

Statistical Champions

INDIANAPOLIS, IN—The UNA women's soccer program earned two statistical championships from the NCAA this past season, one in Team Save Percentage and one in Individual Shot Accuracy.

Graduate goalkeeper **Madison Vukas** led the Lions to the highest team save percentage across the NCAA with a .902 in her 1,730 minutes played in goal this season. She finished second individually behind Bryant's **Selena Negron** who played 825 minutes throughout the 2025 campaign.



Vukas

The second accolade is handed to graduate forward and team captain, **Alice Bussey**. The Hythe, England native was the best marksman across the NCAA as she



Bussey

boasted the best shot accuracy for any player with her .692 metric. These two are the first NCAA Statistical Champions for any North Alabama athletic program during the Division I era, which began in 2018.

The Lions finished 8-5-6 for the season with a postseason berth to the ASUN Tournament. North Alabama drew the ninth-best offensive scoring team in the nation, the No. 2 seeded Jacksonville Dolphins. The Dolphins advanced on penalty kicks, 4-3.

More SHORTS... on Page 2



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All They're Missing is You...

Are You Going?

FLORENCE—The Club (Florence Senior Center) Diamonds in the Rough is completing plans for a special 5-Day, 4-Night trip to New Orleans Monday-Friday, March 16-20, 2026, and all they need to know is this: Are you going?



The exciting getaway includes motorcoach

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A guided tour of the city and admission to Mardi Gras World (L) are included with The Club's New Orleans Trip.

Toys for Tots & Toy Share

SHEFFIELD—This year's Toys for Tots drive benefitted 2,448 children from 593 families spread across Lauderdale, Colbert, Franklin, Marion, and Winston counties, according to local coordinator Curtis Griffith.

Most of those, he said, are from the Shoals.

The annual toy drive is through the

See TOYS... on Page 4

Wallen into ASUN Hall of Fame

JACKSONVILLE, FL — The Atlantic Sun Conference recently announced the 11th induction class for the ASUN Hall of Fame, and former University of North Alabama women's basketball standout Ivy Wallen (Murks) was one of four in this year's class.

Wallen is the first student-athlete from UNA to be inducted into the ASUN Hall of Fame. The annual induction ceremony will take place in May 2026 in Jacksonville, Florida.

Wallen is the all-time leading scorer for North Alabama with 1,762 career points. She began

11TH INDUCTION CLASS ASUN HALL OF FAME

MADI TALBERT ARTZ

Lipscomb - women's cross country / track & field

WHITNEY KNIGHT

FGCU - women's basketball

DALLAS MOORE

North Florida - men's basketball

IVY WALLEN MURKS

North Alabama - women's basketball

her career in 2016 and guided the Lions through the final two years at Division II level and into

the first two years of Division I transition.

During her time with the program, UNA finished with an 85-33 record over four seasons with three 20-win seasons. In the first season of Division I, Wallen and the Lions finished 21-9 overall and 10-6 in the ASUN with an appearance in the ASUN Semifinal Round. Her senior year in 2019-20 saw the Lions finish 21-9 and

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Ivy
Wallen
Murks
RoarLions.
com

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GAME DAY
SCORE CARD 2025

Online Only:

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- Ask the Attorney
- Medicare Minute
- Guest Commentary
- Your Letters

- On Your Debt
- Adopt-a-Friend
- Hocus Focus
- Dave Ramsey
- Strange But True



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Shorts...

Continued from Page 1

Grants Help Heat/Cooling

MONTGOMERY – Grant awards totaling about \$43.8 million have been released by the state to assist low-income households with home energy costs during the winter and summer months. The funding will help 18 community action agencies across the state to provide emergency heating and cooling funds to low-income Alabama residents this year.

The state's community action agencies manage the Low-Income Home Energy Assistance Program at the local level and receive applications from individuals seeking assistance. The Alabama Department of Economic and Community Affairs is administering the grants from funds made available by the U.S. Department of Health and Human Services. The funding announced today includes both the regular LIHEAP allocations plus supplemental funding through the Infrastructure Investment and Jobs Act.

"This program is meant to help people who have

the lowest income and those who are most vulnerable, including the elderly, people with disabilities and young children," ADECA Director **Kenneth Boswell** said. "ADECA stands with Gov. Ivey in supporting Alabamians who need this emergency assistance."

Those funding allocations may not be immediately available for application at the local level. The application periods are established locally by each community agency.

Recipient agencies representing customers in the Courier Journal's distribution area include:

Community Action Agency of Northwest Alabama Inc. \$1.6 million. (Colbert, Franklin, Lauderdale) 256-766-4330, <https://www.caanw.org/>.

Community Action Prtnership, of Huntsville/Madisonand Limestone Counties Inc: \$2.9 million. (Limestone, Madison) 256-851-9800, <https://caa-htsval.org/>.

Community Action Partnership North Alabama Inc. \$2.4 million. (Cullman, Lawrence, Marion, Morgan, Winston) 256-355-7843 and dial 100, <https://capna.org/>.

the only punter in both FBS (Div. 1-A and FCS (Div. 1-AA) to have three punts go for over 70 yards. He had a 74 yarder against Central Arkansas and a pair of 72 yarders against Utah Tech and Tarleton State, the latter of which came to rest at the one-yard line.

Watford, a Dothan, AL native, punted 66 times for 3,073 yards this season, forcing 12 fair catches, and dropping 18 punts inside the 20-yard line. Watford broke the FCS single-season record at UNA for most 50-yard punts (21) while also setting the all-time career record for most 50-yard punts with 36.

Watford led the UAC in punting and led Division I with the longest punt two times this season.

3 on Union's Dean's List

JACKSON, TN- Three hundred eighty-one students were recently named to the Union University Dean's List for the fall 2025 semester, at least three from this area. **Carter Daniel** and **Riley Vaughn** from Killen, and **Brodey Lentz** from Rogersville. The University Dean's List includes full-time students who achieve a 3.5 grade point average on a four-point scale.

Founded in 1823 and affiliated with the Tennessee Baptist Convention, Union University is characterized by quality Christ-centered teaching and learning.

Wadford: FCS All-American

NEW YORK – University of North Alabama junior punter **Adam Watford** was honored by FCS Football Central on Monday, earning a spot as a Second Team All-American.

Each year, FCS Football Central builds an annual FCS All-American Team, honoring the best players across the subdivision.

