

Wilson SVP at River Bank

FLORENCE—River Bank & Trust's Shoals Market President, **Jeffrey Jones**, recently announced that **Todd Wilson** has joined the team in Florence as Senior Vice President & Relationship Manager. Wilson will assist consumer and business clients throughout the Shoals to help them reach their financial goals.



Wilson

"Todd understands this community and the people who live and work here," said Jones. "He listens well, cares about his clients, and brings the kind of experience that

makes banking feel personal."

Wilson earned a Bachelor of Science in Computer Information Systems from UNA and has been in banking since 2006. He serves on the boards of The Dream Center and Shoals CASA, and directs Lifted Spirits Garage, a nonprofit that offers free and reduced-cost vehicle repairs to people in need.

He is also the pastor at Central Baptist Church in Florence and helps lead homeless outreach efforts.

The Lexington, Alabama native now lives in Muscle Shoals with his wife and their four children.

"My goal is to be a trusted resource—someone clients can call for honest guidance that makes their life easier," said Wilson. "I'm excited to support families and businesses as they grow here in the Shoals."

More SHORTs... on Page 2

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January 21, 2026

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Two Promoted at Bank Independent



Suggs



Turner

SHEFFIELD—Bank Independent recently announced the promotions of Selena Suggs and Teresa Turner, recognizing their leadership, expertise, and contributions to advancing the bank's strategy and enhancing the customer experience.

"As a community bank, we are deeply committed to understanding the real needs of our customers, continually challenging ourselves to serve them better, and delivering exceptional experiences at every touchpoint," said Bank Independent CEO Macke Mauldin. "These promotions reflect our investment in leaders who embody those values and help set new standards of

See PROMOTIONS... on Page 6



The App is Athletics

M U S C L E SHOALS

Northwest Shoals Community College Athletics last week announced the launch of the new Northwest Shoals Patriots Mobile App that features real-time notifications, team schedules, team rosters, social media content, links to podcasts, live streams, and more.

The new NWS Patriots app, as named in the Apple

App Store and Google Play Store, is free and compatible with both iOS and Android devices.

"As we are getting ready for the spring athletics season, we thought this was the perfect time to launch our new app and make it even easier to follow and keep up with our Patriots sports teams," said NWSCC Executive Director of Athletics Taylor Franks. This is just the start. We plan

See APP... Page 7



Yerba mate
research study
participants
at UNA will
receive
several
health
assessments
at no cost.

Metro graphics

UNA Study on Yerba Mate Health Benefits

FLORENCE—The University of North Alabama is currently recruiting adults aged 60 and older from the Shoals area to participate in a research study examining how yerba mate plant supplementation may support metabolic, cognitive,

and functional health in older adults.

The study, conducted through UNA's Kinesiology program, aims to better understand potential benefits related to energy, metabolism, and overall wellness.

Participants will receive several no-cost health assessments, including body composition analysis (body fat percentage, bone mineral density, and lean

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Shorts...

Continued from Page 1

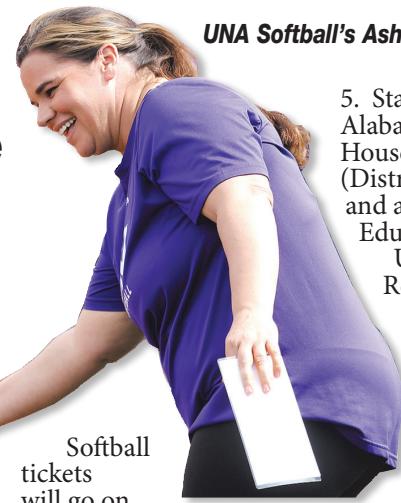
UNA Softball 2026 Schedule

FLORENCE – The University of North Alabama softball program announced its 2026 schedule on Tuesday, as the Lions are scheduled to begin the season February 6 at the Trojan Classic at Troy University.

UNA will play 50 games on this year's schedule, including 18 home games. The first home series will take place Feb. 28 through March 1 against Evansville.

The premium event of the season is set for 5pm on Tuesday, March 10 as the Lions host Ole Miss from the SEC. This game, and all other home games, will be played at **Hilda B. Anderson Softball Stadium**.

The Lions will play in three non-conference invitatorials this February — all in Alabama. Those will be hosted by Troy, Samford and South Alabama. Some notable midweek trips for UNA include Memphis on March 11, Alabama on March 25 and the return trip to Ole Miss April 14.



Softball tickets will go on sale in the coming days. For more information, call 256-765-5466 (LION) or email athleticstickets@una.edu.

"I think I say this every year, but it could be our hardest schedule yet," said UNA head coach Ashley Cozart, who enters her 13th season at the helm. "Our non-conference matchups I am most excited about are MTSU, Troy, South Alabama, Samford, Belmont and Memphis, as well as three SEC games against Ole Miss and Alabama. I am looking forward to seeing what this team can do against a tough schedule."

UNA returns 15 players from last season, including four pitchers, two catchers, two infielders and seven outfielders with some that serve as utility players.

Thirteen newcomers join the fold in 2026, including three Division I transfers.

Deadline for Colbert Dems

COLBERT COUNTY – The Colbert County Democratic Executive Committee reminds potential candidates who are interested in qualifying to run for a county office that they have until Friday, January 23 at 5pm to submit necessary forms. Those wishing to qualify to run for office as Democrats also have the option to complete the process online at ALDemocrats.org. Instructions for how to complete the process have been published on the Alabama Democratic Party website.

Colbert County offices on the midterm ballot include Circuit Court Judge, District Court Judge, Sheriff, Coroner, Revenue Commissioner, County School Board District 3, and County School Board District

5. State offices include Alabama Senate District 6, House of Representatives (Districts 3, 7, and 18), and a State Board of Education member.

U.S. House of Representatives District 4 and several statewide offices are also in play.

For more information about candidate qualifying, interested parties should contact either Colbert County Democratic Committee Chair William "Billy" Underwood at 256-810-1791 or Secretary Lisa Kirsch by email at ColbertDems26@gmail.com.

Dean's List at Samford

BIRMINGHAM -- Samford University recognized 2,575 students named to the Dean's List for the fall 2025 semester.

To qualify for the dean's list, a student must have earned a minimum 3.5 grade point average out of a possible 4.0 while attempting at least 12 credit hours of coursework. The Dean's List is the highest academic recognition given by the school at the end of each semester.

