florence. For information, call Liz at 601-590-4367.

Tuesday night Social Dance at The Club/ Florence Senior Center, 450 Country Club Drive, in Florence. \$6. Doors open at 6pm.

Dance from 6:30-8:45pm. Texas two step, waltz, line dance, fox trot and more!

The Browns provide the music from across the decades!

Shoals Artists Guild Meeting Every 3rd Friday of the month, (January 16), 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-

See NOTES... page 26

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Insurance Insights

"Below is a State Farm" Simple Insights" article about "Driving distractions and how to avoid them" is provided by State Farm agent Rebecca Stutts Hovater.

Driving distractions and how to avoid them

Written by State Farm® Editorial Team

Texting while driving is one of the most dangerous driving distractions, but here are some others.

Did vou know...

Taking your eyes off the road for 2 seconds doubles your risk of being in an accident.

The average time it takes to read a text message is about 5

If you're driving at 55 mph and look at your phone to read a text, you will likely drive the full length of a football field without watching where you were going.

Driving distractions to avoid

- Texting texting while driving is against the law in nearly every state.
- Applying makeup or shaving try to do your morning
- routine at home.
 Eating and drinking stay safer by saving the refreshments until you're parked.
- Attending to children and pets having a pet in your lap can also interfere with safe driving.

 Taking your eyes off the road — try not to let your focus
- drift to things such as billboards or other people.
- Playing the radio too loud or wearing headphones these can reduce the likelihood you'll hear car horns, emergency vehicles or other key noises.
- Watching or recording videos wait until you've reached your destination.
- Daydreaming try varying your typical driving route. A change in scenery and traffic conditions could help you stav alert.
- Nodding off if you feel sleepy, pull over, find a safe place where you can walk around to rouse yourself, switch drivers or nap before you resume driving.
- Holding or reading maps while GPS systems are generally considered safer, do not try to input information in the GPS while driving.

Key findings around distracted driving

In 2023, NHTSA reported that 3,275 deaths ocurred due to distracted driving. A 2025 survey from State Farm showed that 80% of drivers admit to engaging in at least one distracting behavior while driving. Here are some findings from the

45% manually type GPS addresses while driving

44% scroll through music playlists 39% read or send text messages

34% manually dial cell phones 28% manually interact with cell phone apps 21% read or send emails

About 65% of drivers believe it's okay to take their eyes off the road for 2 or more seconds

A 2-second glance away from the road actually doubles crash risk Reading or sending a text takes 4.6 seconds on average It takes 4.6 seconds to drive the length of a football field at 55 mph

The takeaway — reading a text is like traveling the length of a football field at 55 mph with your eyes off the road According to auto telematics data, 1 in 3 crashes occurs

within one minute of a driver using their phone

State Farm believes in educating the public about the importance of vehicle, driver and passenger safety. Stay safe behind the wheel with more safe driving tips from State Farm.



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by DAVE RAMSEY



LEARNING TO FORGIVE YOURSELF

Dear Dave.

I started following your plan at the first of the year. It was one of my New Year's resolutions. I even budgeted for Christmas each month. I've already gotten my holiday shopping done early, but in the process, I went a little crazy and overspent. Realistically, I know things will be okay. I stayed on track all year until now, but I'm still feeling ashamed about blowing my budget this month after doing so well the rest of the year. Do you have any suggestions for dealing with the guilt and getting motivated

Madelyn

Dear Madelyn,

You decided to take control of your finances nearly a year ago. And up until just recently it sounds like you were doing a great job. Lots of folks make mistakes in the first year. It's only natural when you're trying on a completely new behavior, whether it's with money or something else.

You've already made the decision to change your life, and a few spending mistakes this month doesn't change that. It also doesn't wipe out nearly a year's worth of discipline and hard work. So, I'm proud of you! And for what it's worth, I give you permission to stop beating yourself up, and start moving forward again.

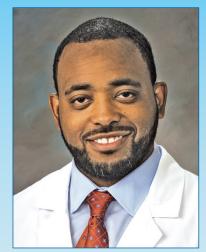
Most people don't take time to identify where they want to go in life, or how to get there. They just shuffle along. They blame situations, circumstances, and even other people, for where they are. Some even think it's someone else's job to take care of them.

See DAVE... page 25



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Guest Opinion-Editorial - Alabama Policy Institute Staff

API: RSA Claims of a Shortfall Fall Short

Realigning Teacher Benefits with the Private Sector is the Key to Confronting Alabama's Education Benefits Problem

The Retirement **Systems** of Alabama (RSA) recently claimed

that schools face tough funding choices employee healthcare costs continue to rise. While those warnings are not without cause, there is more to zzzhe story. In fact, the Alabama Retired Education Employees' Health Care Trust, the fund set up to cover retiree health benefits, has a large surplus. As of September 2025, it held about \$2.6 billion, up hundreds of millions from a year earlier. That growth came from roughly \$262 million in new contributions plus strong investment returns last year, far outpacing the \$260 million paid out in benefits that year.

