

**Higginbotham
on HKH Team**

SHEFFIELD— Helen Keller Hospital is pleased to welcome **Michael Higginbotham, MD**, a board-eligible general surgeon, to its medical staff. Dr. Higginbotham joins Surgical Associates of the Shoals, where he is now practicing alongside **Ryan Conner, MD**, and **Randall Mansell, MD**, expanding access to comprehensive surgical care for the Shoals community.

Higginbotham completed his general surgery residency at HCA Florida Healthcare / USF Morsani College of Medicine in Brandon, Florida, where he served as Chief Resident, gaining extensive experience in both elective and emergency surgical care. He earned his Doctor of Medicine degree from the American University of the Caribbean and holds a Bachelor of Science in Biology from High Point University in North Carolina.

With advanced training in minimally invasive, robotic, and traditional surgical techniques, Dr. Higginbotham treats a wide range of conditions, including hernias, cancer, infections, and trauma. His procedural experience includes hernia repair, gallbladder surgery, breast surgery (including lumpectomy), appendectomies, and colon surgery.

Higginbotham brings additional expertise through advanced certifications in trauma and minimally

See **SHORTS...** on Page 2



Higginbotham

Volume 143 Number 17

February 18, 2026

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SPECIAL NIGHT WITH A
Muscle Shoals Original



LeBlanc
Courtesy

SHEFFIELD — Colbert County Tourism will welcome Lenny LeBlanc to the historic Ritz Theatre on Thursday, March 12, for his only scheduled local show this year, in celebration of America's 250th birthday. Doors open at 6:30pm; the concert begins at 7.

LeBlanc is known around the world for his chart-topping hit "Falling," his signature worship anthem "Above All," and beloved songs like "There Is None Like You." His voice, songwriting, and

musicianship have become fixtures in both mainstream and contemporary Christian music. His performances continue to draw audiences who want to experience the unique blend of soul, storytelling, and sincerity that shaped the Muscle Shoals sound.

"It's probably the only show I'll be doing this year in the area," LeBlanc said in a Facebook post for Colbert County

See **LEBLANC...** on Page 13

Severe Weather Preparedness

SAVE ON NO TAX WEEKEND

MONTGOMERY—Alabamians will have an opportunity to prepare for severe weather while saving money during the state's Severe Weather Preparedness Sales Tax Holiday, which begins at 12:01am Friday, February 20, 2026, and runs through midnight Sunday, February 22.

During the three-day holiday, shoppers can purchase qualifying emergency preparedness supplies without

See **TAX FREE...** on Page 6



Lion Football Will Visit Fayetteville

FLORENCE — The University of North Alabama announced its 2026 football schedule, set to be one of the most memorable in program history as Bobby Wallace Field at Bank Independent Stadium is set to open in

September. The Lions will play 12 games including six at the new on-campus stadium. The season opener will be

See **'26 LIONS...** Page 20

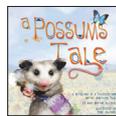
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Shorts...

Higginbotham on HKH Team

Continued from Page 1

invasive surgery, reflecting his commitment to current and emerging surgical techniques. Surgical Associates of the Shoals is located on the Helen Keller Hospital campus at 1120 S. Jackson Highway, Suite 105 in Sheffield. A physician referral is required. To schedule an appointment, call 256-386-1125.

Approaching or at a 4.0

STARKVILLE, MS-- Students on the President's List at Mississippi State achieved a 3.80 or better GPA, based on a 4.0 scale, while completing at least 12 semester hours of coursework with no incomplete grades or grades lower than a C. The following local students attained this honor:

- Athens--Haley Waltman, Joshua Burrows, Keaton Higginbotham, Andrea Reith, Benjamin James, Cooper Kiel, John Hubbard, Bailey Higgins, Lilla Chandler, Emma Lovell, ReAnna Brackeen, Sara Haynes, David King, Whitley Talbert, Ryder Toone, Madelyn Menefee, Wyatt Howell, Andrew Baker, Cherokee--Jacob Hammond Florence--Payton Edwards, Emily Thompson, Emma Rosene, Riley Webb, Chase Haskovec, Tyler Haskovec, Sabrina Infanger, Killen-- Taylor Nix, Anna McCrory, Aaron Peck Rogersville--Tanner Owens Town Creek-- Trinitee Johnson, Gracie Ward Tuscumbia--Lauren Bernard, Maudie Hester, Chance Bray.

OXFORD, MS - In addition, the University of Mississippi recently announced students named to the Fall 2025 Chancellor's Honor Roll, reserved for students who earn a semester GPA of 3.75-4.00. Area students include Chandler Gandy and Madeline Malone of Muscle Shoals, and Olivia Maclin of Athens.

Balch into Phi Kappa Phi

BATON ROUGE, LA-- Eliza Balch of Sheffield, was recently elected to membership into The Honor Society of Phi Kappa Phi, the nation's oldest and most selective all-discipline collegiate honor society, at University of North Alabama.

All EBT's to be Chip Enabled

MONTGOMERY - After a successful pilot program in December 2025, the Alabama Department of Human Resources announced last week that ALL Alabama EBT cardholders should be receiving new, chip-enabled EBT cards by mail by now or in the coming days.

Cardholders will need to activate their new EBT card when it arrives. Cardholders will now be prompted by EBT Customer Service to enter their card number, date of birth, zip code, 3-digit security code, and the expiration date. New cards must be activated within 180 days after issuance.

AFTER activating the new EBT card, the old card should be destroyed immediately.

All new cards are automatically defaulted to block out of state and online purchases. If a cardholder wishes to make a purchase outside of Alabama or online, they must first unlock their card via the ConnectEBT Mobile App, ConnectEBT website, or the EBT Customer Service phone number.

Alabama DHR also recommends all EBT clients continue locking their card through the ConnectEBT app when it is not in use. Also, it is important that cardholders do not swipe these new cards. The chip is the most secure and effective option when using the card.

For EBT cardholders needing assistance with the new chip-enabled EBT card, please call EBT Customer Service at 1-800-997-8888.

See SHORTs... on Page 4



GLOBAL METHODIST CHURCH
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Area Global Methodist Churches and North Alabama Conference present **Plugged In**, a **FREE COMMUNITY EVENT** focused on helping adults navigate media & technology through a biblical lens.

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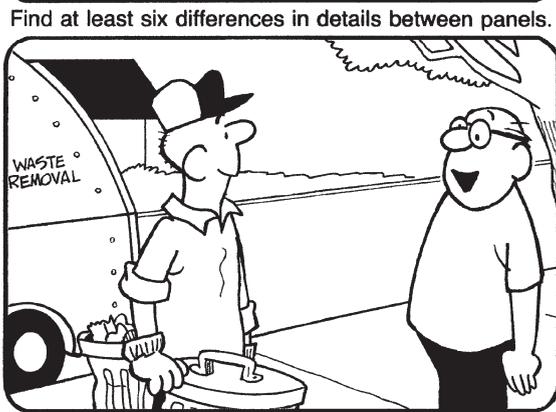
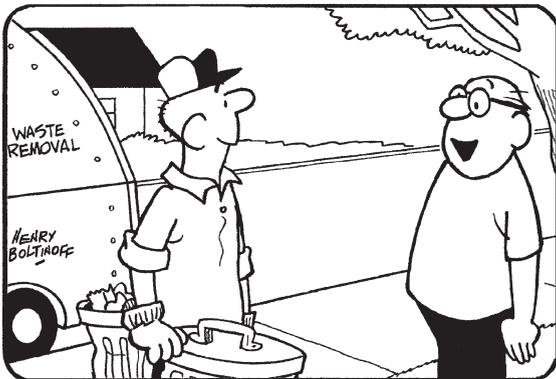
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Shorts...