Watford is no stranger to FCS Football Central awards, as that publication, along with Phil Steele, named him to the Freshman All-American team in 2023.

One of the top punters in FCS this season, Watford won United Athletic Conference Co-Specialist of the Year and was voted First Team All-UAC by the league's head coaches. He was also one of 10 semifinalists for the 2025 FCS Punter of the Year award.

Watford finished fifth in the country with 46.6 yards per punt. He was

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Community Notes

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

The Lauderdale County Solid Waste Department and the landfill

will be closed New Year's Day Thursday, January 1, with household collections delayed by one day late in the week.

Muscle Shoals Sounds Studio Holiday Schedule:

Closed over the 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 discounts for military and senior citizens.

The studio is available for rental for private events, weddings and is a pet friendly attraction.

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

The Underwood-Petersville Community Center is open and

available. Let us host your event. Contact us at 256-764-1388 or by email UPCC.Info@yahoo.com

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.

Rivertown Soup Kitchen open to anyone who wants a hot meal. 117 N. Seminary St., serving Red Beans & Rice with Drip Coffee. Donations Accepted on Venmo@rivertowncoffee

LifeSouth Bloodmobile Dates: Wednesday, December 31 Chick-fil-A - Florence, 10am - 4pm

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

Saturday, January 3 Shoe Station - Florence, 356 Cox Creek Parkway, 10am - 4pm

Monday, January 5 Colbert County

Health Dept., 1000 S Jackson Hwy - Sheffield, 9am - 3pm

Monday, January 12 Liberty Finance of Athens, 800 US Hwy. 72 W J, 9am - 4pm

Thursday, January 22 Franklin Homes, 10655 Highway 43 - Russellville, 8am - 2pm

Saturday, January 31 AT&T - Russellville, 15046 Hwy. 43, Suite C, 10am - 4pm

There is space HERE for YOUR EVENT, and plenty of eyes to read

it. Email your information to editor@courierjournal.net.

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. Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org.

Hours: 307 Veterans Drive, Florence, 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

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Help make your commute safe and sane

Written by State Farm® Editorial Team

Driving to work is a necessary evil for many. Try these hints for navigating rush hour.

Rush hour roadways are busy by definition. Stay cautious with these tips for getting to work safely:

Leave early

According to the Insurance Institute for Highway Safety, speeding plays a role in approximately a quarter of traffic deaths each year. If you have a long commute, build a few extra minutes into your schedule so you can stick to the speed limit and accommodate for heavy traffic. And stay alert throughout the drive — even if it's a familiar commute.

Be prepared for your exits, make lane changes early so you're in the correct turning lane, and listen to traffic reports to be prepared for situations that could cause delays.

Wear appropriate footwear

Your shoes could affect your ability to control your car in some situations. Open-heel shoes can slip off and wedge under pedals, while high heels can catch on floor mats, delaying acceleration or braking. Wear sneakers or low-heeled shoes while driving — and slip on your work shoes once you've arrived.

Drive distraction-free

Avoid anything that takes your hands off the wheel, your eyes off the road and your mind off driving. This includes using your cell phone (even hands-free devices), grooming, changing radio stations and other common distractions.

Avoid aggressive driving

Mornings can sometimes be stressful. Add a busy roadway and that can compound aggression in some drivers. Avoid aggressive driving and be watchful for possible aggression in other drivers.

Shield against harsh sunlight

Morning and evening commutes sometimes coincide with sunrise or sunset. In addition to using the car's sun visor, wear a pair of polarized sunglasses and keep your windshield clean to maximize visibility. Also reduce your speed, leave extra space between you and the car ahead of you and turn your headlights on so other drivers can see you better.

Choose the safest route

Typically, there are multiple ways to get to your destination. Choosing a familiar safe route may mean you travel the same route day in and day out, but it may provide you safety. In addition, it never hurts to know some alternate routes or backroads to take in case there are delays or road construction.

Maintain your vehicle

Proper vehicle maintenance may reduce the risk of a breakdown during your daily commute. Simple ways to help maintain your vehicle include regular oil changes and routinely checking the tire pressure and wear.

Car safety features

Many of the new vehicle safety features, such as blind spot detection, forward collision warning, back-up assist cameras along with lane departure warning help provide additional safety protection during your travels.



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ABOVE: Volunteers sort through donated toys during the Shoals Toys for Tots distribution recently, at the programs warehouse in Sheffield.

Dan Busey/TimesDaily

Toys...

Continued from Page 1

Marine Corps League Cpl. Matthew D. Conley Detachment #1477. Boxes for donations were placed all across the Shoals including the one at the



Daily office in downtown Florence.

Distribution ran from December 18-22 at the old National Guard Armory building in Sheffield. Griffith said despite the community's generosity, the drive fell around 4,000 toys and \$8,000 short this year.

As word spread to the community that toys and cash were running low, additional donations began to come in to the distribution center.

"It's not just our community — Toys for Tots coordinators everywhere are short on donations this year," Griffith said. "But we went out to the community for help, and the community did a great job."

Toy Share Close to 3,000 Toys

SHEFFIELD — Bank Independent's 2025 Toy Share Drive delivered holiday cheer to children across North Alabama, collecting 2,924 toys and raising \$2,763.99 in cash this season. Donations

BELOW: Team members at Bank Independent in Decatur stand with some of the donated toys that were brought in through the Toy Share Drive.

Bank Independent photo

were accepted at all 33 branch locations, along with those submitted through PayPal and Venmo.

All donations were distributed to local children in need through trusted partner organizations in time for the holidays.

"Toy Share is a powerful reminder of what can happen when a community comes

together with a shared purpose," said Macke Mauldin, CEO of Bank Independent.

We are incredibly thankful for the generosity shown by our customers, team members, and partners throughout the 2025 holiday season."

Since Toy Share began in 2011, the drive

See SHARE... on Page 5



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Share...

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has generated tens of thousands of donated items and more than \$50,000 in monetary contributions. Toy Share is the final of four annual Share Drives hosted by Bank Independent through its Helping Hands Foundation.

- DHR of Lawrence County
- Angel Tree Program with Lexington High School
- DHR of Limestone County
- Rogersville Volunteer Fire Department.
- William Porter Foundation in the Shoals
- Shoals CASA
- Safeplace of the Shoals
- North Alabama Christian Children's Home

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TEXT- your zip code to 898-211

CHAT- 211connectsAlabama.org

Notes...

Continued from page 3

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!

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 256-702-6953.

