

HPI's Public Meeting '26

FLORENCE—Heritage Preservation, Inc. (HPI) will host its annual public meeting at 2pm on Sunday, January 18 in the conference room on the ground floor of the Florence-Lauderdale Public Library.

Lee Freeman, Director of the Local History/Genealogy Department at the Library, and Billy Warren, Florence City Historian, will present, through slides and narration, a virtual historic tour entitled, "A Sense of Place." The tour will share the history of Wilson Park and its surroundings.

Admission is free to this afternoon event that is designed to promote pride in and appreciation for the city of Florence, which is just 42 years younger than America itself.

For further information, contact Warren at 256-718-5020 or at brwarren@florenceal.org

Three from UNA Named

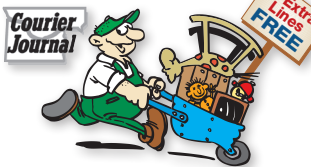
BATON ROUGE— Three local UNA students were recently elected into The Honor Society of Phi Kappa Phi, the nation's oldest and most selective collegiate honor society for all academic disciplines.

The three are Callie Jones of Florence, Case Johnson of Tuscumbia, and Ghassan Abu Maileish of Florence.

Membership is by invitation only and only the top 10% of seniors and 7.5% of juniors are eligible for membership.

More SHORTs... on Page 2

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Volume 143 Number 12

January 14, 2026

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A Look Within...

FLORENCE—In conjunction with the 50th Anniversary Celebration of the Kennedy-Douglass Center for the Arts, the special exhibit *A Look Within: Hiram & KD at the Turn of the Century* opens January 18 and continues through March 5. This exhibition showcases the life of Reverend Hiram Kennedy Douglass through an assortment of items from the Florence Arts and Museums' Hiram Kennedy Douglass Collection.

While known throughout his life as Reverend Douglass, the Florence Arts & Museums staff knows him

affectionately as "Hiram." Organized by guest curator, Luke Grissom, and with graphics designed by Grace Ann Griffin, the exhibit follows Hiram's life chronologically, from his youth in Florence to his early career in the ministry. His generous bequest established the Kennedy-Douglass Center for the Arts out of his own family home—the home that now offers this intimate glimpse into his early life. The public is invited to attend the opening reception from 2-4pm on Sunday, January 18.

See HIRAM, 50 YEARS... on Page 5



Crossover Evening w/ Scholar Dollars

SHOALS – In collaboration with Shoals Scholar Dollars, the Shoals Symphony at UNA welcomes acclaimed vocalist Mandy Barnett for a crossover evening on Saturday, January 17. The event, *A Nashville Songbook*,

brings country and pop classics together with the power and color of a full orchestra.

The program will include such favorites as: *Crazy, I Fall to Pieces, Ring of Fire, Stand by Your Man, The Tennessee Waltz, Sweet Dreams, Harper Valley PTA, Hank Williams*



Barnett Courtesy

See MANDY... Pg. 4

INSIDE this Issue

- On Your Debt
- Ask the Attorney
- Commentary
- Storytime at the Museum



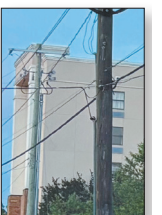
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Shorts...

Continued from Page 1

Two at LWU on Dean's List

COLUMBIA, KY—**Lindsey Wilson** University recently announced its Dean's List for the 2025 fall semester. Among students honored were locals **Saelor Pinegar** of Florence and **Wesley Burrough** of Killen.

Students with a grade point average of 3.50 or higher on a 4.00 scale and who are in good academic standing for the semester qualified. Lindsey Wilson University is a vibrant liberal arts university in Columbia, Kentucky founded in 1903 and affiliated with The United Methodist Church.

About Livable Communities

FLORENCE—The 29th Annual Urban Forestry & Horticulture Conference will be taking place on Friday, March 6, from 8:30am-4pm at Cross Point Church of Christ, 1350 Cox Creek Parkway in Florence.

The conference, entitled, *Roots of Resilience: Creating Livable Communities through Healthy Landscapes*, is hosted by the city of Florence Tree Commission and the Beautification Board.

Sign-in is at 8am. Preregistration is available online and registration will also be available at the door.

The registration fee of \$50 includes lunch and snacks.

The conference features all-day speakers and door prize drawings at noon and again at 3:45pm.

For registration information and other questions, visit EventBrite.com and search 29th-annual-urban-forestry or contact **Sydni Alexander** at salexander2@florenceal.org.

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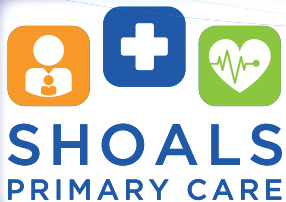
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Mandy...

Continued from Page 1

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Hiram, 50 Years Later...

Continued from Page 1

EARLY LIFE

Hiram Kennedy Douglass was born on August 21, 1893, in Centre Star, Alabama, to Mary Sue Brooks Douglass and James Josephus Douglass. Hiram attended the college training program at State Normal School of Florence (what is now UNA) from 1900-1912. After graduating, he pursued a degree in Business Administration at Columbia University in New York City from 1913-1915. While working at White Door Settlement House in New York City, Hiram realized that a business career was not what he wanted in the long term; instead, he wanted one that directly helped those in need.