Area students include Grant King, Dylan Hudson, Nolen Wolfe, Rebecca Garner-Chaney, and Harrison Taylor all of Athens; Ana Wright and Cannon Pigg of Florence; Ella Anderson and Jack Anderson of Muscle Shoals; and Passion Kellam of Tuscumbia.

Located in the Homewood suburb of Birmingham, Samford is a leading Christian university founded in 1841 and offering undergraduate programs grounded in the liberal arts with an array of nationally recognized graduate and professional schools with students from 44 states, Puerto Rico, and 16 countries. It has one of the most beautiful campuses in America.

More SHORTs... Page 4

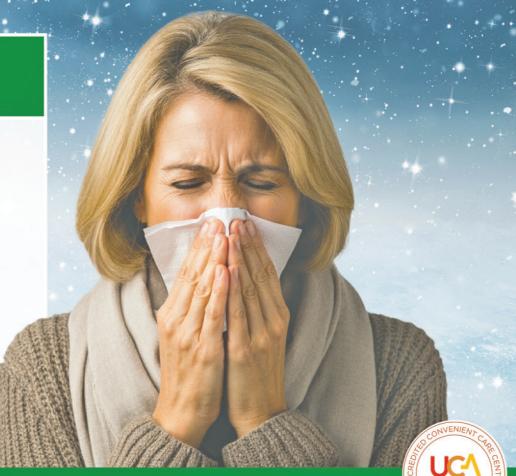
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Shorts...

Continued from Page 2

Year's First NAMC Baby

FLORENCE- North Alabama Medical Center rang in 2026 with the year's first bundle of joy. Weighing 7 pounds and 8 ounces and measuring 21 inches, Camryn Raylyn Lovelace was born to Florence residents Evan and Kennedy Lovelace on January 1 at 9:28am.

"It's been a good experience," said Kennedy Lovelace. "There were no complications with the delivery. I only labored for about 22 minutes."

Baby Camryn was delivered by Dr. Mary Robbins. She joins older twin siblings Baylor and Auburn, who were born on November 3, 2024. All five family members have birthdays within just over two months of each other with Kennedy turning 21 on December 13 and Evan turning 22 on January 7.

The Center for Women and Children's Health at NAMC features nine all-private delivery suites.

UW Accepts Intent Letter

SHOALS- United Way of Northwest Alabama is now accepting Letters of Intent (LOIs) from health and human service agencies for the 2026-2027 funding cycle.

All nonprofit organizations with 501(c)(3) status that operate within United Way of Northwest Alabama's four-county service area—Colbert, Franklin, Lauderdale, and Marion counties—are eligible.

Agencies interested in applying for funding should complete the Letter of Intent using the link below. Funding is open to, and encouraged for, all nonprofits serving the four-county area, regardless of whether they have previously received United Way funding.

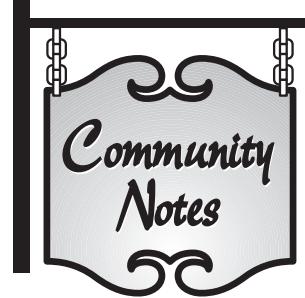
Organizations invited to submit a full application will be required to attend a mandatory training meeting on a date to be announced.

Letters of Intent are due on Wednesday, February 4, 2026, and may be submitted online at <https://bit.ly/UWNWALLOI26>. For questions, please contact **Laura Fahrner** at laura@uwshoals.org.

Courier Journal / January 21, 2026

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Notes...

Continued from page 4

Area Circuit Singing - Hendrix Chapel Church of Christ, 13007 Co. Rd. 8, Florence. Friday, January 23 at 7pm. Everyone is invited to attend.

Counts Brother Music Presents: Steve Melton - Join us on Wednesday, January 21 at 10:30 AM, for an unforgettable conversation with a true studio legend, alongside our wonderful moderator, Johnny Belew!

Location: Counts Brother Music
713 Waverly Ave., Muscle Shoals,
10:30 AM to 12:30 PM
We're kicking off our 2026 Legends Series with recording engineer Steve

Melton. Steve served as Chief Sound Engineer at Muscle Shoals Sound from 1971-1980, and later produced and engineered independently for major labels including Sony, Capitol, Warner Bros., and more. A Grammy-nominated engineer for his work with Percy Sledge and Etta James, Steve also helped shape Gold and Platinum records for icons like Willie Nelson, Lynyrd Skynyrd, Rod Stewart, Bob Seger, Glenn Frey, Art Garfunkel, Steve Winwood & Traffic, Wilson Pickett, Joe Cocker, and more.

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To register, contact: John Ingwersen jingwersen@gmail.com

Underwood-Petersville Neighborhood Watch meets at 2 p.m. the fourth Sunday every three months at Underwood-Petersville Community Center, 840 Lauderdale 7, Florence.

Sunday, January 25, 2:00pm

Sunday, April 26, 2:00pm

Sunday, July 26, 2:00pm

Sunday, October 25, 2:00pm

Introduction to Investing - Saturday, January 24, 10:15am-12pm, at the Florence-Lauderdale Public Library.

Provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds using the nationally known techniques

Anthony's Art Squad - Wednesday, January 21, 4:15pm-5:15pm at the Florence-Lauderdale Public Library.

Heads up: Anthony is looking for some creative artists to teach! Are you ready to learn from a master of the arts? You'll even get to take some drawings home. Ages 11-18. Registration is required. Email teens@fpl.org to reserve your spot.

Whimsical Workshop - Monday, January 26, 4:15pm-5:15pm at the Florence-Lauderdale Public Library.

Here at Whimsical Workshop, we focus on all things crafts! Come create with us! Ages 15-18. Registration is required. Email teens@fpl.org to reserve your spot.

Author visit - Walt Merrell, author of "Shepherding Outdoors," will be at The Logan Room, 307 N. Montgomery Ave., Sheffield, Feb. 2, with small bites and music by Randy O'Dell at 5:30 p.m. and the program at 6:30 p.m.

Free event but attendees must sign up at the library or call 256-386-5633. Sponsored by the Friends of Sheffield Public Library.

See NOTES... page 14



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Continued from Page 1

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Questions or resumes may be emailed to: Kevin.Burton@timesdaily.com

Suggs has been promoted to Senior Vice President – Customer Experience. She joined Bank Independent in November 2000 as a part-time teller at the Pine Street office, launching a 25-year career marked by steady growth and expanding leadership responsibility.

Throughout her tenure, the UNA graduate has developed broad expertise across the bank's products and services, gaining both operational and project-based experience.

