

First Metro's Youth Leaders

MUSCLE SHOALS – The First Metro Bank Youth Leadership Board (YLB) is shaping the next generation of leaders by bringing together a group of high school seniors from across Colbert and Lauderdale counties. Through monthly meetings, hands-on learning, and mentorship, students gain leadership skills, financial knowledge, and practical experience that will benefit them long after graduation. Beginning this week, First Metro Bank will publish a profile of each one of these bright young leaders in the *Courier Journal* and share their story.



Pam Tebow's Tim Story

FLORENCE – Heritage Christian University is hosting Pam Tebow on February 19 for its annual North Alabama Benefit Dinner. Enjoy a meal and be inspired by Tebow's heartwarming story. Tebow's popularity increased when her youngest son, Tim, the starting quarterback for the Florida Gators in 2007, became the first



Tebow

See **SHORTs...** on Page 2

CORRECTION – The Chloe's Fund Be My Valentine Bake Sale take place on Saturday, February 14 from 10am-1pm at the Florence-Lauderdale Animal Services Building, located at 3240 Roberson Road, in the Florence Industrial Park. The time was listed incorrectly last week. We regret any inconvenience.

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Volume 143 Number 16

February 11, 2026

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Sheffield's 150K

Grant to Support Academics and Amp Up Arts



L-R: Heather Collum, Julie Flippo, Jill Edwards, Penny Sims, and Julie Box were all involved in securing the grant for Sheffield City Schools.

SHEFFIELD – Sheffield City Schools is the recipient of a \$150,000 grant through the Alabama Summer and Afterschool Program for FY 2026.

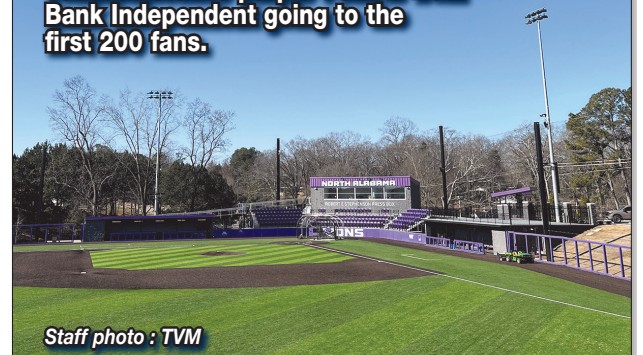
The grant will be used to expand summer and after-school learning, with \$75,000 allocated to the district and \$75,000 to support the Amp Up Arts program, a nonprofit arts education organization that increases access to

See **150K...** Page 4

Let's Play Ball!

The formal ribbon cutting ceremony for Mike Lane Field at Bank Independent Stadium on the UNA campus will take place at 1:45pm Saturday, February 14 with baseball alumni and stadium donors invited as special guests. Former coach and field namesake, Mike Lane, will be throwing out the first pitch just before the 2pm game against Southern Illinois-Edwardsville.

The home opener for the weekend series is on Friday, February 13 at 3pm with commemorative purple t-shirts from Bank Independent going to the first 200 fans.



Staff photo : TVM

'The Wizard' to Keynote 2026 Lion Pride Dinner



Newsome

FLORENCE – The University of North Alabama Lions Athletic Club has announced that Pro Football Hall of Famer Ozzie Newsome will be the keynote speaker for the 2026 Lion Pride Dinner and Auction at

the Renaissance Shoals Conference Center on Tuesday, May 19.

The event begins at 5pm and includes dinner, various speakers representing UNA, a silent auction, and a keynote address from Newsome

followed by a Q&A session.

"I look at this chance to come home to the Shoals as a real opportunity to touch base with a community I

See **WIZARD...** on Page 4

INSIDE this Issue

- Medicare Minute
- Ask the Attorney
- First Metro's Youth Leadership
- Adopt-a-Friend

- Giant Trolls?
- On Your Debt
- Your Letters
- Hocus Focus
- Savvy Senior



- Insurance Insights
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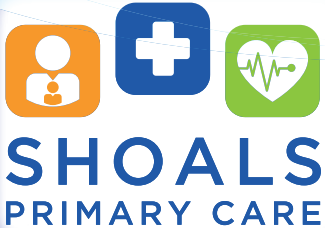
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Shorts...

Continued from Page 1

Pam Tebow's Tim Story

sophomore to win the Heisman Trophy. During the nationally televised Heisman broadcast, ESPN aired a portion of an interview that focused on her refusal to abort Timmy when she was advised to do so. She was given an instant national platform to encourage the pro-life message.

She has appeared on numerous talk shows including Good Morning America and has received an assortment of national speaking and advocacy awards.

Tickets are \$300/plate, which includes dinner for one guest and reserved seating for Pam Tebow's presentation.

\$1,250 sponsorships include dinner for 4 and reserved seating for Pam Tebow's presentation.

\$2,500 sponsorships include dinner for 8, preferred seating for Tebow's presentation, a photo opportunity with Pam Tebow for two guests, and one signed book.

For more information and tickets, visit <https://www.hcu.edu/event/an-evening-with-pam-tebow/>

Testing and Treatments for Tinnitus

FLORENCE — For millions of Americans, tinnitus is an invisible struggle. It is commonly described as a constant ringing, buzzing, or hissing sound that no one else can hear, a condition that often never seems to fade. Tinnitus can disrupt sleep, concentration, and emotional well-being, frequently leaving those



Liles

affected feeling frustrated and hopeless. Even worse, there is currently no known cure. Last week, February 2-8 was Tinnitus Awareness Week, when attention turns to this widespread but often misunderstood condition — and to the encouraging reality that some of today's most advanced tinnitus solutions are now easily accessible in north Alabama.

Alabama Hearing Associates is one of only three providers in the state of Alabama approved to administer the groundbreaking, FDA-approved Lenire tinnitus treatment. This bimodal neuromodulation device delivers synchronized sound through headphones along with gentle electrical stimulation to the tongue, targeting specific neural pathways associated with tinnitus. This non-invasive approach is designed to reduce the brain's perception of phantom sounds and lessen the day-to-day impact of tinnitus for many patients.

In addition to Lenire, Alabama Hearing Associates offers other tinnitus management options tailored to each patient's needs.

"Tinnitus can be incredibly debilitating, especially when patients are told to simply 'live with it,'" said Dr. Jan Liles, co-owner of Alabama Hearing Associates and overseer of the clinic's tinnitus program. "Tinnitus Awareness Week is an important reminder that patients are not alone, and that innovative,

personalized treatment options — including Lenire — are giving people real hope for relief and a better quality of life."

Alabama Hearing Associates has been serving North Alabama for 25 years, with locations in Huntsville, Madison, and Florence. Call 256-740-8383 locally for more information.

Applications Go to MSNHA

FLORENCE — Muscle Shoals National Heritage Area, a program of the National Park Service that helps communities in northwest Alabama protect and promote natural and cultural resources, is accepting applications for its Community Grants Program through Tuesday, March 31.