MINISTRY

This reorientation drew him to explore a career in ministry through the Episcopal Church, despite his Methodist background. Hiram left Columbia in 1916 to pursue a degree at the University of the South in Sewanee, Tennessee. He received his Bachelor

of Arts from Sewanee in 1919 and later earned his graduate degree at Oxford University in England that same year. Hiram returned to the United States in 1921 and was ordained as a priest on June 29th, 1922, at St. Luke's Church in Atlanta, Georgia.

In 1926, Hiram was appointed as rector of The Church of the Messiah in Detroit, Michigan, where he served until 1929. He returned to the south in 1929 to work as Chaplain of the Convent of St. Anne in Memphis, Tennessee. Hiram retired from the ministry in 1937 due to medical reasons and came home to Florence where he remained an active member of the community.

AFTERWARD

Upon his death in 1975, Hiram Kennedy Douglass donated his home, property, and many of his personal belongings, for use as a public cultural space. In 1976, the City of Florence took ownership of the home and property to make it a place to

appreciate the arts. The Kennedy-Douglass Center for the Arts first opened its doors in 1976. It now includes three historic houses dedicated to the

promotion and celebration of the arts.

KD Art Center is located at 217 E. Tuscaloosa St. Call 256-760-6379 for more information.

THREADING THE PAST: Vintage Quilts from the Glenn Rikard Collection

FLORENCE - An exhibition entitled, *Threading the Past: Vintage Quilts from the Glenn Rikard Collection* will run concurrent with the Hiram exhibit through March 5. The collection features select 1850s-1940s quilts from the noted Tusculumbia collector and quilt enthusiast.

The reception for Rikard is also planned for 2-4pm on January 18 at the KD Art Center.

Inspired by the beautiful and intricate patterns made and quilted by his own family, Rikard began collecting quilts, patterns, and fabric by other artisans. His collection now numbers more than

150 quilts.

This exhibit highlights traditional quilt patterns and techniques, including an example of "Redwork," which was popularized in the 1870s.

Both exhibits coincide with the Kennedy Douglas Center's 50th anniversary. Admission is free. The K-D Art Center is located at 217 E. Tuscaloosa St. in Florence. Call 256-760-6379 for more information.

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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 one or 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 (1) banking day prior to the first day of the current statement cycle through one (1) 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 an APY of 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 an annual percentage yield of 0.05%. Interest will be credited to your Kasasa Cash account on 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 without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Trademarks: Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

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- Ability to work both as part of a team and independently
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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
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- 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. Responsibilities include but are not limited to:

- Scheduling advertising insertions
- 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 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. 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.

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Community Notes

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

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.

The meeting of American Legion Colbert County Memorial Post 31 takes place at 6pm Monday, January 19 at the Post Meeting Hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available, if needed, to the upstairs location. A meal will be provided. All Veterans are invited. For more info, please call 256-762-5950.

Rivertown Soup Kitchen open to anyone who wants a hot meal. January 25, 11am-2pm, 117 N. Seminary St., serving Red Beans & Rice with Drip Coffee. Donations Accepted on Venmo@rivertowncoffee

LifeSouth Bloodmobile Dates:
Thursday, January 15 Collinwood High School, 401 N Trojan Blvd., Collinwood, TN 8am - 3pm

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

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 Diary of Anne Frank" - Thursday, January 15-17 7:30pm, Sunday, January 18, 2pm. At Shoals Community Theatre, 123 N Seminary St., Florence, 256-764-1700.

Game Day - Thursday, January 15, 1-3pm at Bartholomew's Church, 1900 Darby Drive, Florence, every third Thursday of each month. Games provided or bring some. 678-372-3526
Additional 2026 Dates: February 19, March 19, at Bartholomew's Church, 1900 Darby Drive, Florence.

Florence Camerata resumes rehearsals on Thursday, January 22

and each Thursday thereafter at the UNA chorus room on campus. This popular volunteer community chorus is always looking for new singers. Their spring concert will be on Tuesday, March 17, and will feature songs from Broadway and other popular musical selections. For more information, please call 256-810-9512.

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

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

Readers of the Lost Ark Book Club, 10am, third Wednesday, (January 21) at Helen Keller Public Library, 511 Main St., Tuscumbia. nancy537481@yahoo.com

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 payment due Jan. 9.

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

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


Mackinac Island, August 23-29, \$1195 double, \$1464 single, final payment due June 16.

Maine, October 10-18, \$1675 double,

See NOTES... page 17

HOCUS - FOCUS

BY
HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Arm is shorter. 2. Window is larger. 3. Bow is higher. 4. Paper is longer. 5. Lampshade is higher. 6. Sleeve is different.

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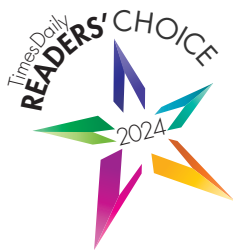
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Commentary

Briefing Congress; Kidding... Right?

The recent arrest of Venezuelan President Nicolás Maduro and his wife, Cilia Adela Flores de Maduro, escaping from their own bedroom early morning on January 3 took us all by surprise. Maybe it shouldn't have.

The two were indicted by a Florida grand jury in March 2020, and again in the southern district of New York on narco-terrorist, cocaine, and various weapons charges. He was the recognized president since 2013, but most concede Cilia was the brains of the couple. Both were equally responsible for the illicit dealings as well the second part of the most striking example of economic self-sabotage in recent world history. Socialist president Hugo Chávez gave way to Nicolás Maduro, as Venezuela was dismantled its well-oiled energy-based economy.

There has been an unusual focus on Latin and South America since Donald Trump came back into office last year.