"Selena has a unique ability to see the full picture – from our internal processes to the customer's perspective – and turn that insight into meaningful improvements," said Penny Camp, Chief Administrative Officer.

Turner has been promoted to Senior Vice President – Financial Advisor Program Manager.

Turner joined Bank Independent in January 2020 as a Financial Advisor and Program Manager, playing a key role in launching Independent Investments Group (IIG) through the bank's partnership with Ameriprise. Since that time, she has been instrumental in the growth and success of the program and is a trusted advisor to clients across the region.

Turner began her financial services career in 1985 as an accountant with a local bank and became a licensed financial advisor in 1996. With more than 30 years of industry experience, she has consistently ranked in the top 10% of her field and has earned numerous Top Producer Awards. Most recently, Ameriprise recognized her as one of the Top Women Financial Advisors in the banking channel for two consecutive years.

"Teresa's experience, integrity, and dedication to her clients have been foundational to the success of Independent Investments Group," said Jason Windham, President of Bank Independent. "She exemplifies what it means to be a trusted financial partner."

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Shoals Discount Mattress

App...

Continued from Page 1

to make the app our new hub for Patriots Athletics."

The app offers a unique web experience, which can also be viewed at nwsc.edu/athletics, for those who do not have access to their phone or tablet.

Health...

Continued from Page 1

mass), blood lipid panel results (total cholesterol, LDL, HDL), and glucose testing. Participants will also receive free yerba mate capsules and be entered into a \$100 raffle.

Researchers emphasize that this is an opportunity for residents to contribute to university-led health research while gaining access to valuable personal health data at no cost.

The study is actively enrolling participants now, and researchers are encouraging community members, caregivers, and families to help spread the word.

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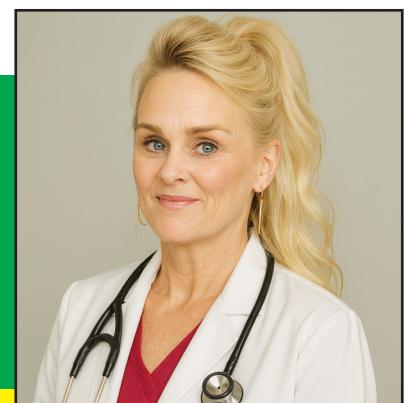


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Commentary

That's Fine, Dude,
I'm Not Mad at You

Allowing several days to pass after a startling event often allows our emotions to subside and more facts to surface. However, rarely does it soften the edges.

Such is the case with the senseless death of 37-year-old Renee Nicole Good on the morning of January 7 in Minneapolis.

Good was neither a "domestic terrorist," as some have claimed, nor was she an innocent bystander and martyr for freedom, deserving of sainthood and a two-story memorial statue.

She was a 37-year-old mother of three who had dropped her six-year-old son at school about an hour earlier. She apparently didn't assess the possible risks with which she would soon be aligning.

Yelling at agents, carrying/swinging signs, and recording actions from a sidewalk are considered protesting, a protected right. However, actively impeding law enforcement operations, regardless of how subtle, surpasses protesting and is illegal.

See THAT'S FINE, DUDE... on Page 18

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the Shoals

January 21, 2026

THIS WEEK

Happening THIS WEEK

Art Programs Everywhere

Two Major Organizations Cross Promoting Art Education

FLORENCE / TUSCUMBIA—Florence Arts and Museums and the Tennessee Valley Museum of Art are proud to announce a new partnership, the Shoals Art and Education Collaborative. Through this collaboration, both organizations will cross-promote programming to expand access to high-quality arts education throughout the Shoals community.

This spring, from January through May 2026, KD Art Lab will offer a variety of classes in painting, sculpture, photography, ceramics/pottery, and more. An adult program, Nature Journaling, is also being offered. Programs are \$75 per participant. Registration is open and participants may register online at www.florencealmuseums.com/kdartlab.

At TVAA, adults may select from ceramics and photography classes, while students can enroll in photography, general art, ceramics, musical theater dance class and more. Information

See ARTS... on Page 14

Shoals Arts and Education Collaborative

Spring 2026 Classes



TENNESSEE VALLEY
ART ASSOCIATION



FAM
FLORENCE ARTS AND MUSEUMS

ADULTS

Photography
Ceramics

ADULTS

Nature Journaling

KIDS

General Art
Intro to Photography
Cell Phone Photography
Ceramics
Musical Theater
Dance Class

KIDS

Sculpture
Acrylic Painting
Alternative Methods
Pottery
Make, Move, & Play

TennesseeValleyArts.org

FlorenceAlMuseums.com

* Scholarships are available

RIVERTOWN SOUP

KITCHEN is open to anyone who wants a hot meal on Sunday, January 25 from 11am-2pm, 117 N. Seminary St. in Florence. Serving Red Beans & Rice with Drip Coffee. Donations Accepted on Venmo@rivertowncoffee

THE JENNIFER MOORMAN

Author Event takes place Wednesday, January 21, from 5-7pm at the Florence-Lauderdale Public Library. Join us as we host Jennifer Moorman on her book tour for "The Charmed Library"

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 "GET OUT OF TOWN"

SERIES at the Florence-Lauderdale Public Library concludes Sunday, January 25 from 2pm-3pm. Jeff and Katie Dow will help attendees explore New England. The event is free.

BASKETBALL
MEN

WED., JAN. 21 • 6PM
at Queens U. of Charlotte
Charlotte, N.C.

SAT., JAN. 24 • 6PM
vs Central Arkansas
at Flowers Hall

Visit www.roarlions.com for full team schedules and ticket information

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

NORTH ALABAMA



Find North Alabama
Basketball audio & video at
roarlions.com/watch

BASKETBALL
WOMEN

THUR., JAN. 22 • 6PM
vs Queens U. of Charlotte
at Flowers Hall

SAT., JAN. 24 • 1PM
at Central Arkansas
Conway, AR

Funding Education

Editor,

States are going to have to fully fund their schools. The U.S. Dept. of Education crackdown coincides with the defunding of many other federally funded agencies. Although WE the taxpayers have already funded these defunded agencies.

Which means WE the taxpayers are going to have to fully fund the schools, but not with taxes you already paid to the federal government. But new taxes. Yeah, I know but you might not have paid attention.

I was 15 when I graduated from Bradshaw high school. My family was poor. Every student was required to pay school fees; buy their own

books for class, fees for typing, fees for PE. Fees-Fees-Fees - in addition to Kleenex or markers. No lunch vouchers.