In short, the trust's reserves are substantial and growing, yet RSA continues to ask the Legislature Alabama for additional funding to cover employee and retiree benefits.

These PEEHIP funds are tightly controlled. By law, the Trust's assets can only

Legislature has no power to use them for other programs, and the board may transfer at most 10% of the prior year's market value for budget shortfalls. To date, the

board has tapped the fund sparingly, only twice in the past decade. Even now, with a projected gap ahe PEEHIP ahead, the board plans to withdraw roughly \$118.9 million (well under the 10% limit) to cover FY2026 expenses. In other the fund words, exists smooth out one-time shocks and function as a buffer for bad

At the same time, there is no denying budgetary pressures are rising from increasing healthcare increasing costs.

RSA/Public The Education Employees Health Insurance Plan (PEEHIP) board projects approximately \$380 milion shortfall by FY2027. This gap, driven largely by higher costs for and healthcare inflation, prompted the board to seek a 33% increase in its FY2027 budget. State lawmakers already answered part of this need boosting PEEHIP's state contribution

from \$800 \$904 per teacher month for FY2026. The same pot of Education Trust Fund dollars also funds teacher salaries, school supplies, classroom and programs.

PEEHIP trust does not need to be raided. The employee benefit system and the way that it has traditionally been funded needs

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reforming.
The Alabama Policy Institute (API) has long noted that public employees currently enjoy benefits far richer than the private-sector norm. For example, in 2025, a teacher could pay as little as \$30 per month for single health coverage (and \$307 for family plans), small-business while

per month for similar benefits. Taxpayers also cover hundreds of dollars per month for individual retirees' premiums. Likewise, state paid retirement contributions (13.6–16.26% of salary) far outpace typical private sector 401(k) matches (4–6%).

This unsustainable.

Alabama must shift cost sharing closer to market norms. The state of Alabama can continue to provide retirement and health benefits but asking active and retired educators to pay for a greater share of their benefits is reasonable. The Alabama Legislature and RSA should work with the PEEHIP board on structural reforms.

First, it is time to begin raising educator and retiree premiums to levels more in line with privatesector expectations. This move alone would relieve significant pressure on the education budget and make the benefit system more sustainable in the long term.

the Next. should freeze eligibility expansion. In recent years, dozens of quasigovernment groups have joined into state have joined into state retirement and healthcare plans. While some provide valuable services, the growing number of participants adds cost and complexity to the system. Future hires could also be placed into hybrid or defined-contribution plans for health or retirement, limiting the growth of unfunded liabilities. Other states have adopted similar strategies with good results.

It is also essential that Alabama maintain strict budget discipline and preserve the integrity of its reserves. The generous \$2.6 billion trust exists for retiree care. RSA should continue to treat the 10% withdrawal threshold as a safety valve, not a routine subsidy. Meanwhile, all financial data, trust balances, actuarial assumptions, board decisions, etc., be fully train should transparent. Transparency builds confidence and ensures accountability.

Alabama does face a potential threat to the Education Trust Fund budget in the form of

higher employee benefit costs. However, answer is not reckless spending or new taxes on Alabamians; it is responsible governance. If public school employees pay a fairer share of their benefits (i.e., closer to what their private sector counterparts pay) and the trust is used as designed, Alabama can meet its obligations without undermining classroom education or increasing the burden on the state's

taxpayers. With smart of existing reserves, commitment transparency, and a willingness to make willingness reasonable reforms, the state can protect both the commitments made to public education employees and financial future Alabama's education system. Now is the time to act, before today's challenges become challenges tomorrow's crisis.

API Staff December 11, 2025 Birmingham, Alabama

Stephanie Smith, API President & CEO

stephanies@alabamapolicy.org





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at BYU

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North Texas at San Diego St.

GATOR BOWL

Virginia at

Missouri

WK 17 Saturday Dec. 20

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DEADLINE: FRIDA 5PM **D**EC. 19

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

TIE BREAKER

Write Exact Score Below

COLLEGE FOOTBALL PLAYOFF

Alabama at

Oklahoma

Week 15 WINNER - GARY GALLOWAY of Florence Week 17 Winner online by Weds. Dec. 24 and in the Dec. 31 paper.

Enter online at 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.



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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 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. ALTERNATÉ 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 Piza Co. Gift Card. Judges decision is final. Mailed entries must be post-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.