And several Democrats in the house and senate have made a point to criticize him for

See BRIEFING CONGRESS... on Page 22

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the

Shoals

January 14, 2026

THIS WEEK

Investing at the TOP

FLORENCE—Did you miss the opportunity to invest when the market bottomed in April 2025? That was a good opportunity to invest in stocks whose prices were down significantly. Now, most stocks are back up to previous levels or higher. But not all those stocks that were down in April or are up today - are considered good investments.

Yes, you can make money in the market by investing in stocks when they are down - but you can also make money in stocks when they are up. The secret is knowing which ones are

See INVESTING... on Page 16



Happening THIS WEEK

THE MEETING OF AMERICAN LEGION Colbert County Memorial Post 31 takes place at 6pm Monday, January 19 at the Post Meeting Hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available, if needed, to the upstairs location. A meal will be provided. All Veterans are invited. For more info, please call 256-762-5950.

THE FREEDOM HILLS FREEZE OUT RIDE gets started at the RaceTrac in Tuscumbia (503 Hwy 43 S) at 9am on Saturday, January 17. This event is open to all street-legal 4x4 vehicles on a route consisting of gravel and pavement. The ride will travel along parts of the Natchez Trace with a scheduled stop for a packed lunch at Coon Dog Cemetery. Dress warmly. Expect a scenic journey that lasts several hours with stops as needed.

JOIN THE CANE CREEK LAND STEWARDS for a trail care sessions at Cane Creek Canyon from 9am-noon. Saturday and Sunday January 17 and 25. Tasks will include building natural steps, water control features, updating trail markers, and clearing debris. No prior experience is necessary, but attendees should wear sturdy, closed-toe shoes and bring their own water, snacks, and work gloves. Extra tools will be provided. Registration is required. Guardians must sign waivers for minors. For more information, call 256-936-0117.



Storytime's Focus on King

FLORENCE—Florence Arts and Museums recently announced the continuation of its *Storytime at the Museum* series.

Museum Educator Ana Peebles is inviting families of all ages, but especially students ages 7 and older, to celebrate

and remember Martin Luther King Jr. and how his words changed the world's perspective on race relations. Together everyone will read *Martin's Big Words: The Life of Dr. Martin Luther King Jr.*

See KING... on Page 23

BASKETBALL MEN
THUR., JAN. 15 • 6PM
vs North Florida
at Flowers Hall
SAT., JAN. 17 • 2PM
vs Jacksonville
at Flowers Hall

NORTH ALABAMA

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YOUR

Letters

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

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

Editorial Discretion

Dear Editor,

Your letters to the editor continue to be a source of amusement to me. But I remain bewildered as to why you print the majority of them in this column and not as political ads.

There are a few honest letters by locals, even some political opinions on local issues. But many letters appear to be political propaganda

written by people from other states or from various "advocates," organizations, and social justice warriors which have a number of themes in common.

For those who have trouble distinguishing them the themes which these letters push are pretty consistent and can include:

- 1) Orange Man is bad,
- 2) Republicans are bad,
- 3) Christians are bad,
- 4) Conservatives are bad,
- 5) Majority is bad,

6) People who are better off than other people are bad,

7) Alabama is bad,

8) A has the right to B and taxpayers should pay,

9) When C says D, it offends us and you should stop C, etc.

One can often tell these letters are part of a campaign of political indoctrination by doing a brief online search of news sources and finding multiple sources which show waves of similar or same wording on a given subject. Also flurries of similar opinions from the same people or organizations. At this point they are far less amusing, even becoming annoying.

Heaven forbid that you should

See LETTERS... on Page 9

... We have so many Trojan horses residing in our country today, designed to undermine and destroy our Constitutional Republic ...



Mastering The Flesh

Mark 14:38 "Watch ye and pray, lest ye enter into temptation. The spirit truly *is* ready, but the flesh *is* weak." After salvation, the war starts between two natures, and the battle for control of the flesh begins. Paul had troubles his whole saved life and admitted: **Romans 7:20-21** "Now if I do that I would not, it is no more I that do it, but sin that dwelleth in me. I find then a law, that, when I would do good, evil is present with me." **1 Corinthians 9:27** "But I keep under my body, and bring *it* into subjection: lest that by any means, when I have preached to others, I myself should be a castaway." Paul wasn't perfect; **Philippians 3:13-14** "Brethren, I count not myself to have apprehended: but *this* one thing *I* do, forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus." Paul concludes: **2 Timothy 4:7-8** "I have fought a good fight, I have finished *my* course, I have kept the faith: Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day: and not to me only, but unto all them also that love his appearing."

It is a spiritual battle with the flesh, for the saved, that is only won by staying on your knees in prayer and in the word of God as much as you can! With God's word, Spirit, strength, power and blessing, the victory is possible. I haven't arrived yet, but we must keep trying. It becomes difficult to put the old man to bed. At the translation or death, the victory will come then: **1 Corinthians 15:26** "The last enemy *that* shall be destroyed *is* death." Where there's no sin, there's no death. **Revelation 21:4** "And God shall wipe away all tears from their eyes; and there shall be no more death, neither sorrow, nor crying, neither shall there be any more pain: for the former things are passed away." That's heaven, MAKE SURE you're going!

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Letters...

Editorial Discretion...

Continued from Page 8

exert stronger editorial discretion and stop printing them. But I'd suggest you recognize them as being advertisements and start billing the senders your usual rates for classified ads. It about time that you should play your part in drying up the free publicity for people who should be buying political ads.