Alabama has no lottery which every state around us has. As a matter of fact, Alabama is only one of five states without one. Hawaii, Alaska, Utah, and Nevada are the others.

We must be too unqualified or incompetent to copy another state's lottery program. Every state's lottery

puts big bucks into their educational system. Tennessee, Mississippi, Georgia, and Florida's lotteries are boosted by Alabama's citizens and aid in their schools being funded, including colleges.

I don't remember ever having a vote on the lottery. A lottery bill can't even get out of committee to Alabama's legislature or the governor's office. Not this year either. But those people

See LETTERS... on Page 22

“

BETTER HEARING

WITH DR. HOLLIE GREEN



Why Addressing Hearing Loss Early Is So Important

One of the most common things I hear from patients in Florence and The Shoals is, "I wish I had done this sooner." On average, adults wait seven to ten years before addressing hearing loss. That delay can impact much more than just the ability to hear clearly.

Untreated hearing loss places extra strain on the brain. When the brain has to work harder to understand speech, fewer resources are available for memory and cognitive processing. Research has shown that treating hearing loss may help slow cognitive decline by keeping the brain more engaged and stimulated.

Hearing also plays an important role in balance and safety. Reduced awareness of environmental sounds — such as approaching footsteps, alarms, or traffic — can increase fall risk, particularly as we age. Improving access to these sounds helps individuals feel more confident and aware in their surroundings.

Despite these risks, many people hesitate to seek help because they associate hearing aids with outdated stereotypes. The reality is that modern hearing solutions are discreet, comfortable, and highly effective. Today's technology is designed to

greatly improve speech clarity, especially in noisy environments, while remaining subtle and easy to wear.

When patients begin treatment, the changes they experience often go far beyond improved hearing. They feel more connected to their families, more confident in social situations, and more independent in their daily lives. These improvements can have a powerful ripple effect on overall health and happiness.

If you've noticed signs like difficulty understanding speech, ringing in the ears, or frequent listening fatigue, now is the time to take action. Alabama Hearing Associates is here to provide expert, compassionate care for Florence, Muscle Shoals, and surrounding communities. Schedule a hearing evaluation and take an important step toward better hearing and a better quality of life.

INTERESTED IN LEARNING MORE?



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Thankful for our community & patients.

As I sit here with a flashing cursor on my blank screen I'm contemplating what gems or pearls of wisdom I should be sharing with you, my dear readers. Instead of being wise or offering expensive oyster balls to you, I think I want to rant, get on my soap box and whine a little bit about social media.

Many of us have some form of social media, the ubiquitous Facebook, Instagram, Snapchat, TikTok, even YouTube is considered social media. I'm not going to deal with the horror that is the video content media today, I'm going to focus on the printed word.

THIS JUST IN! I did this and it



Martin Dean

2026 is here! Welcome to the future.

by "The Computer Skeptic"

changed everything! Last night on the news an attorney reported that Facebook is going to start being traded publicly tomorrow. This will allow all of your information to be seen and used by anybody. If you CUT and PASTE this text into your own post you will send a legal notice to Facebook that they cannot use your information. The attorney on channel 3 News said so.

OR

I tried this AND IT WORKS! All I've been seeing are ads and stuff I

don't care about. If you copy and paste this as your status you will break out of the cycle. Goodbye advertisers, hello old friends! I tried it and it works!

No. No it doesn't.

Facebook, and the rest use formulas referred to as algorithms. These fancy formulas track everything about how you interact with their content. How long you look at an article, which ads cause you to pause, the posts you like, the posts you skim by, literally everything you do on

their page is quantified and it all goes into a big formula. They know what colors you like, what music you are interested in, these faceless companies know you better than your best friend. Their entire goal is to show you material that will make you stop and react or interact, either by commenting or "liking" or sharing that information. When you like or share false information the algorithm will feed you MORE fake information. You see it even knows how gullible you are.

Now don't feel bad, this is all very scientific. Imagine if all the ads you ever saw were for things you were currently shopping for don't you agree that that would be helpful? If you love pictures of animals, it would know this and show you more pictures of animals, neat right? But the

machine turned ugly.

The posts I referenced above send a clear signal to the algorithm: "Engagement bait detected." When you copy and paste that hoax, you're training the machine to show you more fake, click-bait content. You see it from a friend and think they know something; they see it from you and think the same.

I'll talk about how to actually change your social media content in a later article, until then stay skeptical my friends.

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Power Of Light And Darkness

These are natural occurrences that demonstrate spiritual truths, we see every day. There are two powers behind this daily show! 1. Light. **1 John 1:5** "This then is the message which we have heard of him, and declare unto you, that God is light, and in him is no darkness at all." 2. Darkness. **Ephesians 6:12** "For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers (DEVILS) of the darkness of this world, against spiritual wickedness (DEVILS) in high places." There's two truths here that cannot be ignored, that tell me everything about your spiritual condition. 1. If you're saved, your face, eyes, speech, walk and habits and attitude demonstrate the Light! **John 8:12** "Then spake Jesus again unto them, saying, I am the light of the world: he that followeth me shall not walk in darkness, but shall have the light of life." The saved bear witness of their Father! Your mouth bears witness of who your daddy is!

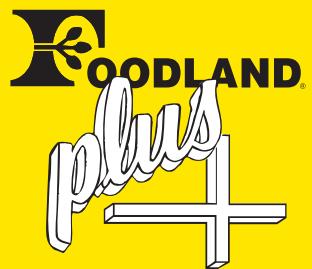
2. If you're lost, you don't believe anyone can know for sure you're saved, and your knowledge of God is zero. Your face, speech, habits and temper demonstrate it. When you follow darkness, you're in the devil's hands. Darkness is the devil's habitat. Do you love darkness? **John 3:19** "And this is the condemnation, that light is come into the world, and men loved darkness rather than light, because their deeds were evil." **Acts 26:18** "To open their eyes, and to turn them from darkness to light, and from the power of Satan unto God, that they may receive forgiveness of sins, and inheritance among them which are sanctified by faith that is in me." Jesus said that to Paul! Religion enslaves, only Jesus saves! When you ask Jesus to save and forgive you, He will open your eyes and give you some joy and peace the world or the devil cannot give. **Hebrews 7:25** "Wherefore he is able also to save them to the uttermost that come unto God by him, seeing he ever liveth to make intercession for them." Try Jesus, your time is running out!