Mary Linville: Retrospective - at the Kennedy-Douglass Center for the Arts. This Memorial Exhibition, continuing through January 5 features the paintings and drawings of the late Mary Linville who produced a wide variety of work, including florals, local historic places, abstracts and landscapes.

Although she was mainly a watercolorist, she also worked in oils, acrylic, mixed media and pastels.

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

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 join us!

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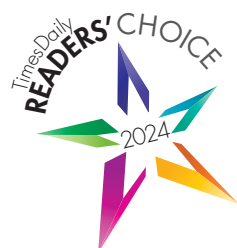
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Wallen...

Continued from Page 1

11-5 before the postseason was canceled due to COVID-19.

"Ivy Wallen played a pivotal role during a transformative period for UNA Athletics," said UNA Athletic Director Dr. Josh Looney. "Ivy helped define what competing at the ASUN level would look like for North Alabama, and her influence continues to be felt today. Induction into the ASUN Hall of Fame is a fitting tribute to her legacy."

Wallen led UNA to one of the most historic wins in school history in 2018, as the Lions defeated Vanderbilt by a 74-71 final in Nashville. This was UNA's first Division I women's basketball game. She scored 13 points to go with eight rebounds and seven assists.

Wallen is one of 11 players in any sport in school history to earn four straight years of first team all-conference honors, including two in the ASUN. She is the only women's basketball player at UNA to accomplish this feat.

On a national scale, Wallen was an NCAA statistical champion in 2018 with 9.4 assists per game. This success translated to Division I level as she ranked third in the country with 7.7 APG in 2020 and 12th with 6.6 APG in 2019. As a senior, she was one of just five players in the country to dish out over 200 assists. She led the ASUN both seasons.

Wallen scored in double figures in 91 of her 106 games played. This included 14 points to go with five assists and four rebounds in UNA's 61-55 win over No. 23 FGCU on Feb. 29, 2020, snapping FGCU's 42-game conference winning streak while marking UNA's first-ever win over a ranked Division I opponent.

"I feel incredibly grateful to receive this honor," she said. "It's a reminder of all the hard work I put in and how grateful I am for everyone who helped me."

The rest of the 2026 class includes Madi Talbert Artz from Lipscomb cross country and track & field, Whitney Knight from FGCU women's basketball and Dallas Moore from North Florida men's basketball.

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Owens Seeks Re-Election to Lauderdale Co. School Board

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It is with a deep sense of purpose and dedication to our communities that I confirm my intent to seek another term on the Lauderdale County school board. Throughout the past eleven years, our leadership as a unified board, including the commitment and insight of four fellow board members, has proven that collaboration and shared vision are the cornerstones of progress for our schools.

Together, we have navigated the complexities and challenges that come with guiding our district. Each decision we make and every initiative we undertake is the result of thoughtful teamwork, open dialogue, and an unwavering commitment to serve our students, employees, families, and communities. Our collective focus has always been on what is best for our students and the community schools they attend.

A testament to our teamwork is the scheduled opening of the \$45 million INNOVATION CENTER (Career Tech Academy) on August 1, 2026, first completely new educational building in Lauderdale County since 1967. This transformative project is being made possible through the determination, resourcefulness, and unity of our board. The INNOVATION CENTER will provide state-of-the-art resources

and more opportunities for our students, positioning our district as a leader in career and technical education.

Central to our mission is ensuring that our students are prepared for the future. Our board has prioritized expanded dual enrollment options, enabling students to earn college credits and gain real-world experience while still in high school. This initiative reflects our shared belief that every student should have access to the tools and pathways necessary for lifelong success.

As we look ahead, we remain steadfast in our belief that the strength of our board lies in our ability to work together, face challenges head on, and continue delivering on our responsibilities to our school district. It is this spirit of teamwork and collective responsibility that we pledge to carry forward in the years to come.

We are grateful for the trust our communities have placed in us, and we look forward to building on our accomplishments-TOGETHER. Thank You for your consideration and support.

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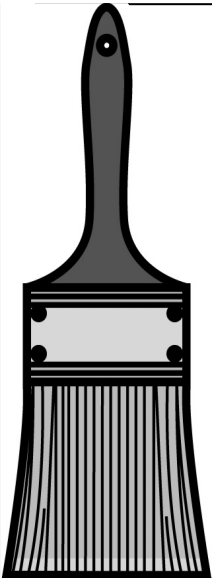
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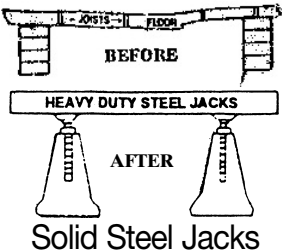
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Guest Commentary

Minnesota Fraud Exposes Baked-In Welfare Flaws

The U.S. welfare system is broken, and the Minnesota scandal is a warning regarding that reality.

The failure of political leaders on many fronts bears some of the blame.

But the main culprit is the massive federal welfare system that annually passes hundreds of billions of dollars down to states to dole out, with the philosophy that the more people on the rolls, the better.

The structure of the U.S. welfare system creates incentives for states to expand the rolls — and little incentive for them to ensure that money is going to those who truly need it. As welfare rolls expand, programs receive more money. It's a system based on the Democratic perspective that government should provide more support to more people.

And the U.S. welfare system is massive. It consists of roughly 90 different programs that

See FRAUD AND FLAWS... on Page 20

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



Rachel Sheffield

Courier Journal

in the *Shoals*

December 31, 2025

THIS WEEK

Happening
THIS WEEK

The First Day Hike "Sunset Hike" at Cheaha State Park follows the Pulpit Rock Trail, which offers some spectacular panoramic views of the Talladega National Forest.

Photos by Josh Bean



Hikes Open 2026

First Day Hikes offer a chance to see sunrise, sunset and everything in between

MONTGOMERY— Wake-up to 2026 with fresh air and a sense of adventure while enjoying some of Alabama's most scenic views by participating in a First Day Hike at an Alabama State Park.

Alabama State Parks will again offer First Day Hikes on January 1, giving everyone the chance to explore Alabama's breathtaking

natural landscapes with guided hikes at more than a dozen state parks as part of a nationwide celebration encouraging Americans to start the new year outdoors.

A few key experiences on this year's First Day Hikes schedule include hikes to see

See HIKES... on Page 22

THE NEW YEAR'S EVE COUNTDOWN

gets underway at 10pm, Wednesday, December 31 at FloBama in downtown Florence featuring Second Creek. This incredible night of live music with one of the Shoals' favorite bands rocking the stage along with plenty of food and drink will create an energetic and vibrant atmosphere to help ring in the New Year.