Continued from Page 2

Entries Now to Renderings

FLORENCE - The Artistic Renderings of Youth exhibit for 2026 runs from March 23-April 30 at Kennedy-Douglass Center for the Arts in Florence. This is a juried exhibit of artwork open to students in grades 7-12 from Colbert, Franklin, and Lauderdale counties. The exhibit and competition are coordinated by area art teachers. Schools may participate or students can enter on their own. Each student can enter up to three original works. The deadline for entry is March 13.

Entries are juried and, if accepted, are eligible for ribbons awarded in different grade level groupings. These original works can be in any medium. All two-dimensional entries must be matted or framed. Framed pieces and canvases must have hanging wire attached on the back.

For more details on entry rules, call Kennedy-Douglass Center for the Arts 256-760-6379 or email: connect@florencealmuseums.com

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence. Public hours are Monday - Friday, 9-4 and on Sunday, 1-4. Admission is free. The art center may be reached by calling 256-760-6379.

Cato is Guest at Open Mic

FLORENCE - Florence Art & Museums' Open Mic Night returns at 6:30pm on Tuesday, February 24 at Southall House in downtown Florence. This month, poets are invited to share their original works that relate to the color purple.

Shelly Cato is this month's featured guest who will be sharing original poetry. Cato lived in the Mississippi Delta for 25 years and now writes and paints on Mulberry Fork in Walker County, Alabama. Her writing has appeared in *Best New Poets 2025*,

Hayden's Ferry Review, *Iron Horse Literary Review*, (2024 NaPoMo Winner), *Rattle*, *Poet Lore*, and *TriQuarterly Review*.



Cato

This program is free. The Southall House is located at 209 E. Tuscaloosa St., just next to the Kennedy Douglass Art Center office. Call 256-760-6379 for more information.

Area Code Implemented

MONTGOMERY - Scheduled implementation of the new 483 area code overlay that covers the 334-area code region in central, south central, and southeast Alabama is slated for February 23.

The new area code ensures customers will have enough supply of new telephone numbers to serve the area in the coming years. Numbering resources for the 334-area code are scheduled to exhaust by the third quarter of 2026. This action follows the mandatory 10-digit dialing period, which allowed customers to become accustomed to dialing 10 digits when making calls. The implementation will not affect existing service for customers within the 334-area code region.

Northwest Alabama experienced a similar change in 2009-2010 when the 938 overlay was introduced and then established across the 256-area code in the Tennessee Valley region and east-central Alabama and mandatory 10-digit dialing became a reality.

Our 256-area code was established across north Alabama in 1998 when the number of phone lines exceeded available phone numbers for the 205-area code that previously covered the northern half of Alabama.

See **SHORTS...** on Page 6

NEED HELP?

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Your link to community resources



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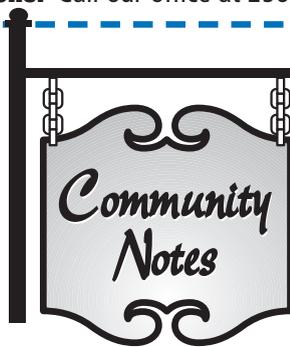
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge **AS SPACE IS AVAILABLE** in the *Courier Journal*. **Community Notes** must be submitted in writing by 4pm Friday for consideration in the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

Florence Current Youth Sports Registration - Park & Recreation
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Bethel Cumberland Presbyterian Church in Florence will have their black

history program Sunday, February 22 at 11am. The guest speaker will be Rev. Dr. Dorothy Tiller who was nurtured in ministry by the late Endia J. Scruggs. The church is at 408 E Alabama St. Everyone welcome.

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.

Missions Yard Sale at Redemption Shoals, 503 Wilson Dam Rd Muscle Shoals. **SALE DATE** is Saturday, February 28 from 7am-3pm. Donation drop-offs are Thursday, February 26 and Friday, February 27 from 9am-6pm. All proceeds go to funding mission trips. Cash, Check, Venmo, CashApp accepted.

Salt and Pepper Roots Music Celebration - Thursday, February 19, 6pm at The Mane Room, Pine Street, Florence. It will feature Ol'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.

Shoals Artists Guild Meeting Every 3rd Friday of the month, (February 20), 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-6854.

See **NOTES...** page 14

MISSIONS YARD SALE
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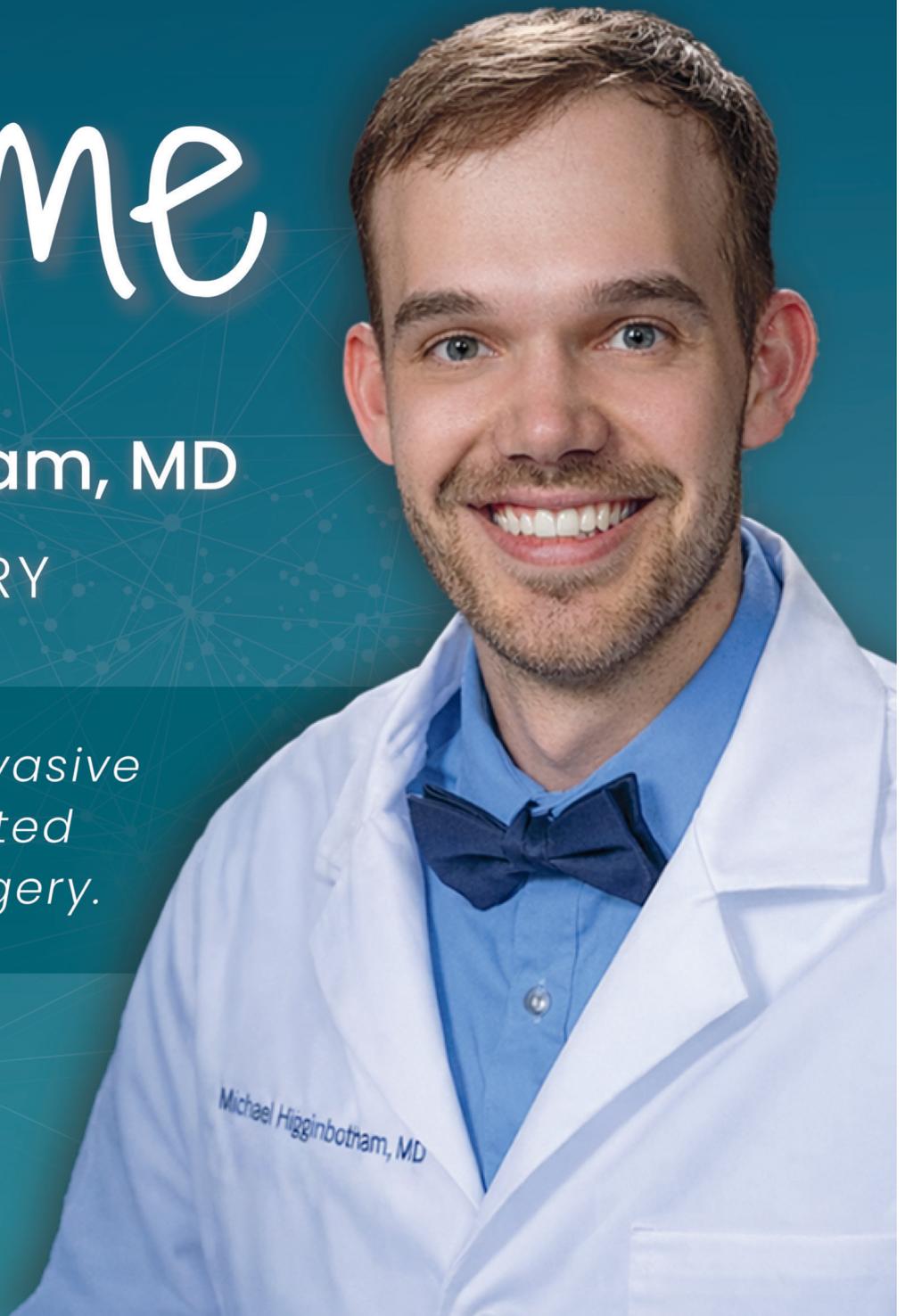
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Tax Free...