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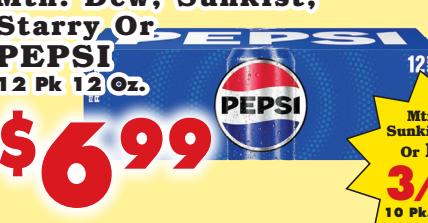
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ECHO 620 PW CHAINSAW and Echo 361 P Lots of accessories, chains, never used! Still in box. Call or text 256-762-4332 for info.

Notes...

Continued from page 5

Join the Tennessee Valley Historical Society for its first quarterly program of 2026 at 2pm Sunday, January 25 in the Helen Keller Public Library Annex, 511, N Main St, Tuscumbia. Franklin County, TN attorney, historian, and author Tony L. Turnbow, will present a Power-Point program on famed explorer and governor of the Louisiana Territory, Meriwether Lewis. Turnbow's latest nonfiction book, "Jefferson's Spy: The Secret Life of Meriwether Lewis," is the first in a trilogy to examine Lewis' secret life and mysterious death. The program is free, and the public is invited.

Kahoot! - Tuesday, January 27, 3:30pm-4pm Calling all knowledge seekers! Join us for some fun as we test your skills on animals, music, movies, and more using Kahoot! at the Florence-Lauderdale Public Library

Additional Dates:

Tuesday, February 24, Tuesday, March 24, Tuesday, April 28

The Spring Bridal Show will be noon to 4 p.m. Feb. 1 at Florence Lauderdale Coliseum, 701 Veterans Drive. There will be vendors, fashion show, prizes and more. Tickets are available at the "TimesDaily," 219 W. Tennessee St., Florence, or at the door on day of show. Brides ticket is free, all other attendees \$8. Proceeds benefit Shoals Scholar Dollars and Kruzn' 4 A Kure Foundation. 256-740-5815.

A Black History Educational Luncheon takes place at noon January 31 at the Harvest Mitchell Gym at Burrell Slater.

Three local residents will speak at the event, including Ansley Quiros, a professor of African American studies at UNA and the chair of the Department of History; Roderick Sheppard, deputy superintendent of the Florence City Schools; and Thaddeus E. Rowell, a local activist and entrepreneur.

Luncheon tickets are \$10 for students and \$20 for adults and can be purchased at Something EleGant Florals and Gifts or by contacting Diane C. Rowell at 256-764-7780.

St. Joseph Mardi Gras By Knights of Columbus Council 3989 Saturday, Feb. 7 from 6:30pm to 11pm at St. Joseph Regional Catholic School, Florence.

Join us at St. Joseph Mardi Gras for food, dancing, and fun! Dress to Impress at St. Joseph Mardi Gras!

Get ready for a day full of excitement and good vibes at the St. Joseph Mardi Gras celebration! This in-person event is all about vibrant colors, lively music, and amazing food. Bring your friends and family to enjoy the festive atmosphere and make unforgettable memories. Don't miss out on the fun - it's the perfect way to soak up the spirit of Mardi Gras together!

Table decoration contest! King and Queen Contest! Food! DJ! Tickets on eventbrite.

Who Killed the Love Interest? Murder Mystery Event Saturday, Feb. 21 from 5:30pm to 7pm. At Court Street Books, 610 S Court Street, Florence) By Lin Cognito's Murder Mystery Parties

Love murder mysteries? Think you've got a good "read" on how to solve a crime? We've got you "covered" with a page-turner of a party!

Additional Dates:

Tuesday, February 24, Tuesday, March 24, Tuesday, April 28

See NOTES... page 20

Arts...

Continued from Page 8

on these classes and scholarship opportunities can be found at <https://tennesseevalleyarts.org/>.

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa Street in Florence. Classes will be held at the Southall House, located next to the Art Center office at 209 E. Tuscaloosa Street.

The Tennessee Valley Museum of Art is located at 511 N. Water St. in Tuscumbia.

For more information, please contact the KDAC at 256-760-6379 or visit the Florence Arts & Museums OR call Tennessee Valley Museum of Art at 256-383-0533.

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We had a gentleman who came to see us who was significantly injured in a wreck. I would place the value of his case in the \$75,000.00 range. He signed a personal injury release believing that he was signing a property damage release. The insurance adjuster explained to him what he was signing and recorded the conversation. This man made a \$75,000.00 mistake. Some injury cases can and should be handled without an attorney, others should not.

If there is a question in your mind about understanding what you are doing, don't do it. We really do offer free consultations. It's our job to make sure that you understand the legal issues. If you have a case that we want to handle, we'll tell you that we'd like to handle your case, and you are free to say I'd like to think about it. That's the end of the conversation. But if we can help you, we will. The only way we will charge you is if we make money for you.

Here are some things to think about in settling an automobile accident case.

How much money do you get to keep? Make certain that you know and confirm that amount. If you settle for \$5,000.00 but your hospital bill is \$4,900.00 then you only keep \$100.00. Understand what your compensation for your injury is.

Someone will have to evaluate the following documents:

1. The accident report;
2. Medical bills;
3. Proof of who paid the bills, i.e., Blue Cross, Medicare, Tricare, or that they have not been paid.

4. Proof of lost wages.

With property damage claims the value of the car is what it is. It doesn't matter what you paid for the vehicle or how much you owe. One of the things that we hear often is that the replacement value is not adequate and now a person has a car payment that they didn't have before. That said, if you had to replace the engine or transmission and you have those receipts it could add value to the vehicle.

If your vehicle is a total loss, make sure you have the title to the vehicle. If you still owe for the vehicle, make sure you have the lien holder's information as well as the amount of the payoff.

I think we all see people driving as if they are alone on the road. The best tip is to drive defensively.

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

Please send the questions to:

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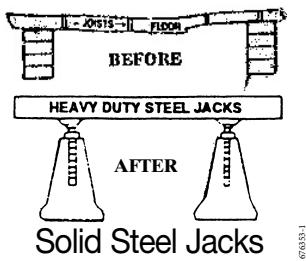
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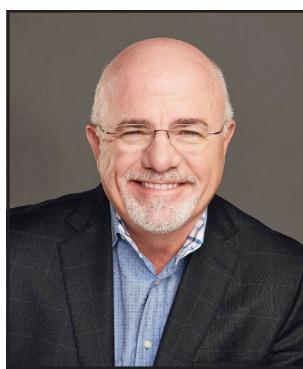
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DAVE Says

by DAVE RAMSEY



IT'S STILL A MOUNTAIN OF DEBT

Dear Dave,

My wife and I own three commercial properties. They are all leased out long-term. Currently, we owe about \$400,000 each on two of the buildings, and a little over \$500,000 on the other. The only other debt we have is our home mortgage, and we should have that paid off in two or three years. I know you hate debt, but how do you feel

about owing on commercial properties that are consistently making good money?