THE FLORENCE PARKS AND REC DEPT WILL HOST BOOTS ON THE FLOOR, an Open Country Line Dance Night on Friday,

January 2 from 6:30-8:30pm at the Broadway recreation Center in Florence. This is an open country line dance night. No formal lessons - just great music, friendly faces, and plenty of line dancing. Admission is \$10/person. Jan Ownby will be overseeing the playlist and ensuring a smooth progression of line dances. Broadway Recreation is a drug, tobacco, and alcohol free facility.

THE MIDNIGHTERS WILL BE AT OLD GRACE CHURCH in Sheffield on

Wednesday, December 31 from 9pm - midnight. Celebrate the New Year with one of the Shoals' true favorites. Limited tickets are available at \$25 per person- General Admission, First come - first served. Doors open at 8pm BYOB.

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Some Big Numbers

Editor,

Let's publish some big numbers.

President Trump's recent staccato-like speech to the nation featured a host of big percentages, apparently to mask the little percentages in the 30s showing plummeting support for his economic policies.

Our #47 boasted the price of eggs was down 82% since March. Illegal drugs are down 94%. Also, 100% of all new jobs are in the private sector rather than the government sector. And 100% of all net job creation has gone to American-born workers. What big and impressive numbers!

Also, there are "400%, 500%, and even 600%" decreases in prescription

drug prices, although mathematically impossible over 100%.

Wow, all the President needs to do is say it out loud, and it must be true! It makes life so much easier, doesn't

it? We no longer need elementary, high school, and college education to teach critical thinking. The President does all of that for us!

Kimball Shinkoskey
Woods Cross, UT

Thank You, MTG

Editor,

Mark Twain, Oscar Wilde, or perhaps both, encouraged being kind to one's enemies to drive them crazy, or something similar. There's a lot of that going on between President Trump and soon to be former Georgia Rep. Marjorie Taylor Greene.

More LETTERS... on Page 14

... Former Wyoming Senator Liz Cheney took a similar stand in 2022 during the January 6th Select Committee hearings ...



Trip...

Continued from Page 1

transportation, 4 nights lodging in the New Orleans area, 8 meals (4 breakfasts and 4 dinners), a guided tour of New Orleans, admission to the National World War II Museum, gaming at fabulous New Orleans' Casino, admission to Mardi Gras World, relaxing Riverboat Cruise on the Mississippi River, and plenty of time to look Historic New Orleans French Quarter. All for \$790/person dbl. occupancy. The absolute reservation deadline is January 9.

For more pictures, video, and information visit: www.GroupTrips.com/TheClub. Call Fran by dialing 256-760-6642.

Notes...

Continued from page 5

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 Saturday, January 10 at Our Redeemer Lutheran Church Fellowship Hall (basement), 630 N Poplar St. in Florence. Free and open to the public. Child Care: Provided on-site at no cost. Registration Link: <https://warriorcprfa.enrollware.com/enroll?id=12288846>

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, 256-710-6854.

See NOTES... page 10

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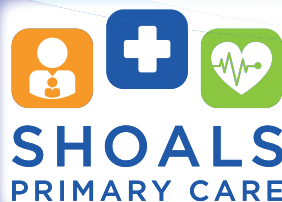
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Federal Sources	\$680.00	\$2,952,402.65	\$0.00	\$0.00	\$0.00	\$2,953,082.65
Local Sources	\$4,183,203.27	\$255,827.74	\$25,799.01	\$29,209.00	\$1,138,441.14	\$5,632,480.16
Other Sources	\$73,031.29	\$21,083.00	\$0.00	\$0.00	\$0.00	\$94,114.29
Total Revenues:	\$13,826,226.02	\$3,229,313.39	\$97,763.91	\$266,120.10	\$1,138,441.14	\$18,557,864.56
Expenditures						
Instructional Services	\$7,472,931.97	\$900,843.90	\$0.00	\$0.00	\$69,471.41	\$8,443,247.28
Instructional Support Services	\$2,815,465.50	\$622,043.12	\$0.00	\$0.00	\$128,989.81	\$3,566,498.43
Operation & Maintenance Services	\$2,288,385.12	\$53,225.23	\$0.00	\$9,557.00	\$3,908.71	\$2,355,076.06
Auxiliary Services	\$273,845.08	\$1,156,357.68	\$0.00	\$0.00	\$0.00	\$1,430,202.76
General Administrative Services	\$1,185,654.62	\$176,915.42	\$0.00	\$0.00	\$49,253.66	\$1,411,823.70
Capital Outlay	\$276,116.41	\$0.00	\$0.00	\$0.00	\$27,142.48	\$303,258.89
Debt Service	\$0.00	\$0.00	\$56,802.90	\$0.00	\$0.00	\$56,802.90
Other Expenditures	\$439,800.43	\$281,878.54	\$0.00	\$0.00	\$208,120.26	\$929,799.23
Total Expenditures:	\$14,752,199.13	\$3,191,263.89	\$56,802.90	\$9,557.00	\$486,886.33	\$18,496,709.25
Other Fund Sources (Uses)						
Other Fund Sources:	\$63,862.69	\$56,905.91	\$200,000.00	\$0.00	\$20,400.00	\$341,168.60
Other Fund Uses:	\$24,168.57	\$43,788.91	\$0.00	\$200,000.00	\$55,536.28	\$323,493.76
Total Other Fund Sources (Uses):	\$39,694.12	\$13,117.00	\$200,000.00	(\$200,000.00)	(\$35,136.28)	\$17,674.84
Excess Revenues and Other Sources Over (Under) Expenditures and Other Fund Uses:	(\$886,278.99)	\$51,166.50	\$240,961.01	\$56,563.10	\$616,418.53	\$78,830.15
Beginning Fund Balance - October 1:	\$5,297,621.79	\$442,645.24	\$2,132,940.85	\$284,916.39	\$6,157,850.23	\$14,315,974.50
Ending Fund Balance - September 30:	\$4,411,342.80	\$493,811.74	\$2,373,901.86	\$341,479.49	\$6,774,268.76	\$14,394,804.65

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STRANGE but TRUE

• **Shortly before auditioning** for the part of Stanley Kowalski in Tennessee Williams' "A Streetcar Named Desire" at the playwright's rented cottage, Marlon Brando repaired a clogged toilet and blown light fuse for him.