ON YOUR DEBT

Alabama Ranks Among the Most Financially Distressed States — What That Means for Local Families Facing Debt



B. Grant **McNutt** Managing Attorney

A recent WalletHub study ranked Alabama among the most financially distressed states in the country. For many families, that headline hits close to home. Prices are up, interest rates are up, and a lot of people are trying to make ends meet while juggling credit-card bills, car payments, and medical debt.

At the Bond & Botes Law Offices, we meet with people across Alabama every day who feel overwhelmed, stressed, and unsure what to do next. This study simply puts numbers behind what so many families are already experiencing.

Why Alabama Ranked So High in

Financial Stress

WalletHub looked at what people dealing with money problems are worried about:
• High credit-card balances

- Delinquent or past-due accounts
- Limited savings or emergency funds
 Rising medical debt

 Stagnant wages
 Increasing cost of living
 When those factors stack up, it's easy to see why so many households in our region are struggling. None of this means you're irresponsible or alone. It means the financial

pressure in our area is real — and growing.

Why So Many Families Are Falling Behind 1. Cost of living is rising faster than

Even small increases in groceries, gas, insurance, and utilities can push a family into credit-card debt. When wages don't keep up, people end up relying on credit to fill the gap

2. Credit-card and auto-loan interest rates

are the highest in years
This trap feels familiar: you make payments every month, but the balance barely moves. Many people call us because they're tired of feeling stuck.

3. Medical debt hits Alabama harder than most states

A single unexpected medical issue can send a budget spiraling. Our region consistently ranks among the highest in medical debt in

4. Little or no savings leaves families vulnerable

Without a financial cushion, it only takes one setback — a car repair, illness, job change, or divorce — to start the downhill slide. When Normal Financial Stress Turns Into a

Most people try to handle things on their own for far too long. The early signs usually look like this:

- Payments run late
- A credit card maxes out
- A lender threatens repossession
 A lawsuit or garnishment notice arrives
 Collection calls become constant

By the time someone reaches out to us, they're worn out and embarrassed — and they shouldn't be. Money problems happen to good, hardworking people every day.

What This Means for People in Alabama

Who Are Struggling With Debt
The most important thing to know is this:
you have options.

A lot of people think bankruptcy means losing everything. That's not the case. In fact, most Chapter 7 filers keep all or nearly all of their property because of the protections allowed under Álabama exemption laws. Chapter 13 can also help people save their home or car and get into a manageable payment plan.

Bankruptcy may be the right option if you're dealing with:

- Credit-card debt that never seems to shrink
- Threats of repossession or foreclosure
- Medical bills you'll never be able to pay
- Wage garnishment
- Personal loans, payday loans, or title loans
 Constant collection calls

Even if bankruptcy isn't the answer, talking with someone who handles these issues every day can give you peace of mind and a clear

Our job isn't to judge — it's to help people get back on their feet.

We've Helped Thousands of Families in Alabama Get a Fresh Start Please call us today!

Contact The Bond & Botes Law Offices Today We understand the challenges you're facing and can provide confidential guidance on bankruptcy and other debt relief options. Contact us today for a free consultation to discuss your situation and explore the best path forward for you. We'd love to discuss your finances with you. We want to help!

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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NOW

5 Ways.. **Continued from Page 12**

Red Kettle Campaign makes it easier than ever support local programs whether dropping a gift in the familiar red kettles wn or quickly all around town donating and securely online at florencekettle.org.

feel "Many of us the pressures and expectations of holiday and giving, but for those already experiencing the stress of job insecurity, rising costs, and housing uncertainty, the Christmas season can be overwhelming," said Lieutenant Michelle Cook, Officer of The Salvation Army. "Every act of generosity supports those in need locally this Christmas season and throughout the year."

Higher for costs housing, food, and transportation are pushing more working families, seniors, and individuals into poverty conditions. The Salvation Army walks alongside neighbors facing these challenges by providing a pantry, food boxes, hot meals, emergency shelter, transitional housing, assistance, and utility more

This The year, Salvation Army has set a Red Kettle Campaign goal of \$300,000 to help



n e e d s during the holidays and throughout the year. All money raised through the kettle or online goes to support local programs.

SEVERAL CONVENIENT WAYS TO GIVE.

- At the kettle: Drop cash or checks in any red
- Tap or scan to give: Use the QR code on kettle signs to donate with a smartphone using Apple Pay, Google Pay, PayPal, or Venmo.
- Online: Make a secure gift anytime at florencekettle.org.
- Start a Virtual Red

Individuals, families, churches, and businesses can create their own online fundraiser, set a goal, and invite friends and coworkers to give at florencekettle.org.