"This year we are so excited to have a new online application system," said MSNHA Director, **Terah Klein**. "It means a simplified and streamlined process that will make applying for and managing our grants much easier for everybody."

Applications and details are on the MSNHA website at <https://msnha.una.edu/resources/community-grants-program/>

Klein will host a free in-person workshop on navigating the new system, 11am-1pm, Friday, February 27. Lunch is included.

Proposed grants must be within MSNHA's six counties (Colbert, Franklin, Lauderdale, Lawrence, Limestone and Morgan) and connect to one of MSNHA's themes: the Tennessee River, Indigenous culture and music. Grantees also must match their grant awards 1:1 with approved volunteer hours and/or approved additional expenses not covered by federal funds.

"Projects should also be completed within a year, and funds are reimbursed only after the project is complete and supporting documentation submitted," Klein added.

For questions and more information about MSNHA grants or the workshop, email Klein at tklein@una.edu.

See SHORTS... on Page 5

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FIRST METRO BANK Youth Leadership Board

The First Metro Bank Youth Leadership Board (YLB) is shaping the next generation of leaders by bringing together high school seniors from across Colbert and Lauderdale counties. Through monthly meetings, hands-on learning, and mentorship, students gain leadership skills, financial knowledge, and practical experience that will benefit them long after graduation. Each week, we are excited to introduce the community to one of these bright young leaders and share their story.

Destiny Whitt is our Youth Leadership Board (YLB) representative from Cherokee High School.

Destiny is involved in the Cherokee Marching Band, FBLA, Mu Alpha Theta National Honor Society, Fellowship of Christian Athletes, Science Club, FFA, and is a Student-Teller at First Metro Bank Cherokee School Branch.

Destiny's post-graduation plans include studying Business Office Management at Northwest Shoals Community College.



Destiny Whitt

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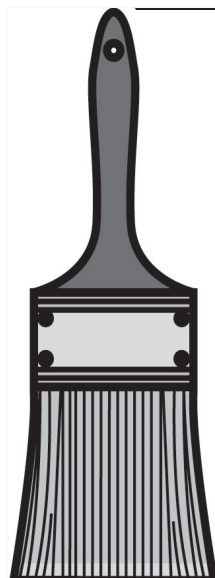
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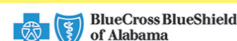
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150K...

Continued from Page 1

high-quality arts education and fosters artistic talent across the state.

The district will offer engaging hands-on learning experiences for all grades, PreK-12. With the new approach to summer learning, focus isn't just on remediation or credit recovery for students who are behind academically. Needs of students who benefit from summer engagement in arts, enrichment and experiential learning will also be addressed.

"This year's summer program theme is, 'Discovering Our Roots,' whereby students will explore local heritage and history with field trips and hands-on experiences while learning about local artistic trades that may inspire future pathways," according to SCS Public Relations Director, Lisa Rickman.

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Florence Arts & Museums is pleased to announce the return of Art Adventures at the Kennedy-Douglass Center for the Arts. Join us at Southall House at KD this Spring for two new presentations by Art Educator Elizabeth Renault.

- On Feb. 15 from 2-4pm Renault will explore the life and works of Thomas Danbo, a Danish artist who creates gigantic troll characters made from recycled materials. His trolls have been installed and displayed throughout the world, including at the Huntsville Botanical Garden in Huntsville, AL.

- Then on March 15 from 2-4pm Renault's presentation will focus on Pointillism and how color can be used to trick the eyes. She will also highlight the artists who discovered and practiced these color techniques.

Seminar: Using myICLUB to your Advantage Saturday, February 14, 10:15am-12:00pm, at the Florence-Lauderdale Public Library (256) 764-6564 This is aimed at investment clubs so that maximum advantage may be gained from the club homepage.

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

See NOTES... page 14

Community Notes

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 4pm Friday for consideration in the following week's issue. • Email to editor@courierjournal.net

Florence Arts and Museums will deliver a presentation to Armstead Chapel CME church on Sunday February 15, at 10am on the exhibit Slavery in the Shoals, housed at Pope's Tavern Museum. The exhibit explores the intersection of enslavement and cotton production in North Alabama, featuring the perspectives of enslaved people. Additionally, museum staff will share ongoing projects related to Black history in the Shoals: The Junior Museums program and African American Neighborhoods of Florence documentary project.

Everyone is welcome! Address 121 Simpson Street, Florence.

Hopewell Presbyterian Church in Leighton is celebrating Black History month with a black history fact mentioned each Sunday during the month.

To better involve the youth (up to 18 years old), a pizza party for ten will be given to the person who can provide all four facts that will be cited during the month. The winner will be able to choose their own 10 guests for the pizza party.

Their answers should be presented in writing to Elder Otis Johnson (contact number given above) by the end of the day on February 22. In addition - for those who may have missed one, or cannot be in attendance, each of the four facts will be listed on the Hopewell Cumberland Presbyterian Church in America Facebook page after each Sunday service.

Wizard...

Continued from Page 1

love and was so much a part of," said Newsome. "To be the keynote speaker for a UNA function like this is a real thrill and honor."

Newsome's remarkable football journey began in Leighton where he was an all-state player and state champion at Colbert County High School, an All American his senior year at Alabama, and a first round NFL draft pick of the Cleveland Browns. His 662 receptions for 7,980 yards and 47 TDs all stood as NFL records by a tight end until 2001.

The Muscle Shoals native is a member of both the College Football Hall of Fame and the NFL Hall of Fame and has been a front office NFL executive for the past 35 years. Newsome is an elite personnel evaluator and became the NFL's first black general manager in 2002. He was the architect of the Baltimore Ravens' two Super Bowl championship teams. He is currently the Executive Vice President of Player Personnel for the Ravens.

"The UNA Lions Athletic Club didn't have to look far to find an accomplished keynote speaker this year," said Lions Athletic Club Vice President Dan Penny. "Our very own Ozzie Newsome is one of the most accomplished individuals who ever donned an NFL uniform. His accomplishments on the field with Alabama and the Cleveland Browns led him to managerial success with the Baltimore group. His direction and leadership have proven his success."

This will be the sixth consecutive year of the event at Renaissance Shoals Conference Center. Past keynote speakers include Pete Rose in 2021, Bill Walton in 2022, Archie Manning in 2023, Steve Spurrier in 2024 and Dale Murphy in 2025.

Sponsorship and meet and greet packages for the event are available immediately. Tables of 8 are \$1,240 each. Individual tickets are \$175.

Tickets are available at: <https://www.una.edu/advancement/athspecevent>

For more information, contact Megan Dye at 256-765-4615 or at smlovelace@una.edu.

Insurance Insights

"Below is a State Farm® Simple Insights® article about "Safer Door Hinges To Make Your Home More Secure" is provided by State Farm agent Rebecca Stutts Hovater.

Safer Door Hinges To Make Your Home More Secure

Written by State Farm® Editorial Team

The wrong hinge style can leave your house vulnerable to burglary. Here are other options.

Having the right door hinge and door locks can make a big difference in home security. When burglars look at your doors, they will look to see if the door swings outward and if there are exposed door hinges. This would allow them to tap the hinge pins up and out, and lift the door off its hinges, removing the door without unlocking it.