• **A single day on Mercury** lasts 59 Earth days.

• **The goblin shark** has a jaw that shoots outward to grab prey in what scientists

have called "slingshot feeding." It can deploy that jaw at 10.1 feet per second.

• **There's a five-story, blood-red waterfall** in Antarctica.

• **On average, people in India** spend 10 hours and 42 minutes a week reading, the most time of any country on Earth.

• **The German word "kummerspeck"** refers to excess weight gained from emotional overeating. Its literal

translation is "grief bacon."

• **Ben Franklin's formal education** ended at 10 years old.

• **Astronauts on Mars** won't just make plans based on temperature, they'll also need to consider tau, the level of particulate matter in the atmosphere. High tau levels will block sunlight to solar-powered rovers.

• **Bedding** was such a luxury in the Middle Ages that blankets and sheets were written into people's wills.

• **Brazil's prisons** reduce inmates' sentences for reading books and writing reviews.

• **In many skating competitions**, judges can deduct a point if they consider a skater's costume to be overly garish or provocative.

• **Orlande de Lassus**, one of the greatest musicians and composers of the Renaissance, was kidnapped three times during his childhood. The reason behind those abductions? His beautiful singing voice.

• **Thomas Jefferson** hated banks and believed they were more dangerous than armies.

• **One study claimed** that men who kiss their wives every morning before leaving for work live five years longer than those who don't.

Thought for the Day:
"Let not a man guard his dignity, but let his dignity guard him." -- Ralph Waldo Emerson

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Hurtful Or Helpful Words

Great time of the year to ask God to clean up our mouth and quit cussing, lying, and damning people to hell and stop living like there's no accountability for what we do or say! God has a video of everything we say or do and will be used for or against us at judgment. Folks would not do things they do if they knew what punishment lies ahead for it. Restraints and absolutes are not taught hardly anywhere today, but if they were, it should have started at home. Unbelief is the most damning sin. Jesus said: **John 8:24** "I said therefore unto you, that ye shall die in your sins; for if ye believe not that I am he, ye shall die in your sins." John the Baptist preached: **John 1:11-12** "He came unto his own, and his own received him not. But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name:" **John 1:13** "Which were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God." This birth is not optional, but essential.

The psalmist wrote: **Psalms 19:14** "Let the words of my mouth, and the meditation of my heart, be acceptable in thy sight, O LORD, my strength, and my redeemer." Great prayer for a saved person! If you are saved and still have a potty mouth, shame on you, ask God to clean your mouth. If you're lost, remember: **Matthew 12:36 & 37** "But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment. For by thy words thou shalt be justified, and by thy words thou shalt be condemned." **Romans 10:13** "For whosoever shall call upon the name of the Lord shall be saved." Friend, please, today ask Christ to forgive and save you and give you a clean soul and mouth and to make your words acceptable in His sight. Remember: **Proverbs 25:11** "A word fitly spoken is like apples of gold in pictures of silver." Quit hurting people with your mouth.

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2 VISITS

Letters...

Thank You, MTG...

Continued from Page 8

It started with Greene's surprisingly friendly appearance on Bill Maher's "Real Time" show recently. Just when I thought I was dreaming, she announced her resignation from Congress.

Trump responded calling her Marjorie "Traitor" Greene. Later, in typical Trump fashion, he walked back his remarks calling her a "nice lady."

Many were shocked, but why? Such dysfunction has become the norm since Trump's first term, including the Biden years. Even then, Trump's undercurrent of media manipulation undermined everyone's attention. Have you noticed that you hardly hear the term "new normal" anymore? When different forms of chaos surface each week, it's no longer new or normal.

Former Wyoming Senator Liz Cheney took a similar stand in 2022 during the January 6th Select Committee hearings. She knew standing up to Trump would cost her a reelection bid. I'm not quite ready to weigh Rep. Greene on the same nobility scale as Cheney. I need more proof, but so far, I like what I'm hearing. I hope whatever got into Marjorie Taylor Greene is contagious.

Jim Newton
Itasca, IL

Criminalizing Serves No Real Purpose

Editor,

The government, both state and federal, has made it harder for non-cancer chronic pain patients to get prescription pain meds for pain management. This includes more frequent office visits to more doctors since primary care and other doctors don't want to write the prescriptions and instead refer you to pain management clinics/doctors. The "lucky" patients were already established, having already been prescribed, and had to add a pain management provider

to get the prescriptions. The less fortunate must first find a provider to recommend pain meds before being referred to pain management. And some wonder why so many have turned to "street pharmacies" for prescription drugs and God knows what else is in them. Having more providers in more locations on different dates with different prescription dates means more cost.

The cost of getting to and from pharmacies and providers and since prescription pain meds are limited to a 30-day supply and can't be filled before the end of 30 days and can't be delivered means multiple trips to the pharmacy for controlled substance medications on some days while "regular" prescriptions are filled on other days. So, what was that about "lowering the cost of healthcare?"

Now, the state and federal governments are making it easier to get marijuana. GREAT! Now I can stay home and smoke pot and maybe forget I was in pain in the first place and maybe even where I am or when I last showered.

In other words, it will be so difficult to get back on the pain meds that allowed me to get through my days, not pain-free but manageable, that I'll also turn to the streets for my "meds" and I'll soon be dead from an "overdose" that was actually a "bad batch" and/or something laced with something other than what I thought and hoped to be taking.

I'm a Libertarian. I think anyone that wants to smoke pot, take edibles, or any other drug for that matter, should be able to do so. I just wanted to point

that out so that readers realize I'm not here to complain about marijuana being downgraded to Schedule III. I'm here to point out how ridiculous it is that so much hardship has been placed on clinically diagnosed pain patients while easing the restrictions on pot.

As for the overdose deaths from opioids? Much of it is due to fentanyl and other harmful substances added to whatever the user, whether habitual or first-time, thought they were getting... Poisoning.

I also believe that "guns don't kill people, people kill people." Why isn't the same logic applied to drugs, legal or otherwise. It makes no sense to criminalize inanimate objects. We should only criminalize the people who harm other people.

Mike Kelly
Florence



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Medicare Minute

Medicare Changes for 2026

January 1st of each year is a time that many make resolutions to make changes in their lives. But it's also a time that Medicare makes changes for the upcoming year. In 2024 there are a couple of changes in Medicare that everyone should know.