Become Ambassador of Hope: monthly florer automatic giving florencekettle.org provide steady support all year long. A monthly gift of \$10, \$15, or \$25 will help ensure we can support those who need it most year-round.

To make a secure donation, launch a Virtual Red Kettle, or become an Ambassador of Hope, florencekettle.org. For more information, call 256-764-4432 or email FlorenceAL@uss. salvationarmy.org.

CONTACT 2-1-1

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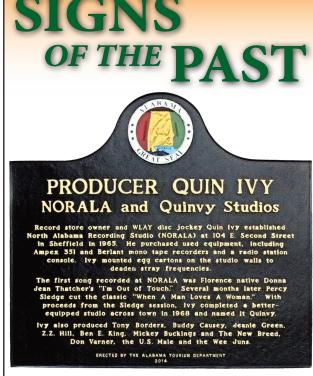
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104 E. 2nd St., Sheffield Mr. Ivy worked as a DJ at WLAY in Muscle Shoals. Later he started his own record studio NORALA. With the blessing of Rick Hall (FAME), Quin cut

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Percy Sledge's "When a Man Loves a Woman" at his fledging studio and the rest is history.

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

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Dave...

Continued from page 19

That's called being a child. Children do what's fun in the moment, and they don't plan ahead. Adults devise a plan. They stick to it. And, they don't let one little mistake ruin a whole year's worth of work.

After I went broke years ago, I made plenty of mistakes in the process of learning a new, and better, way of handling money. Do yourself a favor, okay? Think back to all those months when you were doing so well. You've already proven you can make this thing work. So please, don't let one bad month overshadow a year's worth of great work. Kicking a bad habit is hard. It's tough. And no one—I repeat, no one—does it perfectly.

I want you to focus on the future, Madelyn. Clean up this one, little mess. Then put it behind you, and promise yourself you'll pay more attention going forward to your spending when the holidays and special occasions come around.

You can do it! — Dave

Dave Ramsey is a nine-time bestselling author, national versonal 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.

Magical...

Continued from Page 12

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- Sunday, December 21 2pm (Matinee)

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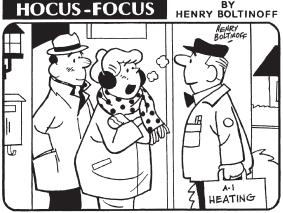
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Commentary

Join a Conference...

Continued from Page 12

dislike in either's gridiron fan camp.

And after all, it's not like it's a salvation issue, actions, omissions, or opinions that will determine our eternal destiny - it's the game of football. After this year's games are over, rivals start talking about next year. All fans can anticipate a redo. *NEXT YEAR* will be *OUR* year.

Despite a few stumbles this year, Alabama made the 12 team College Football Playoff. Notre Dame was left out, despite a 10-2 record, because of a key early season loss. A series of vocal protests by ND officials and a team vote to pass on other bowl invitations is sweet beyond description for Bama fans and all the other ND haters looking for ammunition.

The phrases "Join a Conference," "Take your toys and go home," and 'Play Like a Quitter Today,' havé been enthusiastically expressed across social media since the December playoff announcements. That's great humor and well-deserved.

Many understand the disgust and disagree with the process utilized to determine the 12 teams. That aside, ND officials should have made one brief statement and announced as a team they voted not to participate in the bowl season, and just left it at that, but they didn't.

Playoff Committee had to embrace inclusiveness by allowing for teams from two lower tier conferences. as a good faith gesture, teams that don't really have a snowball's chance of weathering their first game, much less moving through the bracket.

Likeness monetary deals for players, it creates me-first mentality. Understandably, many of the best athletes opt out of meaningless bowl games for health/safety reasons. There's no reason to get injured in a meaningless game and potentially cost themselves six or seven figures from either the next college team that pays them

or an NFL opportunity.
Similarly, there is no reason for a team to take the field in a bowl game when excessively shorthanded and unmotivated, a shell of the team that played during the season.

ND can take solace in knowing it is one of the top 4–5 teams in the country, and was a legitimate threat to win the title. One thing is for sure, anyone in the bracket is happy they will not have to face Notre Dame.

bottom league, the best in college football. They have five teams in the playoff, any one of which can make a run in the bracket if they play well.

I'm sure Auburn fans wish they could get that unfortunate late Iron Bowl fumble back. Even though they were out of consideration, they could have completely altered the playoff bracket and

CONTACT 2-1-1

Notes...

Continued from page 14

The LaGrange Living Historical **Association meets** the first Sunday (January 4) at 2PM at the LaGrange College Site Park 1491 LaGrange College Rd. Leighton. Contact L C. Lenz 256-702-

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

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

Monday-Friday 9am-3:30pm. Games Monday-Friday 9am-3:30pm. Games (Rook, Mee, Dominoes, Mexican Train, Chickenfoot, LRC, and others. M-Funch 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 Shufflehoard (Brandway) Master's Games, Shuffleboard (Broadway Rec. on Tuesday).