Although many homes now install front doors so the hinges rest inside of the house, many exterior doors to garages and patios still swing outward and have their hinges exposed.

Secure Hinges With Exposed Pins

The safe door hinges, listed below, may help prevent exposed hinge pins from being removed, and may deter burglars from attempting to detach the door. If apartment hinges are on the outside of your doors, talk to your landlord about improving the security of the door. Even if your hinge pins are on the inside face of the door, it's still a good idea to use these hinges for added security.

Setscrew In The Door Hinge To Prevent Access

One design keeps the hinge pin in place with a setscrew, or a small screw threaded through the middle of the hinge. If the door is closed, the setscrew can't be accessed. You also can make this hinge yourself by drilling a hole through the middle of the hinge and into the pin, and then installing a small setscrew. However, if the door is in the open position, the setscrew is exposed and can be retracted, and the hinge pins removed. Remember to grind down this setscrew so would-be burglars cannot take it out.

Fast-Riveted (Crimped) Pins To Prevent Removal

These pins are longer than the hinge height, and once inserted into the hinge, they are crimped on their ends to create a rivet on the top and bottom of the pin. The crimping prevents the pin's removal. These pins give the most security, but you won't be able to easily detach your door if you need to. You will have to remove the hinges entirely to do so.

Safety Studs To Secure Hinges

Safety studs or pegs offer another option to keep your hinges secure. You can purchase hinges with this stud already in place, but if the screw-holes on the two sides (or leaves) of your hinges line up, a stud or small metal peg can be installed in one of the holes to fit into the corresponding leaf's hole when the door is closed. That way, even if the hinge pin is removed, the door still cannot be taken off its hinges because the stud holds it in place. If the screw-holes on the hinge leaves don't line up, you can drill a matching hole and then place a screw without a head or a short, thick nail into one of the screw-holes and have it projecting out to engage the opposite leaf. Safety studs are a good security measure if you still need to remove your door from time to time, but don't want to commit the time and effort to unscrew its hinges.

Consult A Locksmith Or Security Contractor

Before making any adjustments or retrofits to your door hinges, it's best to consult a locksmith or security contractor. They can assess your hinges and make any other professional recommendations to keep your doorways secure.

Remember, secure door hinges aren't guaranteed to deter or keep out all intruders. They might help reduce the likelihood of intruders by ensuring your hinges are secure. If you are renting an apartment, consult with your landlord about securing your hinges and any other improvements to your apartment you would like to make.



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Shorts...

Continued from Page 2

Grants Help Towards Self-Sufficiency

MONTGOMERY – Community Services Block Grants worth a total of \$4.5 million have been awarded to groups that help alleviate poverty and help low-income residents become more economically self-sufficient.

Governor Kay Ivey said the grants will go to 18 community action agencies, which will provide services to community members who qualify for assistance. That includes Community Action Agency of Northwest Alabama Inc. receiving \$165,981. (Colbert, Franklin, Lauderdale) 256-766-4330, caanw.org.

The grants will fund a variety of programs depending on needs at the local level, including ones to help people secure and maintain meaningful employment, improve budgeting skills and provide emergency assistance for essentials such as health services, food and housing.

The Alabama Department of Economic and Community Affairs is administering the grants from funds made available by the U.S. Department of Health and Human Services.

"ADECA is pleased to join Governor Ivey in support of these programs that give people the chance to take control of their lives and finances," said ADECA Director, Kenneth Boswell.

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Commentary

Chasing the Wrong Colbert Criminals

Two weeks ago, there was a coordinated effort by Colbert County authorities and U.S. Immigration and Customs Enforcement (ICE) with traffic checkpoints that resulted in the arrest of 11 undocumented immigrants.

Peaceful protests took place the next day at the Colbert County courthouse condemning the operation as profiling, a violation of constitutional rights, protesting the whole premise of ICE, and the ramifications of the two recent protester deaths in Minneapolis.

We see a lot of foolish social media references that immigration enforcement is a replication of the Holocaust. Not close. If you think so, you were not taught enough about the Holocaust in school.

In addition, this isn't comparable to the reactionary Executive Order 9066 in 1942 soon after Pearl Harbor, that forcibly removed Japanese Americans from their

See **CHASING THE WRONG...** on Page 20

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

THIS WEEK

in the *Shoals*

February 11, 2026

Happening
THIS WEEK

Giant Trolls?

Danbo's Work Part of 'Adventures'

FLORENCE – Florence Arts & Museums is pleased to announce the return of Art Adventures at the Kennedy-Douglass Center for the Arts in February and March as the Southall House at KD will host two new presentations by Art Educator, Elizabeth Renault.

Renault will explore the life and works of Thomas Danbo from 2-4pm on Sunday, February 15. Danbo is a Danish artist who creates gigantic troll characters made from recycled materials. His trolls have been installed and displayed throughout the world, including at the Huntsville Botanical Gardens.

See **ADVENTURES...** on Page 23



Courtesy/Promotional

Lion Basketball on National TV

N. Alabama vs. E. Kentucky
3pm Sunday, February 15
Flowers Hall
airing nationwide on ESPNU

FLORENCE – North Alabama's men's basketball game on Sunday, February 15 at Flowers Hall against Eastern Kentucky will air nationwide on ESPNU at 3pm CST according to an announcement last week by The Atlantic Sun (ASUN)



Conference. This marks the seventh consecutive year an ASUN men's basketball regular season has been live on ESPNU and the first time UNA has hosted a nationally televised game

See **ON TV...** on Page 18

THE COMMUNITY

BREAKFAST at the Underwood-Petersville Community Center, is on Saturday, February 14, from 6:30am-11am - 840 County Road 7, Florence. CASH ONLY: \$10 for adults; \$5 for children younger than 10. Cash only, neither checks nor credit cards will be accepted. The breakfast is the first Saturday of each month. Call 256-764-1388, or follow the Lauderdale County Solid Waste Department's Facebook Page. Additional Date: Saturday, March 14, 6:30am-11am

THE ANNUAL BE MY

VALENTINE BAKE SALE for Chloe's Fund is on Saturday, February 14 from 10am-1pm at the Florence-Lauderdale Animal Services Building, 3240 Roberson Rd. in the Florence Industrial Park. Ordering in advance is the only way you can be assured of getting your paws on your share of the baked goods. Order cakes, cookies, breads and more through the menu, available on the Florence Lauderdale Animal Services Facebook page, and the Chloe's Fund for Medical Needs of Florence Shelter Animals Facebook page or call Lisa at 804-240-6880 to get a menu. Pre-order deadline is 10am Weds. Pick up that order on Valentine's Day from 10am-1pm at FLAS, located at If you forget to preorder, They may be some extras left on Saturday. All proceeds go directly into Chloe's Fund for the animals.

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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.