The first is the Part B premium. Those of you who started Medicare during or prior to 2026 may see a change in your Part B premium for 2026. Early indications are that your Part B premium may go up. For those who are starting Part B in 2026 the premium will be \$202.90 per month. This amount could be higher for people making more than \$94,000 per year.

The Part A deductible is also changing in 2025. The Part A deductible in 2025 was \$1,676 per benefit period. In 2026 the Part A deductible will be \$1,716 per benefit period. Remember, the Part A deductible is not an annual deductible and can hit you more than once in a calendar year. The Part B deductible will be \$283 in 2026. The Part B deductible is an annual deductible.

The third change to be aware of is the change to the way drugs are covered. In 2026 no Medicare beneficiary will spend more than \$2,100 on the prescription drugs. Also, the Coverage Gap, or Donut Hole, went away in 2025. These are two positive changes for those people with expensive drugs.

If you are affected by any of these changes in 2026 and do not understand them just contact us at the number below and we will be glad to go over them with you. For those of you going on Medicare in 2026 you can call our office and sign up for one of our free Medicare Education classes. They are taught each month and will explain all the above for you.

If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an independent insurance agency and does not represent Medicare or any other government agency.



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Notes...

Continued from page 10

Diamonds in the Rough/The Club
(Florence Senior Center)

2026 Travel Schedule:
New Orleans, March 16-20,
\$790 double occupancy \$990 single
occupancy. \$75 deposit now, final
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Smokey Mountains, May 18-22, \$845
double, \$1004 single, final payment due
March 11.

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

Mackinac Island, August 23-29, \$1195
double, \$1464 single, final payment due
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Maine, October 10-18, \$1675 double,
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All Ages

See NOTES... page 18

ON YOUR DEBT

Your 2026 Financial Reset: A Fresh Start Checklist



B. Grant McNutt
Managing Attorney

As the year wraps up, many families across Alabama are feeling stretched—emotionally, mentally, and financially. Between higher grocery costs, holiday obligations, inflation, and the return of student loan payments, it's easy for even the most responsible households to feel like they're falling behind.

At Bond & Botes, we hear the same thing from clients this time of year:

"I just don't want to carry this stress into another year."

A fresh start isn't something that magically happens on January 1st. A fresh start is something you build with a plan.

Here are three practical steps to help you enter 2026 with more clarity, less stress, and a stronger financial foundation.

1. Get Clear on Where You Stand (No Shame, No Judgment)

Avoiding the numbers only delays relief. Taking 10 honest minutes to list out your expenses, income, and any past-due accounts can give you more control than you think.

Write down:

- Monthly obligations
- Total income
- Minimum payments
- Any accounts currently behind
- Debts that feel impossible

When you look at everything in one place, patterns become clear—and so do your options.

2. Protect What Matters Most First

When money is tight, people often panic and prioritize the wrong things. Understanding your legal protections can prevent unnecessary fear about:

- Garnishments
- Repossession

- Foreclosure
- Harassing calls
- Ballooning interest
- Lawsuits
- Tax offsets

There are legal tools designed to help families stabilize, stop the bleeding, and regain control. For many, learning about bankruptcy is the moment relief finally becomes possible.

3. Don't Push Stress Into Another Year

Most people wait too long to get help — not because they don't want it, but because they're overwhelmed, ashamed, or unsure where to begin.

You deserve:

- Clarity
- Peace of Mind
- A Plan

Getting answers now, not later, gives you more options and more breathing room.

Your 2026 fresh start begins with one mindset shift: You don't have to do it alone, and you don't have to wait for things to "get worse" before taking action.

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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Community Notes...

Continued from page 16

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@fjpl.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 / Tablet 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 apps and streaming services.

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

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.

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

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

The Florence Senior Center/The Club is now offering transportation 3 days a week (Tuesday, Wednesday, Thursday) for seniors, 60 years+, who are no longer driving and live within a five mile radius of The Club. For more program and transportation information please call The Club Monday-Friday, 9am-3:30pm. The Club is located at 450 Country Club Drive in Florence off of Savannah Highway next to the old landfill.

Call 256-760-6420 for more information.

See NOTES... page 23

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☐ **Wake Forest vs**
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☐ **Ravens at**
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CFP SEMI FINAL - FIESTA BOWL

☐ **Ole Miss/Georgia vs**
☐ **Ohio St./Miami**

NFL

☐ **Chargers at**
☐ **Broncos**

CFP SEMI FINAL - PEACH BOWL

☐ **Oregon/Texas Tech vs**
☐ **Indiana/Alabama**

NFL

☐ **Panthers at**
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☐ **Seahawks**
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**WEEK 19 Sat. -
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TIE BREAKER

Write Exact Score Below

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Results of quarterfinal games were not complete at press time. Online schedule will be up to date. Deadline is 5pm Friday Jan 2. Postmark by Friday, Jan. 2. Winners posted online 4pm Tues, Jan. 13 in print January 21.

Enter online at www.courierjournal.net

**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.

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

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We study crash reports every day. Car wrecks kill far too many people across every age group. One person every 12 minutes, according to the National Highway Traffic Safety Administration, dies.

We can reduce the risk of dying behind the wheel. The obvious tactics that we know are to wear a seat belt, don't text and drive and

don't drink and drive, since alcohol is a factor in up to a third of fatalities. Automotive fatality statistics also reveal that almost 30% of deaths involve excessive speed. These are helpful reminders but expected.

Recognizing the danger points is the first step. Decades of auto accident data reveal that a very high proportion of fatalities occur at intersections. The most common way to be killed, as a driver, is by another car that hits yours from the left, on the driver's side, having run a red light or traveling at high speed. It's typically a T-bone or broadside crash, and often the driver who dies is not the one at fault. Think about it. There's ten inches of metal and glass between the driver and the front end of the other vehicle. If it's a tractor-trailer, well weight does matter.

This is what I want you to do at intersections. Look left, then right, then left again, in case you missed something the first time. Before entering any intersection, even if you have the right-of-way (a green light), always look left first, then right specifically to avoid this type of crash (even on one-way streets!)

Now you have a specific action that you can use every time you drive. Even if it can't guarantee that we are 100% safe, it reduces your risk in a small but demonstrable way. Better yet, the tactic has leverage: a relatively minor effort yields a potentially significant risk reduction. People get hurt in minor wrecks. Broken teeth and sore necks are not fun.