See NOTES... page 27





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Prideful Sinful Nature

1 Corinthians 11:14a "Doth not even nature itself teach you?" We can learn so much just by watching conscious and unconscious life. Even the birds and animals fight to maintain Godly correctness, without which we would perish from the earth. **Proverbs 29:23** "A man's pride shall bring him low: but honour shall uphold the humble in spirit." Corinthians 2:7 "But we speak the wisdom of God in a mystery, even the hidden wisdom, which God ordained before the world unto our glory:" God says: **Jeremiah 32:27** "Behold, I *am* the LORD, the God of all flesh: is there any thing too hard for me?" Ephesians 3:9 "And to make all *men* see what *is* the fellowship of the mystery, which from the beginning of the world hath been hid in God, who created all things by Jesus Christ:" Isaiah 2:12 "For the day of the LORD of hosts shall be upon every one that is proud and lofty, and upon every one that "Pride goeth before destruction, and an haughty spirit before a fall." Pride will keep a lot of folks from being saved. What's keeping you?

God knows you, inside and out! What parade do you display every day to keep you from being what God's hand in your life can make you? Your kids and family are looking for an example to follow. What's hindering you that's worth the price of your soul? Where 's the ALPHA males today? That's the most hated group in America. Where are the men today that will lead their families back to God and the Lord Jesus Christ? Pride is the silent, unseen at times, eternal killer! Note who your king is: **Job 41:34** "He (DEVIL) beholdeth all high *things*: he (DEVIL) is a king over all the children of pride." Is he your king? Time to switch, isn't it? Grow a spine and ask Christ to forgive and save you today, and lead your family like a man! In hell, there are billions who would love to trade places with you, don't join them!

Beacon Baptist Church

Bill Bishop, Pastor • Rogersville • 256-247-7733 1.2 miles north from red light on Hwy. 207 on left Sunday services at 10am and 11am and 6pm

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Notes...

Continued from page 26

Our Redeemer Lutheran Church still has a few open spots remaining for its FREE CPR TRAINING CLASS on January 10. If you would like to gain these valuable, life-saving skills, please register. This class is completely free, offered by the church as a service to our community 10am Saturdav, January 10 at Oui Redeemer Lutheran Church Fellowship Hall (basement), 630 N Poplar St. in Free and open to the public. Child Care: Provided on-site at no cost Registration Link: https://warriorcprfa enrollware.com/enroll?id=12288846

The 'Hi Neighbors of the Shoals' women's social group meets on the 1st Tuesday of each month (January 6) at 10:30am in the Florence Public Library. 256-764-6564. The group welcomes all ladies who are residents of the Shoals.

See NOTES... page 30

STRANGE

- In 1945, Soviet children presented the U.S. ambassador in Moscow with a wooden Great Seal as a friendship gift. It just happened to include a hidden listening device, which spied on American diplomats for seven years before it was discovered.
- When humans blush, their stomach also turns red.
- · The Brazilian freetailed bat uses chirps, buzzes and trills to form

unique syllables in a type of "love song" to attract females, as well as ward off male competition.

- On the California side of the U.S.-Mexican border is a city named Calexico. On the opposite side is a town called Mexicali.
- Parthenophobia is a fear of virgins.
- England's Queen Victoria defied both the clergy and her personal physician to become the first monarch to use anesthesia

(chloroform) during childbirth.

- Actor Liam Neeson trained to be a teacher but got fired after punching a student who pulled a knife on him.
- Women blink about two times less often than men.
- Professional chefs in wealthy 17th-century European households were primarily men, who often cooked in the nude or in their underwear due to kitchens' intense heat.
- Deaf quarterback Paul **Hubbard** was the first to use the "round formation huddle" in football, to ensure that his teammates could interpret his hand gestures.
- Inventor A.J. Grafham

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tried to increase car travel safety with his 1930's sponge rubber seat, which promised to protect pedestrians from injury if they were hit by a speeding automobile.

- In Japan, Ronald McDonald is known as Donald McDonald.
- · Benedict Cumberbatch is the second cousin, 16 times removed, of King Richard III, whom he portrayed in the 2016 BBC miniseries 'The Hollow Crown.'

Thought for the Day: "Although golf was originally restricted to wealthy, overweight Protestants, today it's open to anybody who owns hideous clothing." -- Dave Barry (c) 2025 King Features Synd., Inc.