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219 W. Tennessee St., Florence, AL 35630
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Right About Everything

Editor,

It is amazing how we have so many democrat voters still suffering from Trump Derangement Syndrome (TDS). We see them writing excellently worded dissertations every week trying to get someone to agree. It is sad that they would rather have had Harris/Walz as leaders of our government. Thank God that we dodged that bullet.

I am glad that so many voters saw the truth and kept that from happening. I am also glad that we had so many brave patriots that worked hard to find the truth about the 2020 election steal, and we have more proof coming out every day.

They think that Trump is retaliating

against those he doesn't like but he is trying to get the truth revealed. With all the activist's judges, I doubt that we will ever get to all the truth.

They also support all the anarchists fighting against removing criminals off the streets. I'll bet they didn't believe a word of the last editorial from Harold Pease, Ph.D. about the Obama/Biden/Clinton administrations treasonous actions. The democrats have almost destroyed our country and our sovereignty.

Do I like everything about Trump? No, I don't, but he has done so much good for our country that any honest and truthful evaluation would agree that "Trump was right about everything."

Les Taylor
Florence

See **LETTERS...** on Page 16

... Why can't we, as the Quad Cities, help Tusculumbia revitalize Spring Park? ...

”

ASK THE ATTORNEY

PLEASE DON'T ASSUME



Thomas McCutcheon

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

When I was a teenager, my father diagramed the word assume for me. ASS-U-ME, and he carefully explained that when I incorrectly assumed something, it made an ass out of both me and him. I'm sure (but won't assume) that many of you have had a similar experience.

I was privileged to speak this week with one of the most talented and intelligent men in our country through some connections through high end sports cars.

This gentleman was involved in an accident with an unlicensed driver who admitted that he was speeding and thought that (assumed) he would automatically win his case. He had some injuries and a major property damage claim.

The facts of the case are that the gentleman had left private property (a home, a grocery store, or a parking lot) and entered traffic. I have no doubt that he was careful, and was hit by a guy in a pretty speedy car who admitted he was going 15 miles over the limit and didn't have a valid driver's license. Who wins that case? One failed to yield the right of way, and the other was going too fast, without a license.

No one wins that case with the available information. If you had the data from the speedy car's black box showing it was actually going 75 mph in a 40-mph zone, then probably; but at the claimed 55, with no evidence to the contrary, that's just negligence. One pulled out in front of the other, and the other was speeding. Both technically broke the rules of the road, and neither will likely win that case.

What I want you to notice are two things. First, a driver's license or lack thereof is not relevant nor admissible in court. It's important, but to a jury, it would be so important that they wouldn't be able to overlook the lack of a license to understand that an invalid driver's license gives no information about whether the light was green or red, the speed of the car, or any other facts about the accident. It simply doesn't move the ball. Therefore, it's not meaningful to consider when deciding who was at fault.

Second, because this case hasn't moved very quickly and the insurance companies aren't doing anything, my bet is that the black box data is no longer available, and no one has looked for supporting video. So, always make sure to a good personal injury attorney (consider McCutcheon & Hamner) who can obtain a download of the data within days of the accident or find video evidence before it disappears.

Buckle up, drive safely and consider who those nurses are working for! 256-764-0112



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Guest Opinion-Editorial - George Landrith, Frontiers of Freedom

The Tillis Tax is a Gift to Big Tech

Congress is advancing a bill that would make it far harder for American inventors to protect their ideas from corporate infringement -- and Big Tech couldn't be happier.

A handful of Republican lawmakers are pushing a backdoor assault on patent enforcement. Their proposal would impose a punitive 40.8% tax on the financial lifeline that helps small inventors take on corporate giants and defend their property rights.

Real conservatives don't weaponize the tax code to crush small businesses -- they protect the innovators who power progress, drive our economy, and keep America competitive. This bill should be stopped in its tracks.

Dubbed the "Tillis Tax" after its sponsor, Senator Thom Tillis (R-NC), the Tackling Predatory Litigation Funding Act targets third-party litigation funding -- a private, voluntary tool that allows small businesses to pursue infringement claims against much larger opponents. This kind of funding helps ensure lawsuits are decided on their merits, not by which side can afford to bring them or drag them out longer.

That's precisely why Big Tech supports the Tillis Tax.

Corporations like Apple, Google, and Amazon have used a predatory strategy often called "efficient infringement." They knowingly copy patented technologies, betting that smaller inventors can't afford the long and costly legal battles



GEORGE LANDRITH
President

required to hold them accountable.

Third-party litigation funding is one of the few tools that level the playing field. If the inventor wins, the outside investor gets a negotiated share of the recovery; if the case is lost, the investor takes the loss. It's a straightforward, market-driven solution -- no hidden strings, no taxpayer money.

Under the Tillis Tax, this critical lifeline would all but disappear. No investor would risk funding a years-long legal battle if more than 40% of any eventual return would be confiscated by the government. That's not sound tax policy -- it's a strategic win for Big Tech, cutting off the only realistic path many inventors have to enforce their rights.

This should be a wake-up call to anyone who values the rule of law and secure property rights. Intellectual property is protected under Article I, Section 8 of the Constitution. The Founders understood that safeguarding inventions is essential to encouraging discovery, risk-taking, and entrepreneurial growth.

That principle is more critical than ever. Today, IP-intensive industries support roughly 63 million U.S. jobs

and 41% of U.S. economic output. For the 99% of U.S. companies that qualify as small businesses, enforceable IP rights are essential -- not just for protecting ideas, but for attracting investment, advancing R&D, and scaling manufacturing. The Tillis Tax would undercut all of that by making those rights prohibitively expensive to defend.

Free-market advocates should also take note. Third-party litigation funding allows capital to flow toward strong cases -- much like contingency fees allow individuals to pursue valid claims. It gives smaller players a fair shot at justice. Under the Tillis Tax, that access all but disappears.

Weakening patent enforcement here also emboldens foreign competitors like China, whose firms already steal hundreds of billions of dollars in U.S. IP every year. If American innovators can't afford to fight back, the message to Beijing will be obvious: steal more, risk less.

Republicans in Congress should reject the misguided Tillis Tax and reaffirm their commitment to property rights, free markets, and the rule of law. America's economic future depends on protecting those who dare to innovate -- not on making it easier for corporate monopolies to take what they want.

George Landrith is president of Frontiers of Freedom, a public policy think tank. A longer version of this piece originally appeared in the Richmond Times-Dispatch.

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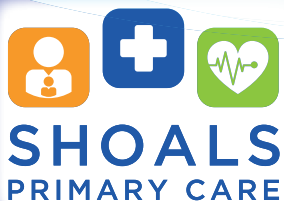


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ON YOUR DEBT

Student Loan Changes in 2026: What the End of the SAVE Plan Means



B. Grant McNutt
Managing Attorney

A major federal student loan change is underway and will affect millions of borrowers nationwide — including a significant number of borrowers in Alabama.

Here are the key, factual developments:

- The SAVE repayment plan, created in 2024 was blocked following several lawsuits brought by multiple states.
- In late 2025, a settlement by the government was reached with the State of Missouri that officially ended the SAVE program.
- Because SAVE is a federal repayment plan, its termination applies nationwide — not just to Missouri or the states involved in the lawsuits.