Dear Dean,

From what you've told me, it doesn't sound like you two need to shift into panic mode and start selling everything in sight. But I do 100% believe you and your wife should sit down together, and formulate a sensible plan that will

enable you to systematically work your way out from under all that debt.

I own several commercial buildings. And guess what? I don't owe a dime on any of them. Never have. So, based on that—and the other principles I teach—I can't tell you I think it's okay to have debt on commercial buildings. I believe the best plan for building wealth is to become completely debt-free.

If I were in your situation, Dean, I'd focus my energy on getting my home paid off first. Then, I'd take a look at the commercial properties and begin working the debt snowball on them. Start with throwing as much money as you can at the smallest debt, while making minimum payments on the other two. When you get the first one paid off, roll that amount over—along with every penny you can scrape together—and attack the second largest one. Continue following these steps until you've paid off all your commercial property.

In your case, it might take several years to get this accomplished. I mean, no matter what these properties bring in, we're still talking about well over a million dollars in debt. And debt equals risk. If you have a bunch of equity in one you don't particularly like, you might consider selling it and throwing the cash at the other two. But whatever the timeline, I'd develop a serious game plan to get rid of this debt as fast as possible.

— Dave

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.

Moe

Meet **Moe**, a sweet, curious puppy with the most soulful eyes. Moe is still learning about the world and approaches everything with puppy wonder—from new people to new toys. He loves gentle affection, playful exploration, and curling up when he's ready for a break. Like all puppies, Moe will need patience, guidance, and positive training as he grows, but he's eager to learn and bond with his forever family.

Larry

Larry is a happy, affectionate little guy who loves attention and being near his people. He has a calm, thoughtful look but a playful puppy heart. Larry enjoys cuddles, short bursts of play, and discovering new things. With consistent training, love, and

routine, he will grow into a loyal and loving companion. He's ready to be someone's best friend for life.

Curly

Meet **Curly**, the fun-loving puppy of the trio! With his expressive ears and sweet face, Curly is full of personality. He loves to play, explore, and be the center of attention. Like all puppies, he's still learning manners and will benefit from positive reinforcement and a family that enjoys teaching and playing. Curly will bring joy, laughter, and lots of puppy kisses to his new home.

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1993 Ford Ranger	1FTCR10U6PPB09172	Primer/Black
1992 Plymouth Acclaim	1P3XA4631NF260416	Unknown
2024 Bella Ascend Scooter	HZ2TABGH1R1000843	White/Black
2014 Honda CR-V	3CZRM3H36EG715342	Gray
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Commentary

That's Fine, Dude...

Continued from Page 8

different story.

That said, people who are in the United States without visas or other authorization are here illegally. They are breaking the law. The Immigration and Customs Enforcement agency (ICE) has the right to arrest and ultimately deport them. It has not been exerting that authority in recent years.

Now it is, and everybody is aware of it. We can't interfere with that process just because we disagree with the law.

Ploys include honking and blowing on whistles when sighting or following ICE vehicles and hoping to create "traffic jams and slowdowns," thus making roundups of illegals more difficult. They also hope to provoke recordable confrontations that can discredit law enforcement.

An Instagram page, "MN ICE Watch," includes advice for agitators on how to prevent law enforcement officers from taking someone into custody. Some of those tactics were also promoted by the leftist-funded organizing group, "Defend the 612," which is the area code for the Minneapolis area.

The Goods learned about ICE Watch through Southside Family Charter School where their son attends; a school that promotes itself as "unashamedly dedicated to social justice education."

Does the school bear some culpability in this? Does the city or state for defying federal law, thus creating the antagonistic atmosphere and the proliferation of the protests. What about the social media account operators for putting the Goods in this situation?

I don't agree with ransacking communities and automatically deporting every assimilating, law-abiding illegal in this country. That creates the kind of emotional pain, family/ community chaos, and social and social dependency that we allegedly try at all costs to avoid.

If otherwise responsible people are working, paying taxes, going to school, learning English, and contributing in a positive way, aggressive deportation is not the answer. There should be a monetary penalty, followed by a probationary period that includes a pathway to U.S. citizenship. Those efforts would be a lot more that we are getting from millions of U.S. born Americans.

As for the obvious criminal element, that is a

that the officer's weapon was still holstered when she accelerated and tires started spinning. Even though he was only knocked off balance, the dangers of a 4,000 lb vehicle suddenly lurching toward him with two other people holding onto door handles became all too vivid, and he reacted in self-defense. He had every legal right to do so.

Renee may have heard the years of misinformation about racism deaths, and police, and incorrectly assumed that being a woman and white would make this little more than a memorable midday joyride. It's one of several costly mistakes she made that morning.

Family and friends later described Renee as caring, loving, kind, and compassionate. Those attributes seem genuine based on her last words, spoken seconds before her death, as an officer walks past the driver's side window: "That's fine, dude, I'm not mad at you."

A GoFundMe page set up to support Renee's children and Rebecca in this transition had raised nearly \$1.5 million as of this writing. That won't last long and won't replace her.

That organized resistance is allegedly funded in large part by sources outside the U.S. to create a chaotic environment our country. And well-meaning white progressives are taking the bait.

Those who are walking in the organized Report-Resist-Obstruct movement are playing a dangerous game. This probably won't be the last death or serious injury.

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APPOINTMENTS WILL OPEN TO THE GENERAL PUBLIC AT A LATER DATE.

Commentary

That's Fine, Dude...

Continued from Page 8

different story.

That said, people who are in the United States without visas or other authorization are here illegally. They are breaking the law. The Immigration and Customs Enforcement agency (ICE) has the right to arrest and ultimately deport them. It has not been exerting that authority in recent years.

Now it is, and everybody is aware of it. We can't interfere with that process just because we disagree with the law.

Ploys include honking and blowing on whistles when sighting or following ICE vehicles and hoping to create "traffic jams and slowdowns," thus making roundups of illegals more difficult. They also hope to provoke recordable confrontations that can discredit law enforcement.