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



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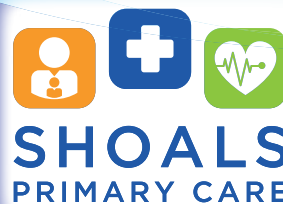
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Guest Commentary

Fraud and Flaws... Continued from Page 8

cost more than \$1 trillion annually. Because the majority of U.S. welfare funding comes from the federal government, states have reason to expand their rolls and little financial incentive to protect against waste and fraud. And massive fraud is what happened in Minnesota. The state's welfare scandals went like this: Nonprofits, or alleged nonprofits, claimed to be serving people in need. That enabled them to receive hundreds of millions in federal

funding, or a mix of state and federal dollars. The scammers then took the money that was supposedly for the needy and pocketed it. Fraudsters used this playbook to steal money from a federal child nutrition program, a Medicaid housing program, and a federal program for children with autism, to the tune of billions of dollars. Over a few years — including the COVID-19 years when government spent not only like drunken sailors, but drunken sailors on uppers — the number of “people” these Minnesota “nonprofits” were serving skyrocketed, along with the taxpayer dollars they received to fund their “services.” Since the alleged rolls were growing for these programs, the government provided more dollars. The scammers made off like bandits. It's not that the blue state of Minnesota and its politicians are happy about the fraud that occurred or that they cheer welfare scammers. But when the mindset is that growing welfare rolls are a sign of success, and that people are entitled to benefits — and when welfare funding flows readily — the ground is fertile for exploitation. Beyond the fraud and the unsustainable costs of the current U.S. welfare system, perhaps more tragically is that it fails to address the underlying causes of poverty. It is a system based on inputs rather than on promoting upward mobility. After 60 years of the war on poverty, taxpayers are spending an ever-increasing amount of money on welfare programs. Yet poverty — or more accurately, self-sufficiency — in the U.S. has remained flat. Government throws money at material poverty but fails to address deeper human needs that drive poverty, like lack of work and family breakdown. And sadly, the welfare system undermines or penalizes work and marriage, which are the greatest protectors against poverty. The scandal in Minnesota should be a wake-up call on multiple fronts. One of the urgent calls should be the need for welfare reform. There should be reformed — work requirements for able-bodied adults, getting rid of marriage penalties, and better prioritizing spending — but perhaps most relevant to the current scandal would be changing the funding structure and the way success is measured. First, to better protect against fraud, states should be required to fund more of the welfare system themselves. Passing down dollars from the federal government to states creates a lack of accountability and makes it easier for fraud to occur. But this isn't the only change. After all, not all the money scammed away in Minnesota was federal funding. Programs should also be funded based on whether they promote upward mobility, not based on the number of people they serve. Welfare reform in 1996 restructured the largest cash assistance program at the time, in part, by ending the structure of more money for larger welfare rolls. Instead, states were provided with a fixed funding stream and rewarded if they helped move people into work and off the rolls. The 1996 reform worked to decrease poverty, even among some of the most vulnerable populations. More welfare programs should be designed like this. Another option would be a “pay for outcomes” structure, where programs are funded when they meet an agreed upon outcome: increasing graduation rates, boosting employment, raising participants' income, etc. Rather than paying for inputs, a pay-for-outcomes model rewards a program after it proves itself. These are just a few recommendations. But they would be a good start toward turning the broken welfare system into what it should be — a system that helps people improve their lives. These reforms would also help make sure that what happened in Minnesota never, ever happens again.

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Rachel Sheffield is research fellow in welfare and family policy in the Center for Health and Welfare Policy at The Heritage Foundation.

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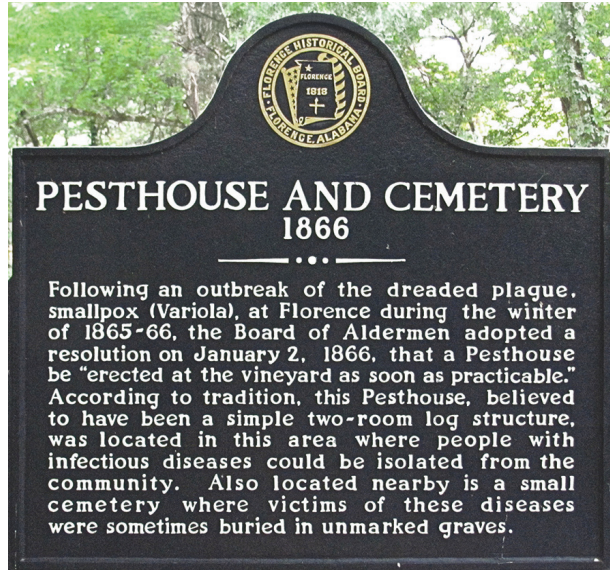
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SIGNS OF THE PAST



Location: 34.8054°N, 87.6983°W
Waterloo & Wildwood Park
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Communities were plagued by infectious illnesses before the development of vaccines in the 20th century for smallpox and other serious diseases. Smallpox was almost eradicated by 1990 but the subsequent increase of unvaccinated people has caused an emergence of that highly contagious life-threatening virus.

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

Hikes..

Continued from Page 8

waterfalls at Chewacla State Park in Auburn, an adventure hike to the DeSoto Falls basin at DeSoto State Park, a sunrise hike to King's Chair at Oak Mountain State Park and a sunset hike at Cheaha State Park.

"The First Day Hikes are the perfect way to start the new year," said Alabama Department of Conservation and Natural Resources Commissioner Chris Blankenship. "Our State Parks are home to hundreds of miles of the very best trails found anywhere in America, and First Day Hikes are a chance to start the new year off right. For anyone who's never been on a First Day Hike at an Alabama State Park, consider this your invitation. We want to see you on the trails this year."

As part of the National First Day Hike Program, which includes events in all 50 states, Alabama's hikes offer a meaningful way to welcome the new year. From peaceful forest trails to sweeping vistas, each hike showcases the beauty and diversity of Alabama's great outdoors.

The First Day Hikes also celebrate The Year of Alabama Trails, a statewide initiative led by the Alabama Tourism Department



Joe Wheeler State Park is one of the more than one dozen Alabama State Parks that will host a First Day Hike on January 1. Josh Bean/Alabama State Parks

that celebrates the state's network of trails and invites adventurers of all ages to explore Alabama's most scenic landscapes.