Continued from Page 1

paying the state's 4% sales tax. Most cities and counties across Alabama also opt in to remove local sales taxes, further increasing savings for consumers.

The annual holiday is designed to encourage families to take proactive steps to protect their homes and prepare for Alabama's many severe weather risks.

This year's holiday includes expanded exemption limits, allowing consumers to save more than ever before. During the 2025 legislative session, the Alabama Retail Association advocated for legislation to modernize the sales tax holidays by increasing the dollar thresholds and indexing them to the Consumer Price Index. That legislation was approved by the Legislature, resulting in higher exemption limits for 2026.

As a result, shoppers can purchase Severe Weather Preparedness supplies priced at less than \$94 per item tax free. Portable generators and power cords priced at less than \$1,564 can also be purchased tax free.

In prior years, exemption limits were capped at \$60 for supplies and \$1,000 for generators.

"By updating these exemption limits to better reflect today's costs, lawmakers ensured that this sales tax holiday continues to provide meaningful savings for Alabama families," said Alabama Retail Association President, Rick Brown. "These changes help consumers purchase the items they need while also supporting Alabama retailers in their local communities. A true win-win."

Eligible items include common severe weather preparedness supplies such as flashlights, batteries, weather radios, first-aid kits, tarps, and other qualifying items, as well as portable generators. A full list of eligible items can be found online.

As of the January 28 update on the ALDOR website, Colbert, Lawrence, Lauderdale, and Limestone counties have all confirmed participation in the tax-free weekend, as have all local cities and communities with the exceptions of Anderson, Lighton, and Waterloo.

Shorts...

Continued from Page 4

Adults Need to be Plugged In on Technology

TUSCUMBIA — Area Global Methodist Churches, in partnership with the North Alabama Conference, will host *Plugged In*, a free community event focused on helping adults navigate media and technology through a biblical lens, on Sunday, March 1 from 2-4pm at Tuscumbia First Methodist Church, located at 104 E. 3rd Street in Tuscumbia.

The featured speaker for the event is Kelly Newcom of

BraveParenting.net, a nationally recognized voice on guiding families through the challenges of modern media and technology.

The event is open to anyone who influences children's lives, including parents, educators, ministry leaders, and grandparents. Professional childcare will be provided at no cost, making it easier for families to attend.

The event IS Free, but registration is required to ensure adequate seating, childcare staffing, and event resources.

Please contact **Liz Bowlin** at 205-363-1963 or lizbowlin.kidmin@gmail.com.

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.



Nyla

Nyla is 2 years and 8 months old and as sweet as they come. She lived in a home her whole life before being surrendered, and we believe her family may have lost their housing. Through it all, Nyla has remained a very good girl with a loving heart. She adores people, soaks up attention, and has an affectionate, gentle nature. She passed her cat test, so she may do well in a home with feline friends! Nyla is ready for a fresh start and a family to love her forever.

Sam



Sam is an 8-year-old hound mix with the sweetest soul and the kindest eyes. This handsome gentleman has a calm, loving nature and is happiest when he's close to his people. Sam is past the puppy stage and full of steady companionship. He would make a wonderful best friend for someone looking for a loyal, gentle dog to share life with.

Hermit



Hermit is almost ONE year old — he'll be celebrating his first birthday in just a couple of weeks! This handsome guy weighs around 35 pounds, making him the perfect medium size for just about any home. He's at that fun age where he's playful, curious, and ready to learn. With the right family, Hermit is going to blossom into an incredible lifelong companion. He has his whole life ahead of him and is ready to spend it loving his people. Hermit is ready to start his next chapter — maybe it's with you.

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Commentary

A \$2.50 Coin? And the Tubman \$20??

A press release arrived last week from Robert Aderholt's office with details about bi-partisan effort of which he is a cosponsor, to produce a commemorative \$2.50 coin for the America 250 celebration later this year.

That's a potentially unifying gesture, but, with all due respect, it seems like a huge waste of time and expense.

Will it be truly distinctive from other coinage in diameter, weight, thickness? Will it be silver, gold, or bronze in color? Or a combination? With a decent value, how attractive/easy will it be to counterfeit that coin? I wonder how those efforts will be countered.

I am curious as to how much that will cost to design and mint in limited numbers so quickly? Regardless, apparently, it can happen quickly if we want it to.

Will it be more of a jewelry box novelty even before the year ends, or will it stay in circulation?

That reminds me of another, more

See A \$2.50 COIN?... on Page 20

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

In A Few Words



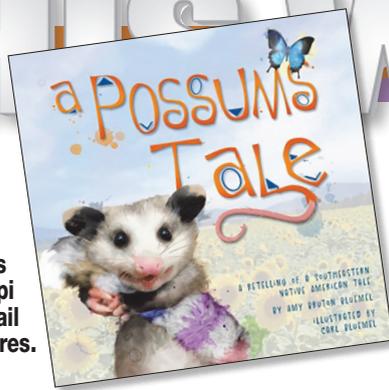
TOM MAGAZZU
Editor

Courier Journal

in the Shoals

February 18, 2026

THIS WEEK



This book is about a possum's daily interactions with neighboring animals along the Mississippi River and how his tail got its unique features.