GK Stanford
Tuscumbia

Letters Are From Where?

Dear Editor,

Most newspapers across America aren't worth reading any more. Their liberal bias has crossed the line for many people. I have always read your letters because I wanted to be informed on local issues. But lately I've noticed they don't even come from our community.

The recent letter, 'Death in the 21st Century,' was probably the last for me. It is a critical piece designed to make readers feel condemned and ashamed in a general bashing of modern technology versus humanitarian compassion. Then, I noticed it was from someone in Karachi, Pakistan. Pakistan is designated as a Muslim terrorist country by the United States. Why would someone from Pakistan be complaining to people in The Shoals, Alabama about having central heat and letting people die? Why would this paper be printing a letter from someone in Pakistan?

I think we have enough propaganda fed to us in the crazy times we are living. We have so many Trojan horses residing in our country today, designed to undermine and destroy our Constitutional Republic. Do we really need to print an obviously propagandized letter from a terrorist country? I don't trust much anymore, but this makes me ask 'why'?

Janet Holt
Killen

More LETTERS... Pg 19

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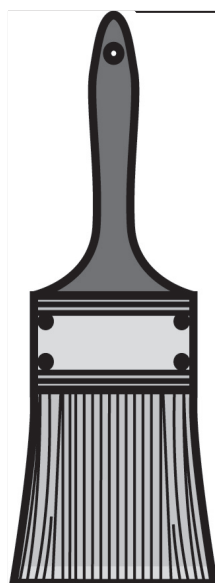
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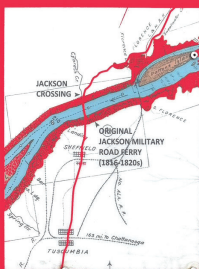
SIGNS OF THE PAST

JACKSON MILITARY ROAD - JACKSON CROSSING

The Military Road was built from 1816 to 1820 as a pioneer settlement shortcut from Nashville to the Southwest Territories / New Orleans, proceeding through the Shoals. A ferry crossed the River here in the vicinity of York Bluff settlement, connecting to the upstream bank of Cypress Creek on the opposite shore.

This passage formed the original linkage between Coldwater town (Tuscumbia) and the new town of Florence (surveyed 1818 by Cypress Land Company). This roadway and ferry crossing became the initial hub of the Shoals area. The ferry here operated for some years and was then relocated to the vicinity of the present railroad bridge by the 1820s. Railroad service was constructed between the two river banks in the 1830s; was washed out by floods & replaced in 1840.

Sheffield formed later, incorporated in 1885.



Location: 34.7732°N, 87.6950°W
304 Gordon Dr, Sheffield, AL

This historical marker was recently installed to mark where the Jackson Military road crossed (by ferry) the Tennessee River forming an important link between Coldwater (Tuscumbia) and Cypress Creek near Florence.

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

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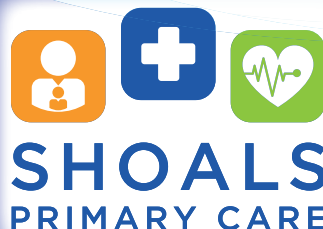


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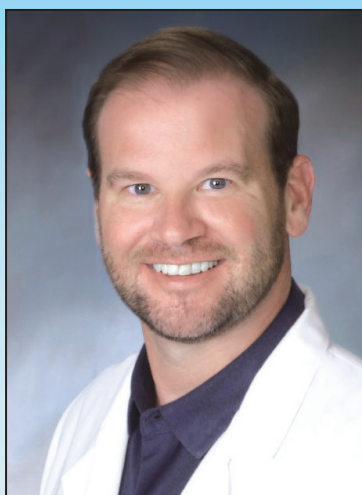


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ON YOUR DEBT

Rising Living Costs in Alabama: Why More Working Families Are Falling Behind



B. Grant McNutt
Managing Attorney

Even Full-Time Paychecks Aren't Stretching Like They Used To

Across Alabama, we are seeing a troubling trend: more families are working full-time, doing what they are supposed to do, and still falling behind financially.

This is not about reckless spending or poor decisions. It is about rising living costs that are quietly overwhelming household budgets — groceries, insurance, medical bills, and transportation — all increasing faster than wages for many people in our region.

At the Bond & Botes Law Offices, we speak every day with hardworking individuals and families who feel blindsided by how quickly things have changed. Many are shocked by how fast manageable financial stress can turn into missed payments, maxed-out credit cards, or collection calls.

The Cost of Living Is Rising Faster Than Paychecks

While inflation has cooled somewhat nationally, Alabama continues to feel its effects more sharply than many other states. These increases hit especially hard in households where there is little room for error in the monthly budget.

Grocery Prices Are Still a Monthly Strain

Families routinely tell us they are spending hundreds more per month on groceries than they did just a few years ago. Even modest price increases add up quickly when you are feeding a household.

Insurance Premiums Keep Climbing

Auto and Homeowners insurance rates across Alabama have increased significantly, particularly in storm-prone areas. Many families are paying more for coverage while receiving no additional benefit — another unavoidable monthly expense.

Transportation Costs Are Non-Negotiable

In much of Alabama, having a reliable vehicle is not optional. Rising auto loan payments, repair costs, and fuel expenses place enormous pressure on household finances.

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."