Volunteers and park personnel lead the First Day Hikes inside Alabama State Parks. Hikers of all ages and skill levels are invited to ring in the new year by immersing themselves in Alabama's stunning natural beauty in a low-stress, family-friendly environment.

A complete list of First Day Hikes at Alabama State Parks can be found online at alapark.com/first-day-hikes-2026, and hikers can reserve their

spot by making an online reservation.

Winter weather might impact outdoor plans. Registering in advance ensures you'll receive

real-time updates and important notifications about your selected hike.

To make the most of your experience, park officials

recommend bringing plenty of water or a sports drink, snacks or meals as needed, and hiking poles if desired. Dress for the season and wear sturdy, closed-toe shoes or hiking boots to stay comfortable on the trail.

Dogs are welcome, but must remain on a leash.

First Day Hikes are often free with daily Alabama State Park admission, where applicable.

Lake Guntersville State Park, Cheaha State Park and DeSoto State Park are offering two First Day Hikes each, and online reservations are available for all First Day Hikes.

Joe Wheeler State Park is also hosting a New Year's Eve Party on Dec. 31, complete with food and live music.

"There's no better way to start the new year than by lacing up your hiking boots and getting your family into nature," Alabama State Parks Director Matthew Capps said. "It's the perfect way to start 2026 on the right foot."

ALABAMA
Joe Wheeler State Park, Rogersville
10am-Noon. Meet in lodge lobby. Fee: \$5

What an amazing year 2026 will be! There is no better way to start the amazing year off than with

a hike on the Champion Trail!! Join Joe Wheeler State Park Naturalist Jennings Earnest and get your year started off right. When you hike this First Day Hike with us, you are hiking with thousands of America's State Park hikers across the nation!
 256-247-5466
jennings.earnest@dcnr.alabama.gov

MISSISSIPPI
Tishomingo State Park, Iuka, MS
9-11am Pavilion 3/ Saddleback Ridge Trail

Start the New Year with a short 1-mile trail hike along Saddleback Ridge Trail. Enjoy views of rock boulders and Haynes Lake, and stay for a free warm traditional lunch provided by the Friends of Tishomingo State Park.

The walk is free, included with park admission. Donations welcome

Contact: Phil Seymour
 - 662-438-6914-
phil.seymour@wfp.ms.gov

TENNESSEE
David Crockett State Park, Lawrenceburg
10am-1pm
Meet at: Crockett Mill Parking Lo. No cost - Donations to park accepted

The first hike of the year is one of the favorite events! How better to start off a new year than hiking in a state park with a park ranger! Meet at Crockett's Mill Restaurant, and be ready for a moderate hike of approximately 3 miles. We will hike along Lake Lindsey. Hikers should dress appropriately for the weather, and bring water.

Landon French
 931-787-0466
 Email: landon.french@tn.gov

Pickwick Landing State Park, Savannah
10am-Noon Meet at: Island Loop Trail Head next to Cabin 9 - FREE - Donations for park maintenance accepted

Meet at the trailhead by Cabin #9 at 10am. This is an easy-moderate trail of approximately 2.8 miles that takes approximately 1.5 to 2 hours to hike.

Meet at the Island Loop Trailhead in the Cabin Area. Free to attend, but donations are welcome.

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Notes...

Continued from page 18

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.

F3 Shoals: Fitness Fellowship Faith. F3 is a free workout group that is open to all men, is always held outdoors, has rotating leadership, and it ends in a time of fellowship and prayer. The mission of F3 is to plant and grow men's small workout groups to invigorate male community leadership. Our weekly schedule is Monday & Thursday at Gattman Park in Muscle Shoals, Tuesday & Friday at Diebert Park in Florence, and Wednesday at TVA Trails Thunder Rd trailhead. All workouts begin at 5:30am.

Look for the planted American shovel flag! <https://map.f3nation.com/> or call for more info 256-394-2326.

Historical Plaques Again Available - After a few years of unavailability, the plaques to mark individual historical homes and buildings in Florence are being offered once again by popular demand.

To be eligible for a plaque, the home or building must be at least fifty (50) years old and must not have had its street side facade significantly altered. Heritage Preservation, Inc., a local non-profit organization, is producing the plaques in lots of 50 or more, and the cost is \$100 each, prepaid. Therefore, when as many as 50 have been ordered, the company will go to press. To receive an application for ordering a new plaque or replacing an existing one, please contact Billy Warren at 256-718-5020 or by email at: brwarren@florencial.org.

DAVE Says

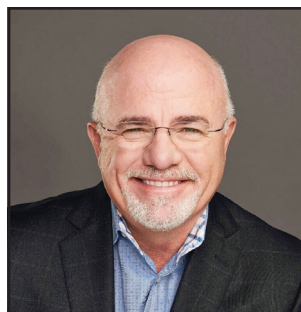
by DAVE RAMSEY

BE REALISTIC AND HONEST ABOUT EVERYTHING

Dear Dave,
I recently got engaged. My fiancée and I live separately, and we don't own any mutual property, but we are thinking about practicing putting our money together on the same budget. We're not going to literally combine our money yet, but we thought it would be a good idea to get some experience doing this together before we're married. What do you think?
Brock

Dear Brock,
I think that's a great idea! But, after you've practiced and pretended that your money is combined, you shouldn't go pay any of her bills and she shouldn't pay any of yours until you two are officially husband and wife.

Now, once you're married, all the bills - and any of the debt - will become our bills and our debt. The same is true of our income, our problems and our solutions. Get what I'm saying? You'll



be combining everything at that point, and having practiced that, you'll be better in a better place.

I will warn you against one thing when you two are practicing your budget. Don't live in a fantasy world. Be very honest, and very realistic about everything - even if facing the truth is uncomfortable. And listen to each other. One

of the biggest lessons when doing a budget with your spouse, or future spouse, is learning how to let the other person have input and win sometimes. Learning to back off a little, and letting the other person have a say, is crucial. That's a great thing to practice before marriage. Make sure you're having a discussion, a give-and-take when you're practicing your budget, because it'll be a part of the real thing once you're married.

You know, doing a budget together is good practice for learning how to give and take in all the other areas of married life, as well. You'll be sitting down and agreeing on where every dollar goes before the month begins. And that sets a good

foundation for you to start envisioning and agreeing on your goals and dreams.

So, practicing is good for now. And pretending to pay all the bills on paper is a great idea. But remember, you pay your own bills - and she pays hers - until you're married.

Congratulations! And may God bless you both.
— Dave

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

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