A Possum's Tale at the Mound

FLORENCE – The Florence Arts & Museums' Storytime at the Museum series continues with an all-age family invite. Children's literature will be featured, focusing on the Chickasaw animal story of a possum on Friday, February 20, from 10-11am at the Florence Mound Museum.

The story read aloud will be *A Possum's Tale*, a Retelling of a Southeastern Native American Tale, by award-winning Chickasaw storyteller and artist, Amy Bruton Bluemel, in her first book. After listening to the story, families will have the opportunity to create a googly-eyed possum to take home or display in the museum.

This program is sponsored by Florence Arts & Museums and will be free to the public. The Florence Mound Museum is located at 1028 S. Court Street in Florence. For more information, call FAM's central office at 256-760-6379 or the Florence Mound & Museum desk at 256-760-6427.

Presentation by JR. THEATRE

MUSCLE SHOALS – The Muscle Shoals Jr. Theatre proudly presents Disney's *Frozen Jr.*, a popular story about two sisters who undertake an adventure full of magic, snow, and new friendships.

Muscle Shoals Jr. Theatre is composed of talented students from kindergarten to 8th grade who perform at a professional level and are excited to perform in the newly renovated MSHS Auditorium.

Show dates are Friday & Saturday, February 20 and 21 at 6pm, and Sunday, February 22 at 2:30pm



Tickets may be purchased at GoFan.co (Search Muscle Shoals High School.)

Happening THIS WEEK

DENTISTRY FROM THE HEART – DR. JAMES RYERSON, will provide dentistry to the patients in our area at no charge on Friday, Feb 20. Your choice of a cleaning, extraction, or filling - 7am-5pm. First come, first served at Ryerson & Associates, DMD, 1013 E. Avalon Ave. in Muscle Shoals – 256-381-2100.

THE 4TH ANNUAL SHOALS SCALE BACK is set for Saturday, February 21 from 1-4:30pm at the Harvest Mitchell Gym (Burrell Slater School) in Florence, Hosted by Council President Kaytrina Simmons, Susan Bentley, Dr. Javar Myatt-Jones, and City of Florence Parks & Rec.

THE GERALD WILLIAMS COOPERATIVE GARDEN PROGRAM is underway for 2026. The FREE program through Community Action Agency of Northwest Alabama's offers FREE vegetable garden supplies to help qualifying residents wishing to grow their own gardens. Sign up dates begin February 19 with a March 20 deadline. Call 256-248-1921 from 1-4pm Monday-Friday to sign up. Participants in the program must reside in Lauderdale, Colbert or Franklin counties and have a household monthly gross income that does not exceed the amounts listed below.

- 1 person household - \$1,956
- 2-person household - \$2,644
- 3-person household - \$3,331
- 4-person household - \$4,019
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Pink Game/Healthcare Appreciation Night

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at Mike Lane Field:
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YOUR Letters

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

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We Have Had Enough

To The Editor,

As I watch what Don Trump is trying to do to our democracy, I see that he is failing to become "a King" because people, both Democrats and Republicans, are saying, "Hold on Donnie, we like our democracy that has held true for 250 years, and you are not going to take it away."

I see people protesting in the streets. I see people standing up and talking truth to power. I see democrats winning in districts and states that Donnie Boy won by double digits.

I see people in Alabama finally realizing that they have lost their healthcare and Trump could not care less. They still see food prices going up. They worry about what they will do when their babies get sick and their only

option for care is to go to the emergency room.

So, Don, when you try to become a "Dictator" you are going to find out that, We The People, will not simply hand over our freedoms, rights, and way of life that Americans have died to protect. We aren't buying what you are selling any more.

You and your crime family need to look for a country that has no extradition treaty with the United States, because at the end of your reign of terror on our country you will need to go someplace safe that will protect you. If you stay here you, and your crime family, will wind up in prison - where you need to be.

Don, We the People, have had ENOUGH of you.

Larry J. Smith
Florence

See LETTERS... on Page 10

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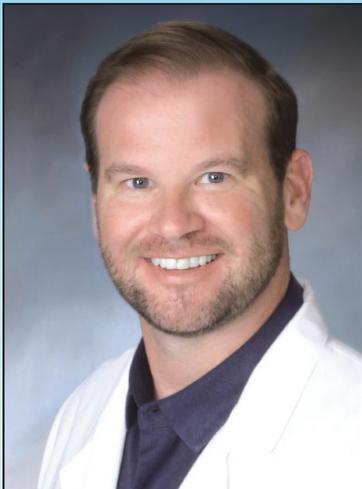
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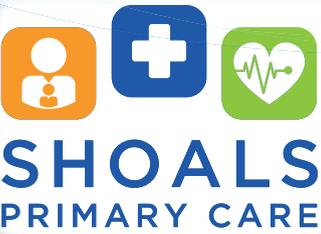
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Letters...

Continued from Page 8

Small Business Owners Should Separate Finances: 3 Reasons

Editor,

Separating your business and personal finances is one of the smartest (and simplest) steps you can take to protect your business, your sanity, and your future. Whether you're a brand new business owner or have been operating for years, here's why financial separation matters.

Dividing your business and personal finances simplifies accounting, protects personal assets, and establishes credibility.

1) Separate accounts make bookkeeping and tax filing easier. When business and personal funds are mixed, it becomes very difficult

to track which expenses are legitimate business deductions and which can lead to higher tax payments. It also lets you see missed deductions and avoid extra scrutiny from tax authorities.

2) Co-mingling your personal and business finances could result in you forfeiting the legal protections provided by your business structure. The corporate veil doctrine protects your personal assets from potential business lawsuits, but this protection is void as soon as you use your business account for personal expenses or vice versa.

3) If your business requires a loan, lenders and banks will require clear financial records to determine your business's financial health. If your personal and business funds are tangled, it can raise red flags about how your business is managed to banks and investors alike. Separate financials build confidence that your company is legitimate, organized, and ready to grow.

Kim Preston
 Lending Services Director,
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BETTER HEARING

WITH DR. HOLLIE GREEN



Understanding Tinnitus and Finding Relief

February is Tinnitus Awareness Month, a time dedicated to shedding light on a condition that affects millions of people. Tinnitus is often described as ringing, buzzing, humming, or hissing in the ears — and for those who experience it, the sound can be constant, distracting, and frustrating.

While tinnitus currently has no cure, there is encouraging news: there are many effective ways to manage it and reduce its impact on daily life. One of the most important things to understand is that tinnitus is frequently connected to hearing loss. In many cases, treating the underlying hearing loss can significantly reduce tinnitus symptoms.

At Alabama Hearing Associates, I often work with patients who assumed they would simply have to "live with" tinnitus. Many are surprised to learn that hearing aids alone can provide meaningful relief. By improving access to external sounds, the brain no longer focuses as intensely on the internal noise of tinnitus, making it less noticeable over time.

For individuals who need additional support, there are other treatment options available. Sound therapy, counseling-based approaches, and customized management plans can all play a role in helping patients find relief.