How Families Fall Behind — Slowly, Then All at Once

Most people do not wake up one morning in serious financial trouble. It usually happens gradually:

- Credit cards are used to cover groceries or utilities
- Medical bills are put off "until next month"
- One missed payment turns into several
- Interest and late fees pile up
- Collection calls begin

By the time many people reach out for help, they feel overwhelmed and embarrassed — even though they did nothing wrong.

When Is It Time to Get Legal Advice?

There is no single "right" moment, but many people find it helpful to speak with an experienced attorney when:

- Credit cards are consistently maxed out
- Collection calls or letters are increasing
- Medical bills feel unmanageable
- Car payments or other secured debts are causing stress
- You feel stuck and unsure what options are available

Importantly, speaking with an attorney does not mean you have decided to file anything. It simply means you want accurate information about your options.

A Fresh Start Can Mean More Than You Think

For many families, exploring debt-relief options provides something they have not had in a long time: clarity.

Understanding what can — and cannot — be done often brings immediate peace of mind. In many cases, people realize they have more choices than they expected.

Our role is to explain those options honestly, carefully, and without judgment.

If rising living costs have made it harder to stay ahead financially, you are not alone — and you do not have to figure things out by yourself.

Contact the Bond & Botes Law Offices

If you are feeling financial pressure from rising living costs, we encourage you to give us a call. We are here to help and we want to help!

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10	MITSUBISHI	GALANT FE	4A32B2FF3AE013675	AL41COTD	SILVER	Hwy 64 Co Rd 470
15	VW	PASSAT	1VWB17A33FC106125	AL41AOPBD	WHITE	Hunts Auto
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If you are qualifying for Medicare by turning 65 you will have a 7 month window to enroll in Medicare. This window is based off of the month you turn 65. It starts 3 months prior to the month you turn 65 and extends 3 months past the month you turn 65. For example, if you are turning 65 in September your IEP begins in June and extends all the way through the month of December. If you are eligible, you may not have to pay a premium for Part A, but Part B will have a premium.

For those electing to sign up for Part B after their IEP a late-enrollment penalty may be assessed. This penalty can last as long as you have Part B and there may be a gap in your health coverage. However, one exception to this rule is being employed and having coverage through your company's group health plan. If this applies to you check with your benefit coordinator, Medicare or contact our office.

In most cases, if you are already drawing your Social Security or Railroad Retirement Board benefits you should automatically be signed up for Part A and Part B. If you are not drawing your Social Security or RRB benefits and want to sign up for Medicare you can do so by signing up online at ssa.gov, visit your local Social Security office or give our office a call and we can help direct you.

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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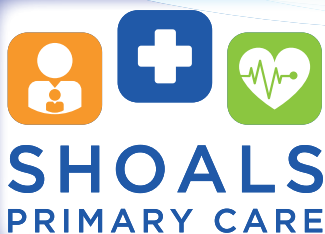
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POA v. LIVING WILL v. LAST WILL AND TESTAMENT

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

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

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

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

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

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

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



Please send the questions to:
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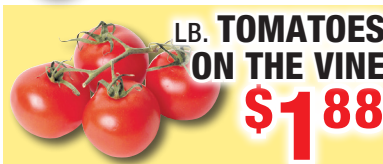
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Investing...

Continued from Page 8

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The upcoming series of free classes will be taught

by Better Investing experts beginning this weekend.

All classes take place from 10:15am-noon at the Florence Lauderdale Public Library unless noted.

Introduction to Investing- January 17 and 24 Provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds.

Using Value Line for Investing - February 7

How to use this invaluable tool to find data for input to the Stock Selection Guide, where to find Value Line, and how to use it for determining if a specific company is the one you want for your portfolio. **Understanding the Annual Report/Annual Report Analyzer - February 21** Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that provides key information about any company being considered for investment.

Understanding and Evaluating Mutual Funds for Investment - March 14 Learn how to invest in mutual funds with background and a technique developed by Better Investing for picking the right mutual fund for success.

Financial Awareness Month - Retirement and Retirement Planning- April 16 (11:30am-1pm) Nearing retirement or wondering to do about retirement? It is never too early or too late to do your planning.

Seminar: Using My iCLUB, to Your Advantage-February 14 Aimed at investment clubs so that maximum advantage may be gained from the club homepage. **Two Additional Seminars** are tentatively scheduled on May 30 and October 17.

Mutual Investment Club of Florence (MICEF) is an educational investment club which meets one evening per month. Visitors are welcome. Membership is limited. If interested, the classes above are required for membership.

While the classes are free, they will be canceled if a reasonable number of people are not signed up IN ADVANCE. To register for any or all of these classes or seminars or to visit MICEF, contact John Ingwersen at jlingwersen@gmail.com.

Insurance Insights

"Below is a State Farm® Simple Insights® article about "How to remove snow from the roof" is provided by State Farm agent Rebecca Stutts Hovater.

How to remove snow from the roof

Written by State Farm® Editorial Team

Snow on the roof may look pretty, but too much can potentially cause structural damage.

Heavy snow on a roof can cause multiple issues and can lead to costly damage. Usually the weight of ordinary new snow is 3.59 pounds per cubic foot. Wet snow, however, is much heavier and poses a greater risk for roof damage. A few factors that go into snow-induced structural failures include:

- A roof's shape
- A roof's slope
- A roof's construction
- History of maintenance
- The roof's exposure to wind
- Type of snow that has accumulated
- Signs of roof pressure

Recognizing the signs of roof pressure and the risk of damage is important. New snow and old snow combined can easily exceed load capacity. Melting snow many times refreezes. As it melts, excess snow can also create ice dam damage and may ruin your home's interior under the eave line. While most roofs are built to withstand more than that, your roof may be under too much pressure if you see these signs:

- Visible sagging along the roofline
- Cracks in the ceiling or on the walls
- Popping or creaking noises
- Difficult-to-open doors and windows
- Roof snow removal

Once you have recognized that snow pressure is a problem, you should safely remove as much of it as possible. Keep the following in mind:

Hire a professional. A person who does this work regularly should know the best techniques and likely be insured.