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Answers on Page 30

Even Exchange

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. Kilt or a-line	_ K	Blouse or tee	_ H
2. Eight musical notes	V	Fuel rating	N
3. Self-serve meal	T	Shock absorber	R
4. Customer	R	General George	T
5. Culpability	F	Treasure house	V
6. Stay behind	M	Recollect	T
7. Handmade blanket	T	Feather	L
8. Splinter	_ L	Shake from the cold	_ H
9. Actress Halle	_ E	Musician Manilow	_ A
10. Humpback, e.g.	A	In one piece	0



Micro Crossword Across

- 1 Lizzo's instrument 6 Historic wartime
- "riveter" 7 Whitman's the
- Body Electric" 8 Outdoor wedding
- rentals 9 Sharp turn

Down

- 1 On the _(busted)
- 2 "How to Guy in 10 Days" (2003 rom-com)

TIDEY

PLATE

WEAKO

LIMPY

SCRAMBLERS



By Elizabeth C. Gorski

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- 3 Partaking of
- 4 Salon application
- 5 Some hosp.

scans

- 1. TELEVISION: What is the name of the bloodhound featured on the sitcom "The Beverly Hillbillies"?
- 2. HISTORY: Which Chinese dynasty mostly built the Great Wall?
- 3. MOVIES: Which 2003 movie is about juveniles who are sentenced to work at a desert camp?
- 4. MUSIC: Which famous song begins with the line, "Hello darkness,
- my old friend..."?

 5. ANATOMY: What's another name for the patella?
- 6. GEOGRAPHY: What is the capi-
- tal of Chile? 7. FOOD & DRINK: Who perfected
- the Champagne method? 8. GENERAL KNOWLEDGE: What are the national flowers of Japan?
- 9. LITERATURE: Who wrote the novel "Love in the Time of Cholera"?
- 10. SCIENCE: Which wire is usually the main "hot" one in electrical work?

" Is this the night we give Daddy the big welcome-home routine, or is

ot.	

eserved.		
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32025 King Features Syndicate,	Bol Subsetts	

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Me"?

Love"?

CITY OF FLORENCE



1. Which group released "You Really Got

2. Mel Carter had two hits that topped the

3. Who wrote and released "Coming Up"?

5. Name the song that contains this lyric:

"When I see her comin' down the street, I

get so shaky and I feel so weak, I tell my

4. Who released "Sowing the Seeds of

charts. What were the songs?

eyes look the other way."

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Florence Historian Billy Warren





It's Actually A Beautiful **Dormitory**



A quick, cursory glance at the vintage photograph accompanying this week's column can easily cause the viewer to think it's the Justice John McKinley Federal building (aka the Florence Post Office) on North Seminary Street or perhaps the antebellum mansion that existed until 1966 on the Forks of Cypress Plantation. But neither guess is correct. It is actually a photograph of the dormitory that housed young women at the Florence Women's College (later known as the Florence Female Synodical College) which existed on the Seminary Street site from 1847 to 1892. The handsome dormitory building fell into private ownership after the College closed its doors, serving its owners for a period of time as a hotel until it was demolished so that construction of the Federal Courthouse/Post Office could begin. When one enters the Federal building/Post Office today and glances upward on the wall above the outbound mail slots, one sees an enlarged black-and-white photograph which, at first, appears to be an antebellum mansion (maybe the Forks of Cypress mansion?). On closer inspection, however, the viewer sees the same image that accompanies this week's column: the dormitory for young women that once existed at the exact spot where the photograph was made. (NOTE: The classrooms for the Female Synodical College were in a large building at the rear of the dormitory. It later served for many years as the home for the local Elks Lodge.)

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

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: E equals B

MAITOZOCPGQ OEGSC O WPZAWTL GZ TOMLESV CJOC NZAWAZR ORIAQMPQV RSZWOIAR:

PC'R OQ SNJPTT EAACTA.

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Answers on Page 30

by Wilson Casey

- 1. Is the book of Immanuel (KJV) in
- the Old or New Testament or neither?

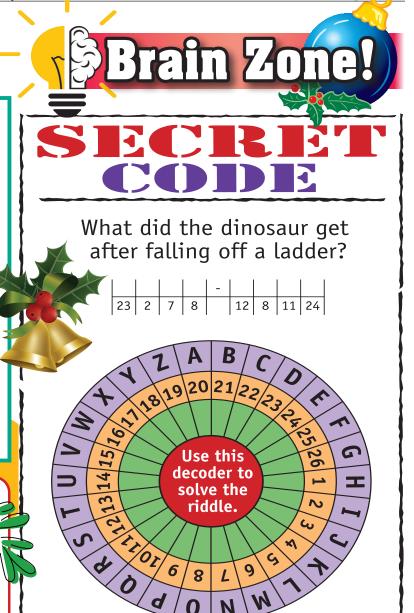
 2. Which Old Testament prophet said the most about the birth of Christ? Isaiah, Daniel, Ezekiel, Jeremiah
- 3. From Matthew 1:18, when Mary became pregnant, she and Joseph were ...? Married, Engaged, Just friends, Strangers
- 4. In Luke 2:8-11, how did the shepherds learn of Christ's birth? Magi informed, Joseph announcement, Mighty wind, Angel appearance
- 5. Where did the wise men go first when they arrived in the Holy Land? Nazareth, Jerusalem, Bethlehem,
- 6. What does the Bible record as to when Jesus was born? Late September, Dec. 25, March 17, Does not