Tinnitus affects each person differently, which is why personalized care is so important.

Living with tinnitus can take an emotional toll, affecting concentration, sleep, and overall well-being. Addressing it early can make a significant difference. With proper evaluation and guidance, many people find their symptoms become far more manageable than they ever expected.

As someone who grew up in Florence, I'm committed to helping our local community understand that tinnitus is not something you have to face alone. Whether tinnitus is mild or severe, occasional or constant, there are answers — and help is available.

If you're experiencing ringing or other persistent sounds in your ears, Tinnitus Awareness Month is a perfect time to take action. Schedule a comprehensive hearing evaluation with Alabama Hearing Associates and I'd love to help you explore solutions that bring clarity, comfort, and relief.

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LeBlanc at The Ritz...

Continued from Page 1

Tourism. "I'll have my full band, and I'll be doing some acoustic stuff. I'll do some pop songs I had that were hits, some country tunes that were hits, some Christian things. It'll be a great night."

LeBlanc's rise began when producer and guitarist Pete Carr encouraged him to move to Muscle Shoals during one of the most influential eras in American recording history. LeBlanc quickly became a sought-after bassist and background vocalist, contributing to projects by Hank Williams Jr., Crystal Gayle, Etta James, Shenandoah, Ricky Skaggs, Sawyer Brown, The Supremes, Joan Baez, Amy Grant, and Roy Orbison.

After signing to Atlantic Records as part of the duo LeBlanc & Carr, success came quickly with the release of the romantic ballad "Falling," which was later named one of Billboard's all-time favorite Top 40 hits. After numerous television

appearances, including American Bandstand and The Midnight Special, a national tour opening for Lynyrd Skynyrd was on the books. In 1977, shortly after the tour began, tragedy struck the Skynyrd band when their plane crashed, abruptly putting LeBlanc's plans on hold.

LeBlanc went on to record with Capitol Records and later shifted toward Christian music, writing songs that have become staples for churches, choirs, and worship artists around the world.

Colbert County Tourism President and CEO Susann Hamlin said the concert is an opportunity to experience a legendary local artist during a historic moment for the nation.

"We are so excited to have Lenny perform at the Ritz and add to our celebration of America's 250th birthday," Hamlin said. "The Muscle Shoals story has influenced American culture in a

powerful way. This show gives us a chance to honor that history and share it with our community."

"It is always special to play in a place that shaped so much of my life and career," LeBlanc added.

Tickets are expected to sell quickly due to the exclusivity of the appearance and LeBlanc's strong local and national following.

TICKET INFORMATION

All seating is general admission and first come first serve.

- Orchestra seating (downstairs): \$30
- Balcony seating (upstairs): \$25
- Handicap accessible seating is available by calling 256-383-0783

Your receipt will serve as your ticket. Will Call will also have each ticket holder's name on file.

Tickets may be purchased online at colbertcountytourism.org or in person at Colbert County Tourism and the

Sheffield Public Library. For more information, call 256-383-0783.

Proceeds benefit the Ritz Theatre and the Sheffield Public Library.

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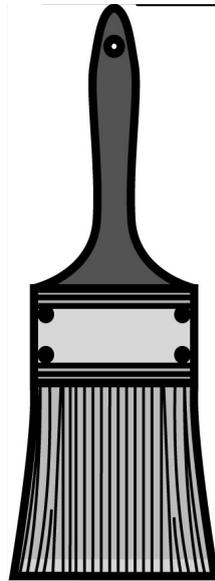
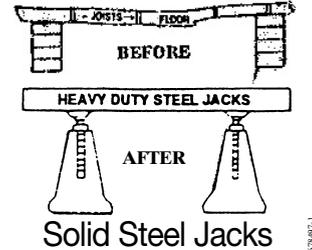
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Notes...
Continued from page 4

The First Lauderdale County DHR Foster and Adopting Fun Day and Recruitment is set for Friday, February 27 from 10am-5pm at Lauderdale County DHR, 424 Veterans Drive in Florence. We will be serving refreshments and taking part in fun games. Please invite your friends and family members to this enjoyable event. Let's join forces to help find children a stable and loving home until they can either safely reunite with their families or establish other lifelong relationships!!

There is a large need for foster and adoptive homes across the state. Did you know there are approximately 6,000 children in Alabama's foster care system? These children and youth need stable, loving care until they can either safely reunite with their families or establish other lifelong relationships. Perhaps you can open your heart and open your name to a child in foster care and watch the seed you sow bloom.

Foster and Adoptive Parenting Classes will begin at 6pm Tuesday, March 10 at Lauderdale County DHR. If you are interested in attending classes or have more questions, please call Samantha Credille at 256-765-4023 or Karl McCord at 256-760-5014.

Hopewell Cumberland 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.

House at KD this Spring for two new presentations by Art Educator Elizabeth Renault.

- **March 15 from 2-4p.m.** 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.

Florence Arts & Museums is pleased to announce the return of Art Adventures at the Kennedy-Douglass Center for the Arts. Join us at Southall

See NOTES... page 16

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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.

Featured this week is **Luke Fowler** from Mars Hill Bible School.



Luke Fowler

Luke is a member of the state champion football team at Mars Hill and also plays baseball. He is on the Student Council, is an Alabama Boys State Representative, a member of Alabama Capstone Leadership Academy, and is the Senior Class Treasurer. After graduation from Mars Hill, Luke plans to study Nursing at Auburn University.

Fun facts about Luke:

He was an extra in a movie; he is a two-time football state champion; he loves volunteering at church.

What have you learned as a member of YLB?:

How to more effectively manage money and better understand ways we can give back to our community.

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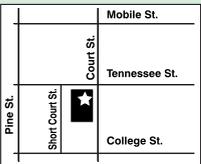
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Notes...

Continued from page 14

The Creating Hope and Opportunity for Our Students' Education (CHOOSE) Act of 2024 establishes refundable education savings accounts (ESAs) for eligible K-12 students in Alabama. ESAs provide up to \$7,000 per student for approved private school expenses and \$2,000 per home schooled student (up to \$4,000 per family) for qualified education costs through approved providers.

Dr. Jason Imbrogno, Associate Professor, Economics at UNA, will host the following free public presentations explaining the CHOOSE Act at local libraries, including eligibility, how to apply, and how families can use the funds.

Each 30-minute presentation will be followed by a Q&A period. The schedule is as follows: Rogersville Public Library - Saturday, February 28, 9:30am; Sheffield Public Library - Tuesday, March 3, 9:30am; Florence-Lauderdale Public Library - Tuesday, March 3, 5:30pm; Killen Public Library - Thursday, March 5, 1pm; Muscle Shoals Public Library - Friday, March 6, 1pm; Cherokee Public Library - Thursday, March 12, 1pm; Helen Keller Public Library (Tusculum) - Friday, March 13, 10:30am.

Babies Love the Library every Friday in February at 10:30am - Babies and caregivers will enjoy this special time at the Florence Lauderdale Public Library, which includes music, motion, poetry finger plays, and book exploration. 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.

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."