As a result, the U.S. Department of Education must:

- Stop enrolling new borrowers into SAVE
- Deny pending SAVE applications
- Transition current SAVE participants into alternative repayment plans

What This Means for Borrowers Nationwide

Many borrowers who previously qualified for \$0 monthly payments under SAVE may now see higher required payments. In addition:

- Accelerated forgiveness pathways are no longer available
- Borrowers placed in administrative forbearance will resume repayment
- Payment obligations are returning just as other household bills are increasing

These changes are occurring at the same time many families are carrying post-holiday credit card balances and higher interest expenses.

How Student Loan Changes Impact Alabama Borrowers

The termination of SAVE disproportionately affects borrowers in Alabama due to regional economic factors that make even modest payment increases

harder to absorb.

Many Borrowers Paid \$0 Under SAVE

1. SAVE's income-based formula allowed a significant number of borrowers in Alabama to qualify for \$0 monthly payments. Those same borrowers may now owe \$50 to \$150 per month or more, creating sudden budget strain.

2. Greater Financial Vulnerability

Higher poverty rates, increased medical debt, and lower household savings mean even small payment increases can cause significant stress. Historically, this is why the Deep South sees higher bankruptcy filings per capita.

3. Restarting After Years Without Payments

Many borrowers have not made student loan payments in years due to injunctions and administrative forbearances. When payments restart with capitalized interest and higher balances, the shock can be immediate.

4. Payment Confusion Is Creating Panic

Many borrowers will not receive their new payment amounts until shortly before payments are due. This lack of clarity often results in panic and a surge in calls to bankruptcy law offices.

5. Parent PLUS Borrowers Are Especially Impacted

Alabama have higher-than-average Parent PLUS loan usage. These loans do not qualify for SAVE-style relief, leaving older borrowers — often nearing retirement — with high, inflexible payments.

Bottom Line:

Ending SAVE impacts lower-income states more severely and arrives at the worst possible time — just as holiday balances come due.

Take the First Step Without Commitment

If debt is something you have carried into the new year, consider starting with information rather than worry. So please give us a call. We want to help!

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



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Notes...

Continued from page 4

The meeting of American Legion Colbert County Memorial Post 31 takes place at 6pm Monday, February 16 at the Post meeting hall, located at 110 1/2 N. Main St. in Tusculum. A stair-lift is available if needed to the upstairs location. A meal will be provided. All veterans are invited. For more information, please call 256-762-5950.

"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.

Salt and Pepper Roots Music Celebration - Thursday, February 19, 6pm at The Mane Room, Pine Street, Florence. It will feature O'Man Russell Gully and Mark "Muleman" Massey.

Advance tickets are available for \$10 at Counts Brothers Music. Tickets will be \$20 at the door. Seating is limited. Tickets available at Counts Brothers Music. Information: gully35968@yahoo.com or 727-308-8156.

Romance Book Sale Now at the Florence Lauderdale Public Library (in the Mitchell Burford Bookstore)

50% OFF All Paperback Romance Novels. Stock-up from the last half of winter!

See NOTES... page 17



Savvy SENIOR

Medicare Can Help Older Smokers Kick the Habit

Dear Savvy Senior, Does Medicare offer any coverage that helps beneficiaries quit smoking? -New Beneficiary

Dear New,

If you're ready to quit smoking, Medicare can indeed help! Medicare Part B covers up to eight face-to-face counseling sessions per year to help you kick the habit, and if you have a Medicare Part D prescription drug plan, certain smoking-cessation medications are covered as well. Here's a guide to help you get started.

It's Never Too Late

According to the Center of Disease Control and Prevention (CDC) 8.3 percent of Americans age 65 and older still smoke. Many older smokers indicate that they would like to quit, but because of the nicotine, which is extremely addictive, it's very difficult to do.

Tobacco use is the leading cause of preventable illness, responsible for an estimated one-fifth of deaths in the United States each year. But research shows that quitting, even after age 65, greatly reduces your risk of heart disease, stroke, cancer, osteoporosis and many other diseases. It also helps you breathe easier, smell, and taste better, and can save you money. An \$8 pack-a-day smoker, for example, saves about \$240 after one month without cigarettes, and nearly \$2,880 after one year.

How to Quit

The first step you need to take is to set a "quit date," but give yourself a few weeks to get ready. During that time, you may want to start by reducing the number or the strength of cigarettes you smoke to begin weaning yourself.

Also check out over-the-counter nicotine replacement products - patches, gum and lozenges - to help curb your cravings (these are not covered by Medicare). And just prior to your quit day get rid of all cigarettes and ashtrays in your home, car, and place of work, and try to clean up and even spray air freshener. The smell of smoke can be a powerful trigger.

Get Help

Studies have shown that you have a much better chance of quitting if you have help. So, tell your friends, family, and coworkers of your plan to quit. Others knowing can be a helpful reminder and motivator.

Then get some counseling. Don't go it alone. Start by contacting your doctor about smoking cessation counseling covered by Medicare and find out about the prescription antismoking drugs (bupropion and varenicline) that can help reduce your nicotine craving.

You can also get free one-on-one telephone counseling and referrals to local smoking cessation programs through your state quit line at 800-QUIT-NOW or call the National Cancer Institute free smoking quit line at 877-44U-QUIT.

It's also important to identify and write down the times and situations you're most likely to smoke and make a list of things you can do to replace it or distract yourself. Some helpful suggestions when the smoking urge arises are to call a friend or one of the free quit lines, keep your mouth occupied with some sugar-free gum, sunflower seeds, carrots, fruit or hard candy, go for a walk, read a magazine, listen to music or take a hot bath.

The intense urge to smoke lasts about three to five minutes, so do what you can to wait it out. It's also wise to avoid drinking alcohol and steer clear of other smokers while you're trying to quit. Both can trigger powerful urges to smoke.

For more tips on managing your cravings, withdrawal symptoms and what to do if you relapse, visit 60plus.SmokeFree.gov. There are also a variety of helpful quit smoking apps you can download like EasyQuit, QuitNow and Quit Genius.

Send your senior questions to:
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P.O. Box 5443,
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or visit SavvySenior.org.
Jim Miller is a contributor to the
NBC Today show and author of
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Letters...

Continued from Page 8

Park Needs Our Help

Editor,

We drove through Spring Park in Tusculumbia the other day. It was very sad. It looks like a broken down and dilapidated part of the Quad Cities' history.

Years ago, the community leaders from all four cities came together and built the Renaissance Tower, the Marriott-Shoals Hotel, and the adjacent park. All with an additional few cents on the gas tax for the four local cities. Together they got a loan and paid for it. The community leaders didn't remove the tax when the loan was paid off.

I mention that specifically because

Florence has a new pickleball court, indoors and out. I was thinking they ignored the fact that tennis courts are right there. I'm ignorant of pickleball.

Why can't we, as the Quad Cities, help Tusculumbia revitalize Spring Park? I mean we got \$9 million in pickleball courts. Use that gas tax for good.