An Instagram page, "MN ICE Watch," includes advice for agitators on how to prevent law enforcement officers from taking someone into custody. Some of those tactics were also promoted by the leftist-funded organizing group, "Defend the 612," which is the area code for the Minneapolis area.

The Goods learned about ICE Watch through Southside Family Charter School where their son attends; a school that promotes itself as "unashamedly dedicated to social justice education."

Does the school bear some culpability in this? Does the city or state for defying federal law, thus creating the antagonistic atmosphere and the proliferation of the protests. What about the social media account operators for putting the Goods in this situation?

I don't agree with ransacking communities and automatically deporting every assimilating, law-abiding illegal in this country. That creates the kind of emotional pain, family/ community chaos, and social and social dependency that we allegedly try at all costs to avoid.

If otherwise responsible people are working, paying taxes, going to school, learning English, and contributing in a positive way, aggressive deportation is not the answer. There should be a monetary penalty, followed by a probationary period that includes a pathway to U.S. citizenship. Those efforts would be a lot more that we are getting from millions of U.S. born Americans.

As for the obvious criminal element, that is a

Local Medicare Insurance Specialists

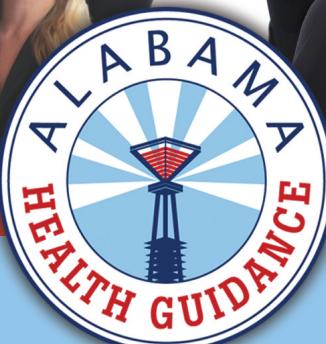
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633249-1

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Notes...

Continued from page 14

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Ultimate V.I.P. capacity is strictly limited — first come, first serve availability. Tickets on Sale Now: www.florencewinefest.com

"A Taste of Ireland" Tuesday, February 17 - 7:30PM to 9:30PM at UNA Norton Auditorium in Florence. After premiering Off-Broadway last season, 'A Taste of Ireland. The Irish Music & Dance Sensation' returns to stages across the USA in 2026, performing the show that has entertained thousands around the globe. Laugh, cry and jig into the night with a production that is Celtic, for this generation.

Performed by former World Irish dance champions, and featuring dancers from Lord of the Dance and Riverdance, 'A Taste of Ireland' transports the audience through the story of Ireland's tumultuous history delivered with a pint of Irish wit. Watch world-class performers blend melodic folk mash-ups, live jaw-dropping a cappella tap battles and heartwarming storytelling.

Getting Ready for Spring Planting!
Monday, February 2, 11am-12pm at the Florence-Lauderdale Public Library

It is not too early to prepare for spring planting! Alabama Extension Agent Makahla Holloway will offer tips and practices to home gardeners.

See NOTES... page 23

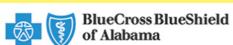
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YEAR/MAKE/MODEL	VIN
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2004 BMW 5 SERIES	WBANA535X4B851141
2002 CHEVROLET TRACKER	2CNBE634526920417
2008 CHEVROLET MALIBU	1G1ZH57BX8F226245
2011 CHEVROLET CAMERO	2G1FA1ED4B9111757
2014 CHEVROLET SILVERADO	3GCUKREC3EG386936
2008 CHEVROLET TAHOE	1GNNFC13C08R113040
1998 DODGE 1500	3B7HC16Z7WM200627
2013 DODGE GRAND CARAVAN	2C4RDGBG0DR518068
2011 DODGE GRAND CARAVAN	2D4RN5DG9BR688590
2009 DODGE AVENGER	1B3LC46B69N526171
2011 DODGE CHARGER	2B3CL3CG0BH544030
2004 FORD EXPLORER	1FMZU62K94UC24875
2012 FORD F-150	1FTFW1ET5CFB32058
2007 FORD FUSION	3FAHP08177R112595
1998 FORD CROWN VIC	2FAFP74WXWX120627
2003 FORD F-150	1FTRX17W23NA20437
2006 FORD FUSION	3FAFP07Z96R173086
1999 FORD EXPEDITION	1FMPU18L7XLC07772
2022 FORD ESCAPE	1FMCU0G62NUA10424
2004 HD ELECTRA GLIDE	1HD1FCW324Y617119
2001 HD DYNAGLIDE	1HD1GHV11Y328982

YEAR/MAKE/MODEL

YEAR/MAKE/MODEL	VIN
2005 HONDA ACCORD	1HGCM567X5A181369
2006 HONDA CBR 600	JH2PC37076M301807
2006 JAGUAR X	SAJWA51A36WE98328
2009 JEEP PATRIOT	1J4FT28B49D122279
1998 KAWASAKI VN800	JKBVNA18WB500765
2016 KIA SORENTO	5XYPG4A33GG035050
2011 KIA SOUL	KNDJT2A2XB7262156
2001 LEXUS ES 300	JT8BF28G515112381
2002 LINCOLN LS	1LNHM87A62Y697159
2004 MERCURY GRAND MARQUIS	2MHFM75W94X688688
2019 NISSAN ALTIMA	1N4BL4CV8KN325327
2016 NISSAN MAXIMA	1N4AA6AP8GC417705
2007 NISSAN QUEST	5N1BV28U57N114534
2014 NISSAN ROGUE	JN8AS5MT3EW605431
2012 NISSAN ALTIMA	1N4AL2AP6CC165899
2007 PONTIAC G6	1G2ZH58N974218913
2004 SUZUKI XL7	JS3TY92V444108351
2006 TOYOTA CAMRY	4T1BE32K56U682770
2007 TOYOTA COROLLA	2T1BR32E47C765348
2012 TOYOTA CAMRY	4T1BF1FK1CU172830
2005 TOYOTA SCION	JTKDE177250014140
1997 TOYOTA CAMRY	4T1BG22K1VU112350

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NOTICE OF PUBLIC SALE: SIMPSON'S WRECKER SERVICE gives Notice of Foreclosure of Lien and intent to sell these vehicles on 02/28/2026, 09:00 AM at 835 RICKWOOD RD, FLORENCE, AL 35650-1367, pursuant to subsection 32-13-3 of the Alabama Statutes. SIMPSON'S WRECKER SERVICE reserves the right to accept or reject any and/or all bids.

Medicare Minute

Signing up for Medicare Part 2

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until a later date.

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

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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Notice Is Herby Given That On Saturday, the 21st Day Of February, 2026, At 9:00 a.m., the following motor vehicles will be sold at public auction for cash. The auction will be held at Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama. Horne Wrecker Service Inc. Will Accept Proof Of Ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. And 4:00 p.m. Until the day of the sale. Vehicles may be viewed STARTING Monday, February 16th, 2026, between the hours of 8:00 a.m. and 4:00 p.m.