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See NOTES... page 19

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I've been dealing with a rise in scams and scammers. It's been difficult. Recently we assisted a gentleman that had been scammed out of over \$100,000. Fortunately, he was above the threshold that the federal government, FBI, looks at before they will get involved. Over the next three articles I want to explore some of the reason "why" it can happen and maybe give you some tools to prevent things like scams and disinformation from happening to you.



Martin Dean

Ever wonder why we get so fired up about what our "tribe" thinks online? It turns out, long before we had smartphones or news anchors, humans were just small groups huddled around

Brains Wired for Belief

Article 1 of 3 by "The Computer Skeptic"

campfires. Back then, belonging to the group wasn't just about having friends—it was a matter of life or death. If you were cast out, you didn't just deal with loneliness; you faced predators, starvation, and the elements alone.

Because of that pressure, our brains developed methods to make sure we were aligned or at least working in parallel with our group, over being 100% accurate. This isn't a "glitch" in

our thinking; it's an evolutionary feature. Our brains didn't evolve to find abstract truth; they evolved to help us survive. If your tribe insisted a certain river was cursed, you didn't stop to do a scientific study, you just drank upstream with everyone else. The cost of being wrong together was manageable, but the cost of being right alone was extinction.

We are naturally "meaning-making" creatures who crave patterns. It's the reason we can see

faces in trees or shapes in clouds. In fact, uncertainty actually triggers the same parts of our brain as physical pain, making ambiguity feel like a direct threat. This is why a clear explanation, even if it's totally wrong, comforts us in a way that honest uncertainty just can't.

This helps explain why conspiracy theories and scams are so popular today; they have the same psychological "bones" as ancient myths. There is a risk reward system in place. They give us a sense of agency in a chaotic world, name an "enemy," and restore a sense of order or even promise us security. At our core, we are still that same tribe gathered around the fire, still terrified of the dark.

The problem isn't that we have these ancient impulses; it's that we've unleashed them into a modern world where

information moves at the speed of light to anonymous, infinite audiences. Our newest, most powerful machines are constantly triggering the oldest circuits in our brains. Essentially, we are Paleolithic thinkers trying to swim in a massive digital ocean, and the water is rising fast.

So stop acting like a caveman or cavewoman. These pieces of equipment we use daily aren't rocks to bang together, they require a more subtle approach, and definitely a more informed one. When looking at our digital world, skepticism is a tool to use as well.

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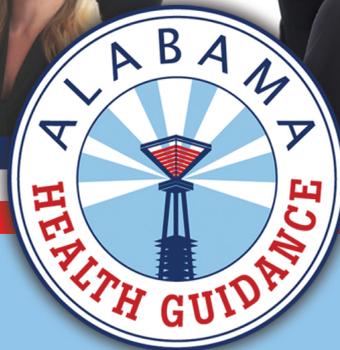
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Commentary

A \$2.50 Coin?

Continued from Page 8

significant monetary change, the idea of which has now become a novelty.

Over ten years ago, it was announced that for the first time, U.S. paper currency was going to feature a woman on an updated \$20 bill, a suggestion that oddly enough may have come from an 11-year-old Massachusetts girl.

Many prominent women were considered, most of whom were writers or social activists, and all relatively familiar names.

However, President Barack Obama confirmed the image would be Harriet Tubman, who was born Araminta Ross.

I wrote about that selection for the first time in this space May 4, 2016, *Tubman No Token Representative*, (among the most recognized pieces ever in this space). It wasn't my writing; it was my subject. (Read about her

or scan the QR code for the 2016 commentary.)

In doing the research for the column I found her accomplishments would have been highly impressive for a white male in the mid-1800's. That she was female, uneducated, black, and a former slave on the run, made her long list of accomplishments virtually impossible.

The plan was to have the new \$20 bill in circulation by 2020. Okay, so U.S. currency issues take time, and because of initial security concerns and "counterfeit issues" little progress was made during Trump's first term.

President Joe Biden's Press Secretary, Jen Psaki, told a press gathering during his first week in office that he was making the release of that new \$20 bill a priority during his term.

Nothing happened. We are in Q1 of 2026 and still have no progress. Now because of



continued counterfeiting concerns, we are hearing that it will be 2030 before the bill is in circulation.

That is inexcusable. The reason for it is hogwash. The same security concerns exist for every bill currently printed. Are they waiting for more stores and venues to become "cashless" like everything to do with UNA athletics?

That 11-year-old could be married with two kids and a post-graduate degree by then.

According to UScurrency.gov, the Federal Reserve Board currently issues \$1, \$2, \$5,

\$10, \$20, \$50, and \$100 notes. Each denomination has several key security features, such as a 3-D Security Ribbon, a portrait watermark, color-shifting ink, and a security thread.

It sounds like that bill could be in circulation quickly if it were considered a priority.

The adage still works ideally in politics: If you don't want to do something, one excuse is as good as another.

Meanwhile, we'll have a cumbersome coin we can either haul around or leave on the dresser.

Medicare Minute Medicare Part B

Before we begin talking about Medicare Part B I would like to clear up something that was in last week's article concerning Medicare Part A. As I stated in the article Part A has a deductible of \$1,736 per benefit period. I also stated that if you paid into Medicare for 40 quarters that Part A was free to you. I was referring to the fact that you would not have to pay a premium to Medicare for Part A, not that it would exclude you from paying the deductible.

Medicare Part B is the part of Medicare that is billed when you receive services as an outpatient by a Medicare approved provider, such as your primary care physician (PCP) or specialist. Although a visit to your doctor is the primary way that you will use Medicare Part B, it also covers many other services. We will discuss the other services in next week's article.

If you are turning 65 in 2026, Medicare Part B will have a premium of \$202.90/mo. Because there is a premium attached to Medicare Part B this coverage is optional. This means you are not required to enroll in Medicare Part B. There are two important things to remember about Part B being optional. First, if you opt out of Part B you will have no coverage under Medicare for your outpatient services. Second, if you decide at a later date to enroll in Part B there can be a late enrollment penalty applied that will last as long as you live and have Part B. There are exceptions to the late enrollment penalty that we will discuss in future articles.

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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Notes...

Continued from page 16

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 29th Annual Urban Forestry & Horticulture Conference, Roots of Resilience: "Creating Livable Communities through Healthy Landscapes" takes place Friday, March 6, from 8:30am-4pm at Cross Point Church of Christ, 1350 Cox Creek Parkway in Florence. The conference is hosted by the City of Florence Tree Commission and Beautification Board.

Sign-in is at 8am. Preregistration is available online and same-day registration will also be available at the door. Registration fee of \$50 includes lunch and snacks. (\$55 for late registration) To register online visit: <https://florenceal.org/64454-2/>

Vendors, displays, door prizes, dogwood seedling giveaway, book signing, and more!

For all registration information and other questions please contact Sydni Alexander at: salexander2@florenceal.org 256-760-6407

Rosenbaum Book Club - Florence Arts & Museums is pleased to announce the revival of the Rosenbaum House Book Club! We will meet at 6:30pm every Thursday during the month of February inside the Rosenbaum House, located at 601 Riverview Dr. here in Florence.