Never work alone. Always have someone with you in case you slip or have an emergency.

Clear the area. The ladder up to your roof should be positioned on solid ground. Also, make sure the rungs are clear of ice and snow before you climb.

Secure yourself. If possible, use a strap or belt to anchor yourself to something strong, like a chimney.

Avoid shingle damage. Stay away from picks, hammers or other sharp tools to clear snow and ice.

Roof snow removal tools

There are various methods and tools to remove snow from your roof. Some of the typical tools used are rope, wire, an avalanche system or a shovel. The method will depend on how much snow there is on the roof, and what type of snow it is. If you have a one-story or flat-roofed house, invest in a snow rake. These long-handled tools with plastic blades can help you gently pull snow from the edge of the roofline.

Regular maintenance of your roof also help reduce the risk of damage from ice and snow. Many roofing contractors have the proper harnesses, tools and footwear to do most jobs safely.

If you have questions about your home insurance coverage, be sure to contact your State Farm® agent.



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Community Notes...

Continued from page 6

\$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.

Come Join The - Creative Crafters
This is a craft group for adult friends who draw, craft, paint, sew, quilt, embroidery, 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 beginning in February.

Saturday mornings - Feb. 21, March 21 and April 18, from 9am-12:45pm
All Adults Welcome!

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@fpl.org.

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.

The LaGrange Living Historical Association meets the first Sunday

(February 1) at 2pm at the LaGrange College Site Park 1491 LaGrange College Rd. Leighton. Contact L. C. Lenz 256-702-6953.

Muscle Shoals Sounds Studio
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.muscleshoalsstudio.org or in the gift shop. 256-978-5151. 3614 Jackson Highway, Sheffield

Community Breakfast - The Underwood-Petersville Community Center, Saturday, February 14, 840 County Road 7, Florence. The breakfast will be 6:30-11 a.m. The cost for the event will be \$10 for adults and \$5 for children younger than 10. Cash only, check nor credit cards will be accepted. The breakfast is the second Saturday of each month. Call 256-764-1388
Additional Date: March 14

Muscle Shoals Sounds Studio
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.muscleshoalsstudio.org or in the gift shop. 256-978-5151. 3614 Jackson Highway, Sheffield

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.

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

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

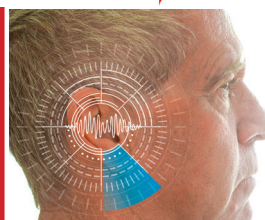
The Florence Senior Center/The Club is now offering transportation 3 days a week (Tuesday, Wednesday, Thursday) for seniors, 60 years+, who are no longer driving and live within a five mile radius of The Club. For more program and transportation information please call The Club Monday-Friday, 9am-3:30pm. 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.

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.

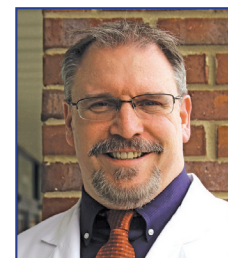


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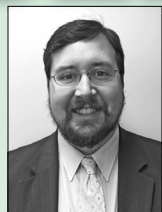
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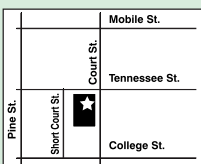


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Week 21 Monday, January 19

Entry Deadline: Monday, January 19, 5pm

NOTE: MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY AND IN-HAND BY MONDAY

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TIE BREAKER The first score in the game will
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day phone _____ evening phone _____

WEEK 19's WINNER was not determined at press time. That winner
will be online by 4pm Tuesday, Jan. 13 and in the Jan. 21 issue.

THE WINNER of this week's card will be posted online by 4pm
Tuesday, Jan. 20 and in the January 28 issue.

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**

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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Letters...

Continued from Page 9

Where is the Nativity?

Dear Editor,

This past Christmas, I watched my four grandchildren's excitement over the Christmas holiday, and like any grandparent I enjoyed seeing them open presents, eating candy, family fun, and soaking up all the festivities, but I wanted to be sure they understood the true meaning of Christmas.

They all are taken to Church every week, but it seemed to me they hadn't associated the "Christmas season with the Christmas story" the birth of Christ. So, I wanted to get them

all together and read the account of the birth of Jesus from Luke chapter 2.

But my youngest granddaughter just turned four years old, so I decided that it might be over her head. And I set out to purchase a book for children that told the Christmas story in a format that would be easier for children to understand. To my amazement, it was very hard to find something other than Santa Claus, elves, reindeer, or toys.

Walmart only had ONE nativity themed book that was for babies. The dollar store didn't have ANY nativity themed books, I checked at Target, and I finally found ONE pretty good nativity themed book for children at Ollies in Florence. Now, I know I

could have found what I was looking for on-line, or at Books-A-Million, or an equivalent bookstore that carries an array of topics in books. But the major retailers that most people go to are overwhelmingly neglecting the Christian community. I would like to think that the stores I went to were just simply out of stock - but I doubt it.