The time for music festivals is coming. Those festivals bring in thousands of people from near and far. It surely can't take millions like the pickleball trophy building. It's a win for all of us.

Linda Johnson
Florence

Kennedy Ctr: Don't Mend It, End It

Editor,

After only two weeks on the job, The Hill reports, Kevin Couch resigned in late January as head of artistic programming at the John F. Kennedy Center for the Performing Arts.

Couch's brief tenure might seem surprising, but a better question is why Couch sought or accepted the position in the first place. With a reasonably impressive record dating back 30 years as a drummer, manager, and Midwest talent booker, why swim toward a sinking ship?

And a better question yet is: Why bother to keep that ship afloat at all?

In early 2025, US president Donald Trump fired the Center's board of trustees, appointed new trustees who elected him chairman, then had the building vandalized to add his name. White House press secretary Karoline Leavitt announced that henceforth the institution would be known as the "Trump-Kennedy Center," even though neither Trump nor Leavitt nor the trustees control its name (Congress does).

Since then, most stories coming out of the Center have consisted of "so and so quit," "such and such artist or act canceled," etc.

What I haven't really seen is much in the way of suggestions that it's a great time to dissolve the "public-private partnership" behind the Center, auction off its

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SIGNS OF THE PAST



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Rt 72 at Entrance to Joe Wheeler
State Park

This historical marker explains that before racial integration, this area, now called Joe Wheeler State Park, was the only Alabama State Park specifically for African-Americans. It also had the 1st African-American Park Ranger in Alabama.

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



Community Notes...

Continued from page 14

Join Ms. Aamayli for fun stories and crafts or the entire family at the Florence Lauderdale Public Library Saturdays in February at 11am. Visit FLPL.org for more information.

Black History Program - Monday, February 23, 5pm at the Sheffield Public Library, 256-386-5633, Free.

There will be small bites/appetizers at 5 p.m. and the program begins at 6. Pete Key will be the keynote speaker.

Bring Your Telescope! - Thursday, February 26, 5:30pm-6:30pm Members of the Shoals Astronomy Club will be in the Florence Lauderdale Public Library parking lot at 5:30pm on Thursday, February 26 to offer tips and instructions on getting the optimal results from your home telescope! And if it is a clear evening, all telescopes will be pointed to the sky! So, bring yours! Visit FLPL.org for more information.

The John Ford Blues Society - Tuesday, February 24, 8:30pm at Swampers, 10 Hightower Pl, Florence.

About The John Ford Blues Society: It's pre war blues, old school country, southern gospel and the history behind the music. John Ford assimilates the blues of the 1920's and 30's, the blues of Robert Johnson and Son House, a bit of 1940's country and a pinch of gospel rhythm, and comes up with his own brand of the roots experience.

Ford has been writing since his early teens, growing up in New Richmond, Ohio a small river town 20 miles east of Cincinnati. "Whether it be a new song I've written or an old song from the 1930's, I play what I fall in love with."

Genres: Country Blues, Blues, Delta Blues

Hometown: Cincinnati, Ohio

Tickets at bandsintown.com

The 8th Annual Northwest Alabama Farm Toy Show takes place on Friday and Saturday, February 13 and 14 at the Clarion Inn in Sheffield.

The show kicks off on Friday the 13th from 4-8:30pm followed by an all-day event Saturday the 14th from 8:30am-2pm. The Clarion Inn will be transformed into a haven for farm toy enthusiasts, offering a unique and diverse collection ranging from 1/64th scale to pedal tractors, trucks, and more.

Admission is \$3 for adults, with

children 12 and under enjoying free entry. Last year's event drew over 1,200 attendees, and more are expected this year, making it a must-attend.

The 4th Annual Shoals Scale Back - Feb 21 from 1PM-4:30PM at Coach Harvest Mitchell Gym. The theme is "Love your city, love yourself."

Hosted by Council President Kaytrina Simmons, Susan Bently, Dr. Javar Myatt-Jones, and City of Florence Parks & Rec.

For more info contact: Council President Kaytrina Simmons: 256-349-8379 or Susan Bently: 256-856-3918

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Letters...

Kennedy Ctr: Don't Mend It, End It

Continued from Page 16

assets, and let the private sector fulfill whatever demand might exist for the events typically held there.

Well, fine -- I'll suggest exactly that myself, then.

The Kennedy Center receives about \$40 million in taxpayer money for operations, maintenance, and the facility's needs, and additional funding for "capital repair and restoration." That's the "public" part of the "public-private partnership."

With a combined seating capacity of about 6,700 across its three major performance venues (the Concert Hall, the Opera House, and the Eisenhower Theater), that comes to nearly \$6,000 per year per seat in annual government funding -- not including the repair/restoration money.

That's before hundreds of millions of dollars annually in "private"

donations, ticket sales, and so forth.

Oh, and the Center's endowment is flush, too: It has more than half a billion dollars set aside for a rainy day.

More than 100 million Americans attend live concerts every year and will continue to do so with or without the Kennedy Center.

More than 25 million Americans attend live stage productions every year and will continue to do so with or without the Kennedy Center.

So far as I can tell, those web search figures don't include smaller acts in nightclubs and so forth.

Why are the taxpayers shelling out \$40 million per year to do a job the private sector clearly has well in hand?

Instead of arguing about the name, making it a political football, and trying to track down talent to keep an ailing institution in business, cutting it loose to sink or sail.

Thomas L. Knapp
Director, The William Lloyd Garrison Center for Libertarian Advocacy Journalism
Gainesville, FL

On TV...

Continued from Page 8

inside Flowers Hall and CB&S Bank Arena.

February's game will be the eighth all-time meeting between the two programs with the Colonels holding a 4-3 edge in the previous matchups. The Colonels have made the postseason in each of their four seasons as members of the ASUN.

The 2026 ASUN Men's Basketball Tournament will culminate in Jacksonville, FL beginning on Friday, March 6 with quarterfinals and culminating the championship final Sunday March 8 at VyStar Veterans Memorial Arena, downtown.

For more information on North Alabama Athletics, visit www.roarlions.com

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Notes...

Continued from page 17

SERVSAFE Tusculumbia, AL
Colbert County - Monday, February 16, 8:30am-3pm at the Colbert County Extension Office, 201 North Main Street, Tusculumbia.

Food Safety Certified Food Protection Manager Course using the 7th Edition ServSafe Manager textbook.

This course meets the requirement of the Alabama Department of Public Health for Retail Food Permit Holders. This is a two-day class. The Alabama Cooperative Extension System (Alabama A&M University and Auburn University) is an equal opportunity educator, employer, and provider.

This event has multiple sessions:
Day 1 - February 16, at 8:30 AM to 3:00 PM
Day 2 - February 18, 2026 at 8:30 AM to 3:00 PM

Contact: Susan Hill hillaps@auburn.edu (205) 269-1748 Register Online View this event online: <https://www.aces.edu/event/servsafe-tusculumbia-al-colbert-county-3/>

Understanding the Annual Report/Annual Report Analyzer - Saturday, February 21, 10:15am-12pm at the Florence-Lauderdale Public Library (256) 764-6564

Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

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

Dare to experience the dangers and delights of "Dinosaur World Live" in this Olivier award-winning interactive show for all the family. **Thursday, February 12 at 6pm** at UNA's Norton Auditorium.