The February Book Club will be led by Dorlea Rikard, who currently serves as a docent at the FLW Rosenbaum House. As a retired educator, she still shares her love of learning any chance she gets. Dorlea has organized several events at the Rosenbaum House, including the previous iterations of the Book Club as well as Tea on the Terrace. We are happy to have her returning to host the 2026 FLW Book Club at the Rosenbaum House.

To sign up for Book Club, visit our website calendar page at www.florencealmuseums.com/calendar or call the Rosenbaum House at 256-718-5050. We look forward to hearing from you.

This program is free and is sponsored by Florence Arts & Museums. The Rosenbaum House is located at 601 Riverview Dr. Florence, AL 35630. Hours of operation are Tuesday-Saturday from 10-4 and Sunday from 1-4. For tour information, visit our website www.wrightinlabama.com, call the office at 256-718-5050, or visit our admissions office.

See NOTES... page 20

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Notes...
Continued from page 19

Florence Wine Fest 2026 - Feb 20 - Feb 22, at The Carriage Wine and Market, 121 E Mobile St., Florence.

Three shimmering days and nights of champagne moments, moonlit music, and generous pours — from a glittering supper-club opening to a grand wine tasting, a jubilant open-air celebration, and an exclusive Ultimate V.I.P. and Industry Brunch.

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

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

Florence City Wide Cleanup - As we head into spring, join us on March 7 at the Florence Coliseum beginning at 8am. We will provide a light breakfast and supplies as we join forces from 8am-noon to see just how much litter we can remove from Florence city streets and thoroughfares. Even with last year's rainout, residents still cleaned up 4,661 pounds of litter! Let's see if we can eliminate even more in 2026!

Can't join us on March 7? Register to organize your own cleanup, and we will have your supplies ready. Call 760-6495 for details.

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'26 Lions...
Continued from Page 1

a neutral site home game for UNA against Samford on August 29 at Joe Davis Stadium in Huntsville.

A visit to Fayetteville, Arkansas and a date with the Razorbacks of the SEC follows a week later.

"The 2026 football schedule will be one of the most exciting in recent history," said UNA Director of Athletics Dr. Josh Looney. "A state-of-the-art, on-campus stadium will elevate our gameday experience, and we look forward to creating unforgettable memories for the Shoals community."

The first game at Bank Independent Stadium will take place on September 19 at 6pm against Alcorn State.

Three promotional dates have already been announced, with Family Weekend set for September

26 against Western Illinois, Homecoming scheduled for October 24 vs. Austin Peay, and Senior Day on November 21 against Tarleton State.

A full promotional schedule will be announced in the coming months.

"There is a feeling that is unmatched right now," said UNA head coach Brent Dearmon, who enters his fourth season in 2026. "For years, this program was a 'road warrior' — even at home. Being able to play six home games on campus for the first time in school history allows our players to not only win, but defend their home."

Fans can find information regarding tickets, parking, seating, benefit opportunities, and much more at UNABankIndependentStadium.com.



2026 UNA Lions Football Schedule
Home Games at Bank Independent Stadium
Games and times are subject to change.

- August 29 vs. Samford** — Joe Davis Stadium (Huntsville) — 6pm
- Sept. 5 at Arkansas** — Fayetteville, AR — TBA
- Sept. 12 at Southeastern Louisiana** — Hammond, LA — TBA
- Sept. 19 vs. Alcorn State** — HOME — 6pm
- Sept. 26 vs. Western Illinois** — HOME — 3pm (Family Weekend)
- Oct. 3 at Eastern Kentucky** — Richmond, KY — TBA
- Oct. 10 vs. Sacramento State** — HOME — 6pm
- Oct. 17 vs. Abilene Christian** — HOME — 6pm
- Oct. 24 vs. Austin Peay** — HOME — 6pm (Homecoming)
- Oct. 31 at Central Arkansas** — Conway, AR — 4pm
- Nov. 14 at West Georgia** — Carrollton, GA — TBA
- Nov. 21 vs. Tarleton State** — HOME — 3pm (Senior Day)

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God Remembers Unforgiven Sin

Revelation 18:5 "For her sins have reached unto heaven, and God hath remembered her iniquities." A perfect God with a perfect memory keeps perfect books at a perfect judgment! **READ CAREFULLY!**
Revelation 20:11-15 "And I saw a great white throne, and him that sat on it, from whose face the earth and the heaven fled away; and there was found no place for them. And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is the book of life: and the dead were judged out of those things which were written in the books, according to their works. And the sea gave up the dead which were in it; and death and hell delivered up the dead which were in them: and they were judged every man according to their works. And death and hell were cast into the lake of fire. This is the second death. And whosoever was not found written in the book of life was cast into the lake of fire."

Ezekiel 11:5C "for I know the things that come into your mind, every one of them." **Jeremiah 17:9** "The heart is deceitful above all things, and desperately wicked: who can know it?" **GOD DOES! Romans 2:3a&c** "And thinkest thou this, O man,... that thou shalt escape the judgment of God?" **Hebrews 4:12** "For the word of God is quick, and powerful, and sharper than any twoedged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart." Are you ready to stand at the above judgment before God and the universe and be exposed? Sin must be paid for! If you have no payment, then you pay for your own! God remembers your unforgiven sin at this judgment. **BUT** there is a way out. **Romans 5:8** "But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." God accepts that payment. Ask Christ to forgive you and save you today! The Word of God (CHRIST) will judge the world!

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Notes...

Continued from page 20

2026 Batting Brigade Quilt Guild QUILT SHOW Friday, March 20, 10AM-5PM and Saturday, March 21, 10AM-4PM. at Edgemont United Methodist Church, 1330 Eauclaire Ave. Florence. Admission \$6. Quilts on display, door prizes, demonstrations, door prizes, boutique and gift baskets.

The Artistic Renderings of Youth exhibit for 2026 runs from March 23-April 30 at Kennedy-Douglass Center for the Arts in Florence. This is a juried exhibit of artwork open to students in grades 7-12 from Colbert, Franklin, and Lauderdale counties. The exhibit and competition are coordinated by area art teachers. Schools may participate or students can enter on their own. Each student can enter up to three works. The deadline for entry in is March 13. Entries are juried and, if accepted, are eligible for ribbons awarded in different grade level groupings. Works must be original and can be in any medium. All 2-dimensional entries must be matted or framed. Framed pieces and canvases must

have hanging wire attached on the back. For more details on entry rules, call Kennedy-Douglass Center for the Arts 256-760-6379 or email: connect@florencealmuseums.com

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence. Public hours are Monday - Friday, 9-4 and on Sunday, 1-4. Admission is free. Please call the KDAC at 256-760-6379 for more information.

Misfit Quilters meets at the Florence Lauderdale Public Library (board room) once a month on Sundays - March 1, and April 5 from 1-4pm. Misfit Quilters is a craft group for adult friends who draw, craft, paint, sew, quilt, embroider, crochet, etc. (all artisans welcome). Bring your project to work on and come join the fun! All adults are welcome.