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02 JEEP	LIBERTY	1J4GK58K92W328829	N/A	BLACK	Courtview Towers
10 MITSUBISHI	GALANT FE	4A32B2FF3AE013675	AI41COTD	SILVER	Hwy 64 Co Rd 470
15 VW	PASSAT	1VWBT7A33FC106125	AI41AOBPD	WHITE	Hunts Auto
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January 21

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\$7.25. But do they? And is \$7.25 a living wage?

Could it be that the four states surrounding Alabama put money in campaign pockets for a nay vote? It's anyone's guess. But we know that the Poarch Creek Nation, which owns and runs the few casinos located in this state, has offered the governor \$1 billion for total gaming rights in the state, and keep the lottery out of Alabama.

Makes you wonder.

But for your kids or grandkids, a quality, fully funded education by a state lottery might matter. It hasn't so far in Alabama's education system. Nor will it, because now you will have to fund your schools by having to pay more taxes. That \$7.25 isn't looking so good now, is it?

Linda Johnson
Florence

Praying for Our Leaders

Editor,

The Roman god Janus was the god of two faces: A mature face that looked back with reflection, and a youthful face that looked forward with anticipation. How fitting the first month of the year is named after him in the sense that we do both things.

I looked back at 2025 in my inaugural sermon this year suggesting we'll remember January 2025 with the images of two U.S. presidents.

Former president Jimmy Carter died shortly after Christmas in 2024 after celebrating his 100th birthday the previous Oct. 1. His funeral was conducted at the National Cathedral in Washington, D.C. on Jan. 9 last year. The simple gravesite for him and first lady Rosalynn Carter opened to the public last July in Plains, Georgia.

Jimmy Carter was a humble Baptist deacon and Bible teacher. He taught adults at the Maranatha Baptist Church in Plains about 70% of the time in his retirement years before Covid-19. Andrew Greer published an anthology of these lessons last fall in his book, "More Than a President—Sundays with Jimmy Carter."

Maranatha has a simple church chores sign-up list

as many rural churches do. For many years the Carters were on the volunteer list. Mrs. Carter would come on her assigned Saturday and clean the building, and President Carter would take his turn mowing the grass. I'd imagine he's the only president in history who mowed grass with Secret Service protection!

A few days after Carter's funeral, a new president was inaugurated on Jan. 20. Grover Cleveland had been the only president to serve two non-consecutive terms as our 22nd and 24th chief executive, but Trump became our 45th and 47th president.

How might one describe President Trump? With respect, I don't think we'd call him humble, but would choose adjectives like "proud," "brash" and "unfiltered."

These two men are from different political parties and vastly different in so many ways, but they share one thing in common: they're elected officials Christians are exhorted to pray for.

During the early months of the Watergate crisis, televangelist Oral Roberts said, "No Christian has a right to criticize the president until he first prays for the president."

I think Roberts was correct.

Scripture doesn't tell us all we'd like to know about political engagement. Jesus didn't conduct a voter registration drive or sponsor a march on Jerusalem or Rome. It fell to the Apostle Paul to speak three simple principles: we obey civil authority, we pay taxes and we pray for all those in authority over us (Romans 13, 1 Timothy 2).

Modern church leaders do well to offer public prayers for our president and other leaders with frequency, reminding us all to do the same in daily devotion. -30-

"Reflections" is a weekly faith column written by Michael J. Brooks, pastor of the Siluria Baptist Church, Alabaster, Alabama. The church's website is siluriabaptist.com.

Michael J. Brooks
Alabaster

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Notes...

Continued from page 20

The 'Hi Neighbors of the Shoals' women's social group meets on the 1st Tuesday of each month (February 2) 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!

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.

LifeSouth Bloodmobile Dates:
Tuesday, January 20 Farris Wholesale Outlet Inc, 220 Farris Drive, Leighton, 9am - 3pm

Wednesday, January 21 Allen Thornton Career Technical Center, 7275 US-72

Health Room, Killen, 8am - 2:30pm

Thursday, January 22

- Franklin Homes, 10655 Highway 43 - Russellville, 8am - 2pm
- Mitchell-Hollingsworth Nursing & Rehabilitation Center, 805 Flagg Circle, Florence, 10am - 5pm

Saturday, January 24 Sam's Club, Florence, 10am - 4pm

Sunday, January 25 Walmart - Avalon Avenue - Muscle Shoals, 10am - 4pm

Wednesday, January 28 Belgreen High School, 14220 Highway 187, Russellville, 8:30am - 2:30pm

Thursday, January 29 UNA - Student Nurses Association, 120 Dormitory Drive, 8am - 3pm

Friday, January 30 CB&S Bank - 14015 US 43, Russellville, 9am - 4pm

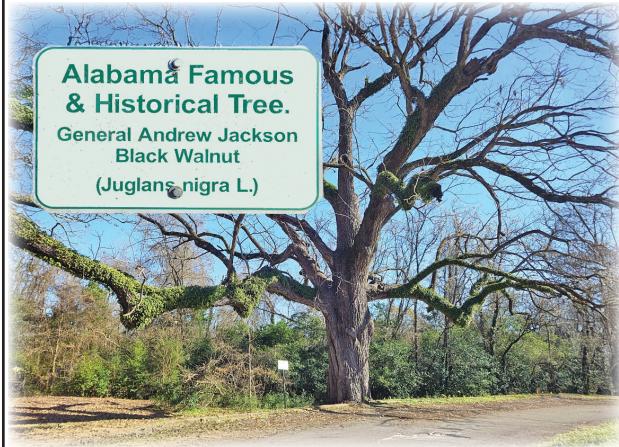
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~ Courtesy David Currott ~ author of "Historical Markers and Other Signs of the Past"

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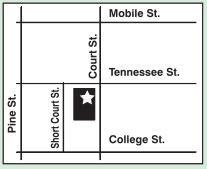
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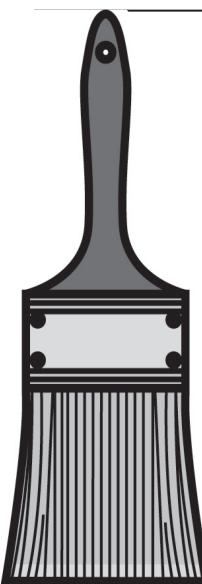
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