It really concerns me that our society is purposefully removing any Christian media from the fingertips of people and for their children. Are they trying to indoctrinate our children with false beliefs? God forbid! Those Christian books are and always have been good sales. So why are the shelves bare of Christian themed books, especially for children? I'm not asking for an extremely large number of Christian literature and books, just our fair share to be made available.

Our voice needs to be heard in the corporate offices of companies like Walmart, Target, Dollar Store, and Ollie's to lodge the complaint that the Christian community is being overlooked, and, I might add, that is a very large number of people, and customers.

Sam Hall
Muscle Shoals

NEED HELP?
CONTACT 2-1-1

Your link to community resources

DIAL- 2-1-1

TEXT- your zip code to 898-211

CHAT- 211connectsAlabama.org

Courier Journal ADOPT A FRIEND

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

Chunky

Chunky is an all-around good, sweet dog looking for a loving home. He has a friendly personality and is ready to be someone's loyal companion. He is also good with other dogs. If you can't adopt you can always take Chunky for a doggie day out!



Tansy

Tansy is a happy, sweet girl with a loving heart and a bright smile. She's ready to bring joy and companionship to her forever family. Also good with other dogs. Adoption fee: \$85 — includes spay/neuter, microchip, and current vaccines and everything to get your



dog started for her wonderful new life as your BFF!

Togo

Togo Togo is a sweet, friendly dog with a big heart and an even bigger personality. He loves attention, enjoys being around people, and is always ready to make new friends. He is good with other dogs. Togo would make a wonderful companion. Fostering is free and is a temporary way to help Togo and his friends.



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will be received by the City of Muscle Shoals at the office of the Owner at
2010 Avalon Avenue, Muscle Shoals, AL 35661 until 11:00 am on Thursday, January 29, 2026,
and then at said office publicly opened and read aloud.

The project includes all labor and materials for fencing and landscaping at the Nathan Estates Retention Pond necessary in conjunction with the bid specs. The Invitation to Bid can be examined at the office of the Owner listed above. A copy of the Invitation to Bid can be obtained from the office of the Owner listed above or at the City's website: cityofmuscleshoals.com.

The Owner reserves the right to waive any informalities or to reject any or all bids. Each bidder must deposit with his bid, security in the amount, form and subject to the conditions provided in the Invitation to Bid. No Bidder may withdraw his bid within sixty (60) days after the actual date of the opening thereof.

Kym Osborn, Procurement Officer
City of Muscle Shoals, Alabama

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STATE OF ALABAMA DEPARTMENT OF EDUCATION LEA Financial System							Exhibit F-II-A
Combined Statement of Revenues, Expenditures, and Changes in Fund Balances All Governmental Fund Types and Expendable Trust Funds For Fiscal Year Ended September 30, 2025							
192 - Sheffield City Schools	GOVERNMENTAL			FIDUCIARY			
	General	Special Revenue	Debt Service	Capital Projects	Expendable Trust	Total	
Revenues							
State Sources	\$9,569,311.46	\$0.00	\$71,964.90	\$236,911.10	\$0.00	\$9,878,187.46	
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	

Commentary

Briefing Congress... Continued from Page 8

his lack of decisive action against Maduro as the 45th U.S. President and again in this term.

Despite some of the world's richest natural resources, oil production in Venezuela has dropped by 70% since 2000. Natural gas output has slipped by 50% in that general time span as well - all through corruption and incompetence. Falling oil output raised prices, and the resulting economic collapse further widened criminal networks and fueled mass migration out of the country.

Western firms, such as ExxonMobil and Royal Dutch Shell, were forced out, effectively replaced by those beholden to Russia and China. This gradually expanded foreign influence and political maneuverability of adversaries like Russia, China, Cuba, and Iran and undermined U.S. energy security.

In recent months, the Trump administration gave the Maduros every opportunity to walk away from the people he has so abused and the country he has so decimated: take whatever and go wherever. They ignored it, instead bolstering their defense fortresses and significantly adding to security numbers.

Once again, many may not appreciate the way Donald Trump conducts business on behalf of the United States, but we all must respect the fact that he does what he says he is going to do.

We heard the howling from all the weekend talking heads, and other left-leaners that the President illegally sidestepped Congress on his plans. All said, "They should have been briefed."

That position alone shows the ignorance and stupidity of whomever regurgitated it.

We all know by now the many Democrats in Congress would love nothing more than to see a clandestine operation like that fail miserably and cost dozens if not hundreds of U.S. lives, if it would make Donald Trump look bad. They would pray for it.

And as such, as treasonous as it would be, they would willingly tip off any contacts in the region beforehand if they could. And don't act appalled that I could say such a thing. We all know it.

Trump may be a bombastic loudmouth, who likes to hear himself talk, but he's not stupid.

A media member at that Saturday morning press conference asked him if he should have briefed Congress beforehand. The look on his face said it all, and for once he kept his comments about stupid questions to himself.

He knew that the socialist leaners in Congress and their mainstream media pals would leak such a nervy attempt.

CNBC's opening sentence online after the stock market closed on Monday, January 5 said it all... "Stocks rose on Monday *even after the US attack on Venezuela and capture of leader Nicolas Maduro* as crude oil prices, saw gains and investors bet the action would not lead to bigger geopolitical conflicts that upset markets." (Emphasis mine.)

Regardless, it all came down to the fact this was not a standard 'military' operation that required congressional approval. It was a law enforcement action, on a grand scale of which the world took notice. Delta Force was only involved because of the nature in apprehending such a highly guarded international fugitive.