- 1. What New Orleans Saints receiver crashed helmet-first into a sideline TV camera during a 1971 win over the Dallas Cowboys?
- 2. What three events make up horse racing's Canadian Triple Crown?
- 3. What women's pro tennis tournament was first played in 2021 in Clui-Napoca, Romania?
- 4. At the 2000 Sydney Paralympic Games, what country's basketball team forfeited their gold medals after it was revealed that most of their players had no mental or physical handi-
- What Major League Baseball team owner claimed to have engaged in a fistfight with two fans in a hotel during the 1981 World elevator
- 6. According to NBA rules, what is the maximum pressure (in pounds per square inch) of an official basketball?
- 7. What starting pitcher for the Kansas City Royals won two AL Cy Young Awards (1985, 1989) and was named MVP of the 1985 World Series?

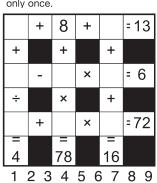
WORD SPIRAL

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. ©2025 King Features Syndicate



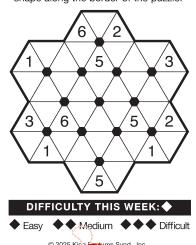
GO FIGURE!

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

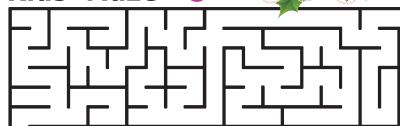


by Japheth Light

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.



Kids' Maze



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Notes...

Continued from page 27

Diamonds in the Rough/The Club Florence Senior Center

2026 Travel Schedule: New Orleans, March rvew Orleans, March 16-20, \$790 double occupancy \$990 single occupancy. \$75 deposit now, final payment due Jan. 9. Smokey March 1

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

March 11. Niagara 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.

Somewhere in Time - A social support group for Widow/Widowers in their new life journey after the loss of a spouse. Call for schedule 256-791-5569.

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

Wanna have some fun? Join the Creative Crafters This is a craft group for adult friends who draw, craft, paint, sew, quilt, embroiden, crochet, etc. (all artisans welcome.) Bring your project to work on and come join us!

This group will meet at the Killen Library once a month. Here are the dates for the first quarter of the new year 2026. All Saturday Mornings: Feb. 21, March 21 and April 18 from 9am-12:45pm. All

Florence-Lauderdale Public Library Computer & Technology Classes for January 2026

All classes are free. Registration is required due to limited seating. To register, please call 256-764-6564 ext.

127 or email classes@flpl.org. Smartphone Series (iPhone and Android) Thursday, January 8, 10:30am-12pm - Smartphone/Tablet Basics Become familiar with navigating your

iPhone or Android device. Learn the difference between wi-fi connections and data plans along with how to adjust text size and font. Learn basic definitions such as syncing, apps, and the Cloud.

Thursday, January 15, 10:30am-12pm

Smartphone / ablet Communications
Set up your email account for easy access on your iPhone or Android. Learn how to communicate with your contacts via text message, Facebook message, or video chat.

Thursday, January 22, 10:30am-12pm Smartphone/Tablet Photos Learn to use your iPhone or Android camera. Edit your photos with a variety of settings and organize them into folders. Then share your photos via email, text message, or social media.

Thursday, January 29, 10:30am-12pm Smartphone/Tablet Streaming

Become familiar with apps for streaming music and videos on your device. We will discuss the pricing, content. and compatibility of the popular

The Batting Brigade Quilt Guild has hospitality at 9am the second Monday of the month, (January 12) with a meeting at 9:30 a.m., at Edgemont United Methodist Church, Florence. For information, call Liz at 601-590-4367

City of Florence Leaf collection routes. Please follow the guidelines and help us avoid time-consuming truck

Leaf Collection Guidelines for city of Florence residents:

Leaves should be raked curb side, but

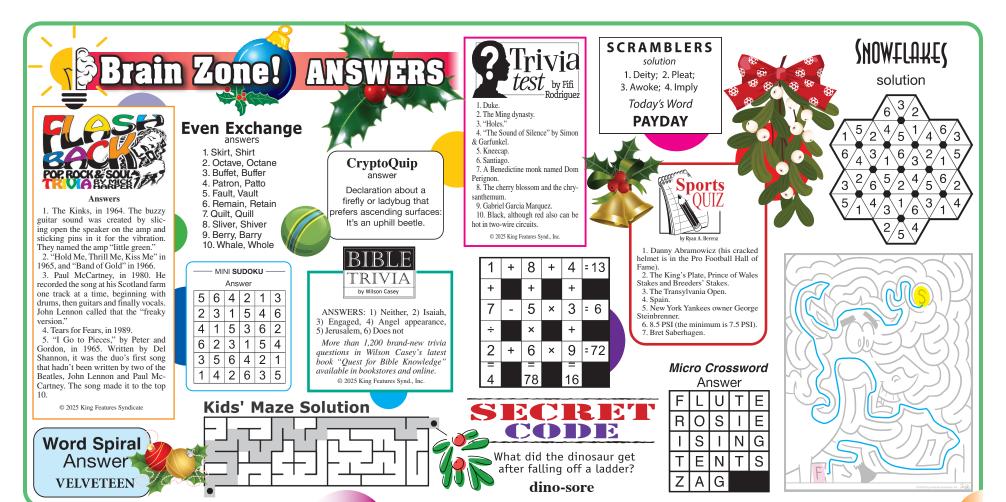
NOT in the street or gutter.

Keep leaf piles away from obstacles like cars, trees, fences, and mailboxes. Don't cover your WATER METER.

Limbs, pinecones, sticks, and rocks DAMAGE EQUIPMENT and slow the collection process

BAGGED LEAVES will be picked up weekly with curb side trash in the city





Letters...

Continued from Page 12

Scant Traffic Enforcement

Editor:

It seems like every day we are reading about another traffic accident in Florence that is either fatal or extremely serious requiring helicopter transport. It is no wonder why. There is no traffic law enforcement by the Florence Police Department.

I go through the Mars Hill school zone on Cox Creek Parkway daily, and in the morning the traffic speed limit flashing telling drivers to slow to 25 mph. The city should save money for those flashing lights because I drive 25 mph while going through any school zone, but the Mars Hill Zone is the worst.

People drive up on me and blow their horns then they shoot over to the other lane and roar off, so they aren't late for work. These drivers know that Florence PD does not enforce traffic laws and ordinances.

When the recent

administration was in "power," I contacted several people about the lack of traffic enforcement including the Chief of Police office. The officer I spoke with told me that the Florence officers "did not like to perform traffic enforcement duties."

I was a police officer in St. Louis Missouri, and traffic enforcement was part of our required duties. If I told the District Captain that I didn't want to perform traffic enforcement, I would have quickly realized that was part of my duties after a severe ass-chewing.

Contrary to popular belief, traffic violation enforcement is not a big revenue producer for the city. It is not. However, what it does is make people think, "I wonder if I will get a ticket if I am speeding in a school zone.?" Today in Florence, they know that won't happen because apparently, the Florence officers don't like to perform traffic enforcement duties.

lorence I see people eating and texting on their phone while driving and women recent putting their makeup on

while driving, among other things. My advice to those people is to get up a few minutes earlier and put your face paint on at home before you get behind the wheel of a motor vehicle and kill someone.

The Police Department hierarchy needs to make it clear to their officers that traffic enforcement is part of their duties, just like my district captain did to me several years ago.

For the one person who mentioned liking some of my comments in the past, I am back, still kicking, and on this side of the grass.

Larry J. Smith Florence

Those Lovely Republicans

Editor,

Those Republicans who possess a real conscience have retired or are soon retiring from Congress because they lack courage to stand up to President Trump.

Republicans Those who have always wanted to be rich, powerful and famous more than loyal to the Constitution or to the traditional Republican party of Abraham Lincoln and Ronald Reagan have smothered any sense of morality, ethics, social propriety and respect for law and have collaborated with Trump's pack of self-interested, cowardly cabinet members, monochrome shills in the media, and friendly billionaires.

Then, there are those ordinary run-of-the-mill Republicans across the country who never paid much attention to civics classes in school. They badly misread the Judeo-Christian scripture thinking God wants a Christian monopoly in the government. These folks are happy to sluff off all the hard work of self-government and just kick back and watch an imperious, lying despot single-handedly run the country.

country.

Those Republicans with a white-collar criminal mindset feel free to continue and even expand their efforts because they know if they are caught, they will soon enough be pardoned of their crimes.

Kimball Shinkoskey Woods Cross. UT



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.







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