Grab your compass and join our intrepid explorer across uncharted territories to discover a pre-historic world of astonishing (and remarkably life-like) dinosaurs. Meet a host of impressive creatures, including every child's favourite flesh-eating giant, the Tyrannosaurus Rex, a Triceratops, Giraffatitan, Microraptor and Segnosaurus!

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Garden to Pantry, Colbert County, AL - Tuesday, February 17, 1-4pm at the Colbert County Extension Office, 201 North Main Street, Tusculumbia.

The Garden-to-Pantry Workshop features Home Grounds agents cover blueberry & strawberry production, care, and pest control. Participants will make jam and sample dehydrated berries with guidance from the Food Safety & Quality team.

The Alabama Cooperative Extension System (Alabama A&M University and Auburn University) is an equal opportunity educator, employer, and provider.

Contact: Susan Hill hillaps@auburn.edu 12052691748 Register Online View this event online: <https://www.aces.edu/event/t/garden-to-pantry-colbert-county-al/>

Northwest RC&D Council Quarterly Meeting, Thursday, February 18. You are invited to attend. Registration 9:30am, Meeting starts at 10am. At the Guin Holiday Inn, 5750 AL-44, Guin, AL.

(Northwest Alabama Resource Conservation and Development Council.) The mission of The Northwest Alabama RC&D Council is to implement and promote impact, driven projects and activities designed to promote the sustainability and productivity of the abundant, natural and human resources of our five-county, target area while improving the quality of life within the community. The Council consists of the following counties: Lauderdale | Colbert | Franklin | Marion | Winston

Please let us know to expect your presence by February 10, 256-383-1446.

DAVE Says

by DAVE RAMSEY

THEY REPRESENT SECURITY TO HER

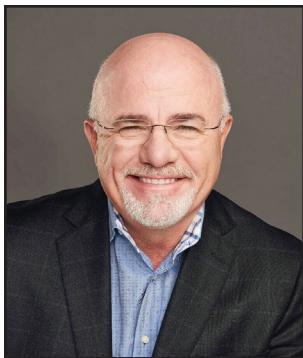
Dear Dave,
My wife and I have paid off all of our credit card debt, but she doesn't want to follow your suggestion to cut up the cards and close the accounts. She wants us to keep the cards in a safe deposit box at the bank, and use them for nothing but emergencies. I think this has something to do with the fact she grew up in a poor family. We're doing okay, but it makes me wonder if some part of her is afraid of being poor again. We both know this isn't what you recommend, but what can I do to convince her we should get rid of the credit cards once and for all?

Geoff

Dear Geoff,
Honestly, I'm not sure I'd approach this with the idea of convincing her of something. Under the circumstances, maybe it'd be a better idea to start off by having a gentle, understanding conversation, and talking things through.

I say this because one of the things you mentioned is that she grew up poor. In my mind, this could mean that the credit cards represent security for her. But, if you had \$10,000 or so set aside for emergencies, you'd have the security of knowing that a transmission repair, or a new water heater wouldn't really be an emergency—it'd be reduced to a minor inconvenience. On top of that, having an actual cash emergency fund sitting there wouldn't have to go right back into debt again when something goes wrong.

There are lots of deep emotions involved in this situation, Geoff. Let her know you understand her concerns, and that you respect and sympathize with everything she has experienced. But also explain how financial security wouldn't be disappearing by doing this. The credit cards would be replaced by your very own money. In addition, you'd also be substituting what the credit cards do with a debit card.



After this, ask her if there's a reasonable amount you two could have in the bank that would make her feel comfortable, and take away the worry and stress. Talk it out, see if you can settle on an amount, and then agree that when you've saved and hit that number, the cards get cut up and you close the account.

You'll have to be patient and understanding. Above all, you'll have to communicate and work together as a team on this. But trust me, it'll 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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Commentary

Chasing the Wrong Colbert Criminals...

Continued from Page 8

homes primarily on the West Coast and into incarceration and confinement centers, two-thirds of which were US citizens.

First, we must understand that the people in the country illegally today ARE in the country illegally. We can protest when law enforcement action is taken against them if we don't agree

with their removal. In fact, peaceful protests should be encouraged.

However, we are not allowed to physically interfere with or impede law enforcement operations in any way. That is also illegal. Unfortunate AND easily avoidable situations can result.

Nevertheless, we should be concerned with several aspects of this local ICE operation.

Sure, it may be lawful and legal, but federal and local manpower could be put to much better use than setting up a traffic stop to increase deportation numbers. The Colbert County operation is not my idea of carrying out the spirit of the law as it was being outlined before the 2024 election, which was uprooting and expelling the "illegal criminal element" within our borders.

If those who are here illegally get caught up in a natural (organic) process of ICE officers looking for the criminal element, or if they are harboring suspected or convicted felons when ICE arrives, that's one thing. But setting up a sting operation strictly hoping to pick up and deport a father who had run to the store for milk and bread or a mother coming home from a job that she has faithfully held for the last five to ten years is hard to comfortably justify. Assets to this country should be classified differently than hooligans.

The whole operation seems to have had a sleezy/lazy feel to it.

Ironically, while President Donald Trump was recently unveiling an opioid diversion plan to keep families together, Health and Human Services Secretary, Robert F. Kennedy Jr., said, "When we deny parents access to affordable, effective treatment for opioid addiction, we tear families apart."

A true statement, and they are working to remedy a situation. However, it is at TAXPAYER expense.

We can use the same sentence structure for "When we deny parents access to affordable, effective remedies for immigration status, we tear families apart."

Both situations have an existing illegal aspect to them. However, assuming neither one has any extenuating criminal context, the allowance made for the addict will continue to cost the taxpayer through any rehab stints.

Whereas, in the case of the undocumented parent going through an extended legal admittance program, he or she would be adding tax revenue to the tax base through their job, spending hard-earned money in the community, and paying restitution in the form of a fine. Barring some sort of future criminal involvement, the soon-to-be documented worker would continue to be a productive benefit to our society.

The recovering addicts may or may not be a benefit, depending on whether they must reenter a treatment facility or must go on disability because of

what may eventually be classified as addictive or substance abuse disorder, often a chronic and relapsing situation.

Which situation is more beneficial to society, and to our community which has a 2.4% unemployment rate?

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Johnny

Johnny is a happy, loving Lab boy just a little over a year old who is ready for a fresh start. His current caretaker has nothing but great things to say about him — he's done well with other dogs, is good with kids, and truly just wants to be part of a family. He is housebroken, already neutered, and used to being on a perimeter collar. He's got that classic Lab personality — loyal, playful, and full of love. Johnny would do best in a home that will include him in daily life and give him room to run and play.