This military action overseas was a much more complicated effort that would be comparable to US Marshals capturing a wanted criminal in Memphis or Birmingham.

This is a large-scale version what happened with Manuel Noriega of Panama 36 years ago... to the day. Maduro was a fugitive from justice, just on a much larger and more visible scale.

Traditionally, under the quasi definition of "international law," there has typically been immunity for heads of state. However, the world understands that Maduro lost the last Venezuelan election in 2024 and refused to give up power.

So, the world also understands he now is not a legitimate head of state.

The fugitive aspect was observed by the first Trump administration, the Biden/Harris administration, and again with the current Trump administration.

Biden even put a \$50

million bounty on his head, but he then did nothing to arrange for his capture.

Several have pointed out that this is fundamentally also a Monroe Doctrine issue, that we are taking care of our own backyard, not risking any further vulnerable openings.

This daring extraction could have gone sideways at many points, especially if there was a leak. Instead, this incredible operation went off without a hitch. It played it out like a James Bond movie on a grander scale in a fraction of the time, without an individual hero. No American deaths, only seven wounded, five of which were back on the job as the work week started. Unfortunately, at least 70 deaths occurred for the other side during the extraction, dozens of which were Cuban guards.

That too should confirm a red flag issue.

The particulars must be settled regarding oil, natural gas, minerals, and US industrial assets that were seized decades ago without our consent and/or full payment. All those will have to be addressed.

All the war monger, oil-for-blood, anti-green rhetoric aside, this event appears more strategic than anything. This will benefit the Venezuelan people and their economy tremendously - and they know it. Weekend long celebrations in many of the predominantly Venezuelan communities in Florida demonstrated that fact.

The western hemisphere is much safer and so are US economic and security interests. Such would NOT have been the case had Congress been briefed.

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King...

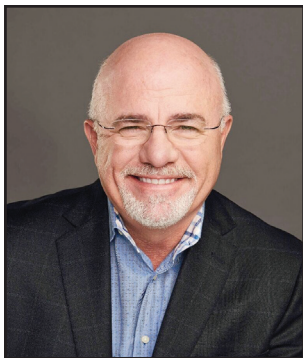
Continued from Page 8

written by Doreen Rappaport and illustrated by Bryan Collier. That will be followed by a "Write the Room" activity. The program will take place on Friday, January 16 from 10-11am at Pope's Tavern Museum.

This event is free to the public, sponsored by the city of Florence Department of Arts and Museums. Pope's Tavern Museum is located at 203 Hermitage Dr. in Florence. Please call 256-760-6439 with any questions you may have regarding this event.

DAVE Says

by DAVE RAMSEY



DON'T JEOPARDIZE YOUR JOURNEY TO FREEDOM

Dear Dave,
My wife and I are on Baby Step 2 of your plan. Right now, we're almost finished paying off the last of our non-mortgage debt, which includes unpaid taxes from previous years and some old credit card bills. We're in a much better place financially than we used to be, and I'd like to start putting a little money aside for a vacation and a couple of other fun things down the road. My wife disagrees with this idea. She wants to stick to your plan 100% and finishing paying off the debt, then move on to fleshing out our fully-funded emergency fund. I think we make enough money to do both. What do you think?
Jackson

Dear Jackson,
In general, it's okay to save up for things like vacations and other fun stuff. In fact, it's what I recommend, rather than creating debt by piling things like that onto credit cards. But your idea isn't what I teach when it comes to getting out of debt and gaining control of your finances. So, I can't tell you I think it's a good idea.

The reason people are successful following my plan is because I teach common sense and discipline, combined with an uncompromising, scorched-earth kind of intensity. You have unpaid taxes, not to mention credit card debt, still hanging over

your heads. And you're talking about planning vacations and buying toys? I'm sorry, man. That's just plain irresponsible. Why would you want to take a chance on jeopardizing—or even slowing down—your journey to get out of debt, save money and achieve financial peace?

There's a process here, Jackson. And millions of people all over the country can tell you, from experience, that it works. There's an idea, a concept behind what I teach. And when you plug into it, and stay plugged in, you're going to start moving in a positive direction faster than you ever thought possible.

Behaviors have to change. The more dramatically they change, the better the results and the faster you fix things. But if you don't dive in head-first, if you try to cut corners here and there, you're going to mess things up. Think about it. You two have already saved a beginner emergency fund, and you're so close to being completely debt-free except for your home.

I'm begging you, man. Keep on keeping on just a little longer. I promise you it will be worth it!

— 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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<p>25 GMC Canyon AT4 #26G044A, 1 Owner, 6yr/100k Limited Warranty!</p>  <p>\$44,788</p>	<p>24 GMC Sierra Denali #24P9429, Reserve Package, 6yr/100k Limited Warranty!</p>  <p>\$53,888</p>	<p>24 Chevy Silverado 2500HD #25G096C, Diesel, 1 Owner, 6yr/100k Limited Warranty!</p>  <p>\$55,888</p>	<p>23 GMC Sierra Denali #23P1586, 1 Owner 6yr/100k Limited Warranty!</p>  <p>\$56,888</p>	<p>24 GMC Sierra AT4 #26G035A, 1 Owner, 6.2 V8, 6yr/100k Limited Warranty!</p>  <p>\$58,888</p>	<p>23 GMC Sierra 2500HD #26G045A, 1 Owner, 6yr/100k Limited Warranty!</p>  <p>\$70,888</p>