June

June is a sweet Lab girl, also just over a year old, with a gentle, loving nature. She has done well with other dogs and children and is described as an absolute sweetheart. She bonds closely with her people and just wants a soft place to land. Like Johnny, June is a fetch fanatic and would love an active family who enjoys playing outside. She is housebroken, already spayed, and familiar with a perimeter collar setup.



Bubble Bass

Bubble Bass is one happy, handsome boy with a smile that could melt anybody on sight. Just look at that grin — this guy wakes up ready to love life and everyone in it. He'd thrive with a family who will play with him, talk to him like he's one of the kids, and include him in everyday life. With his bright personality and sweet face, he's going to make someone an incredible companion.

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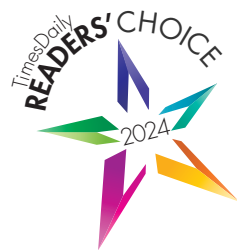
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Top Quick Choices for Valentine's Couples

**Roses are red, violets are blue,
inflation is high...
so it's nuggets for two?**

With the cost of living frustratingly high, many couples are quietly rethinking the traditional Valentine's Day playbook. White-tablecloth restaurants, prix-fixe menus, and eye-watering wine markups are out; drive-thrus, value meals, and "would you like fries with that?" are very much in. In 2026, romance isn't dead - it's just been supersized, discounted, and served in a cardboard box.

Fast-food chains have clearly picked up on the shift. Some major pizza brands have leaned into the moment with heart-shaped pizzas and Valentine's-themed deals in recent years, reframing love as something that can be shared for under \$20.

To understand just how mainstream this shift has become, MarketBeat, a financial media company, surveyed 3,004 couples nationwide, asking whether they are considering dining at a fast-food restaurant for Valentine's Day this year. The answer was emphatic: 67% said they absolutely are.

The Top 5 Choices in Alabama are:

#1. Chick-fil-A

Chick-fil-A appeals to couples who want to play it safe without feeling cheap. It's familiar, polite, and quietly dependable - the kind of place that signals "I tried," even if the setting is casual. The food feels a step above standard fast food, the service rarely disappoints.

#2. McDonald's

McDonald's is the classic that never lets anyone down. It's familiar, fast, and oddly celebratory in its own way - especially for couples who grew up sharing McFlurries or late-night fries. A Valentine's stop here is more about shared memories than silverware.

#3. Sonic Drive-In

Sonic appeals to couples who want Valentine's Day to feel different without trying too hard. Eating in the car, sharing fries, sipping something neon - it all feels informal, oddly intimate, and a slightly retro experience.

#4. Dairy Queen

DQ isn't really about dinner - it's about dessert-first logic. Couples choosing Dairy Queen are leaning into nostalgia, spontaneity, and low expectations in the best possible way. A Blizzard feels playful and is more about shared comfort than candlelight.

In fact, the overwhelming winner in most states was Chick-fil-A, with an occasional Dairy Queen, Sonic, KFC, Pizza Hut, etc. showing up. An interactive map showing each state's top choice for Valentine's Day is at: www.marketbeat.com/originals/poll-reveals-most-popular-fast-food-restaurants-for-valentines-day-on-a-budget/

What Else the Survey Found

Beyond where couples are eating, the data paints a broader picture of how attitudes toward romance, money, and social expectations are

shifting.

When asked whether a limited-edition Valentine's menu would influence their restaurant choice, 68% said it would.

For those choosing fast food on Valentine's Day, responses revealed a mix of practicality and emotional comfort:

Lower cost: 28%
Nostalgia or shared memories: 20%
My partner genuinely enjoys it: 18%
Less pressure, more relaxed: 16%
Convenience: 10%
Humor / not taking the day too seriously: 8%

Social norms appear to be catching up with wallets. When asked, 82% said fast-food dates are becoming more acceptable for special occasions.

Inflation is also clearly shaping expectations, with over half (54%) saying rising prices have changed how they plan to spend on Valentine's Day this year.

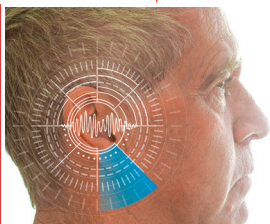
And when men were asked how they currently view fast food:

38% see it as a comfort purchase
28% view it as a small indulgence
24% say it's something they're trying to cut back on
10% consider it a budget necessity

Perhaps most telling of all, when women were asked how they would react if their date suggested splitting the bill at a fast-food joint, 74% said they would be fine with it.

All content courtesy
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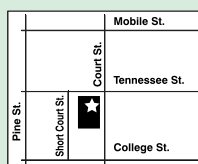
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Medicare Minute

Medicare Part A Part 2

Last week we discussed how Medicare Part A will cover you if you are admitted into the hospital. A hospital, under Medicare, can be acute care hospitals, critical care hospitals, inpatient rehabilitation facilities, long term care hospitals or mental health care.

The one aspect of Medicare Part A we get the most questions about is coverage at a skilled nursing facility (SNF). To be covered by Medicare at a SNF certain criteria has to be met. First, of course, is you must have Medicare Part A. Next your doctor has determined that you need daily skilled care given by, or under the supervision of, skilled nursing or therapy personnel. Your skilled nursing care will have to be in a SNF that is certified by Medicare.

What a lot of people don't know is that you must have a "qualifying" hospital stay to be covered at a SNF. Under Medicare a "qualifying" hospital stay is at least a 3-day inpatient stay prior to being admitted to the SNF. If you go to the ER and are held one day for observation and are admitted into the hospital for two days this does not constitute a "qualifying" hospital stay. If you are admitted on a Monday and discharged the following Wednesday this is not a "qualifying" hospital stay. In the two examples above those are 2-day inpatient stays. A good rule of thumb is you must be admitted as inpatient for at least three midnights.

You also need to know that Medicare Part A will only cover you for 100 days at a SNF and only 20 of those days are at 100%. In other words days 1-20 are covered at 100%. Days 21-100 you will pay the first \$217.00 per day and Medicare pays the rest of the cost. Starting with day 101 you will pay 100% of the bill.

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.



Ikey Fowler

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Adventures

Continued from Page 8

From 2-4pm on Sunday, March 15 Renault's presentation will focus on Pointillism and how color can be used to trick the eyes. She will also highlight the artists who discovered and practiced these color techniques.

Elizabeth Renault grew up in Florence, graduated from Coffee High School, and earned her undergrad degree in art and education from Auburn University. Later, she received her master's in art from UNA, as well as a master's in special education. Her career has taken her from teaching high school in Birmingham to teaching elementary art throughout the Lauderdale County School System. Now retired, Renault has never stopped pursuing her passion of teaching and sharing her love of art to those who are willing to learn.

This program is free and is sponsored by Florence Arts & Museums and the Kennedy-Douglass Volunteers. The Kennedy-Douglass Center for the Arts is located at 217 E Tuscaloosa Street, Florence, AL, and is open Monday-Friday from 9am-4pm and Sundays from 1pm-4pm. The event will be held at the Southall House, just next to the Art Center office, at 209 E. Tuscaloosa St. Call 256-760-6379 for more information.



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