Menopause the Musical 2@ - Cruising Through 'The Change'" Thursday, February 19, 7pm at Norton Auditorium in Florence.

GFour Productions, winners of 68 Drama Desk and 54 Tony Awards has announced a new nationwide tour of Menopause the Musical 2: Cruising Through 'The Change' beginning on the East Coast followed by more than 50 cities across the United States and Canada.

Menopause the Musical 2 is the new sequel to the long-running, international hit show Menopause the Musical, a groundbreaking celebration of women who are on the brink of, in the middle of, or have experienced 'The Change.' Five years after their chance encounter in a department store, we set sail with our beloved ladies for more high jinks on the high seas - plus hot flashes, mood swings, and memory lapses! Join them on a trip of self-discovery, backed by a new soundtrack of tow-tapping parodied hits from the 70s, 80s and 90s. Stops on the national tour include New York, Pennsylvania, Texas, Indiana, Illinois, Florida, Texas, California, Michigan, Alabama, Georgia, Tennessee and more.

For tickets, please click here: <https://tinyurl.com/SSDMenopause>

Environmental journalist and author Sharon Udisan will discuss the ugly history of corporate greed Sunday, March 1 at 2pm at the Florence Lauderdale Public Library, with her review of her coauthored book, "Poisoning the Well: How Forever Chemicals Contaminated America."

Military impunity and community devastation are both prevalent in four highly contaminated places, including north Alabama. The book introduces readers to people who, while fighting for their own lives, take action to fix a broken regulatory system. The presentation is free. Visit FLPL.org for more information.

Spring Series - Jacksonville Church of Christ, at 414 County Rd 28 in Florence, will host a Spring Lecture Series at 7pm with various quest speakers each Wednesday in March and April. The theme is the "Armor of God."

Everyone is welcome. The schedule includes:
Ben Siegel, March 4
Austin Swinea, March 11
Justin Pannell, March 18
Picky Collum, March 25
Harrison Chastain, April 1
Matt Miller, April 8
Chris Moran, April 15
Kirk Brothers, April 22
Adam Ragland, April 29

LifeSouth Bloodmobile Dates:
Wednesday, February 18 Russellville Hospital, 10am - 5pm
Friday, February 20 Krispy Kreme, Florence, 9am - 3pm
Saturday, February 21 Austin's Shoes - 380 Cox Creek Parkway Florence, 10am - 4pm
Sunday, February 22 Foodland - Killen, 10am - 4pm
Tuesday, February 24 Mars Hill Bible School, 8:30am - 3pm

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

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!

Calling all detectives, true crime readers, and book lovers!! Lin Cognito—the world's finest pun-cracking, match-making, clue-solving detective—is back, and she needs your help to find out "Who Killed the Love Interest?"

Join a small group of book lovers to complete puzzles, look for clues, and talk about your favorite literary tropes.

Get ready to crack up and crack the case. All Ages.

Muscle Shoals Meets the 70s on Saturday, February 28. After rocking the house with the 80s last year, The Princess Theatre is turning back the clock once again—this time to the groovy, soulful, genre-shaping sounds of the 1970s. Tickets via princesstheatre.org

Headlining the night are The Fiddleworms, the beloved Muscle Shoals rock band known for carrying forward the legacy of the Shoals sound. Renowned for their dynamic original music as well as their electrifying tribute performances, The Fiddleworms will lead an unforgettable musical journey through the decade that gave us everything from funk and soul to Southern rock and singer-songwriter classics.

Joining them is an incredible lineup of Shoals musicians bringing unmatched artistry and passion to re-imagine the iconic hits of the 70s. Featured performers include Shoals Strings, Polyester Horns, Marie Lewey, Cindy Walker, Bay Simpson, James LeBlanc, Angela Hacker, Christopher Mefford, Jamie Barrier, Scott Campbell, Lenny LeBlanc, Gary Baker, Rob Aldridge, Jimmy Nutt, Carla Russell, Monkee Wammack, Matt Prater, Weston Stewart, Daniel Crisler, Natasha Nix, Kelvin Holly, G!Mane, Corey Jones, Lucie Tiger, and Greg Frank.

The Muscle Shoals Meets concerts sell out year after year in Muscle Shoals, and last season's Muscle Shoals Meets the 80s was one of the most talked-about events of the spring at The Princess Theatre. This edition promises an exhilarating blend of powerhouse vocals, tight musicianship, soulful grooves, and a whole lot of 70s nostalgia—celebrating both the timeless sound of the decade and the world-renowned musical heritage of the Shoals.

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ASK THE ATTORNEY



Thomas McCutcheon

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

Q My wife and I had Wills drawn up about 15 years ago leaving everything to the surviving spouse and then to our two children. One of my children passed away. He was married but had no children. My question is do we need to have our Wills revised to omit my younger child from our Wills in order that my surviving child receives the assets of the estate with no issues?

- James Florence, AL

A You don't have to have it re-done. It will work as intended. I like to make sure that Wills are clear and use either the term per stirpes or per capita. The first means that if a child predeceases the parent that any children they have receive exactly what that child would have received. Think of grandparents and grandchildren with the parent having died leaving issue.

Let's take that apart. A married couple with two children gets older and have grandchildren. One of their children dies from whatever cause, illness or accident, leaving children which are the married couple's grandchildren.

Now, we have a married couple with one living child, one deceased child and grandchildren. If the Will leaves everything to the two children (one of whom is now deceased) and the Will uses the term per stirpes, the grandchildren take exactly what their parent would have taken.

In the majority of people that I prepare Wills for, they want their grandchildren to get whatever their child would have received. It's a pretty mixed bag as to the spouse of the deceased child. What I mean by that is that parents want their children or grandchildren to get what they earned and saved through their lifetime. They're not very interested in the widow or widower intercepting that, remarrying, and spending what they earned with the grandchildren not receiving the proceeds of their lifetime accumulation.

All that being said, your living child will receive all your property upon the death of the survivor of the two of you.

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



Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

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We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

DAVE Says

by DAVE RAMSEY

YOU'RE TOO CLOSE TO STOP NOW!

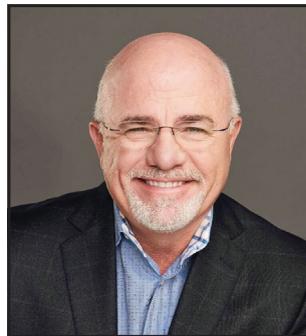
Dear Dave,
My husband and I make \$180,000 a year combined. Right now, we're working on our debt snowball. We're almost debt-free except for our home, but we still have a little bit left on two car payments and some credit card debt. He wants to get rid of the credit card debt, but he doesn't seem to mind having car payments. I'm not sure I understand why he feels this way, and I'm a little worried he might lose interest in paying off debt once the credit cards are gone.

Keri

Dear Keri,
To be honest, I'm not sure I understand his thinking either. They're both debt payments, and you're being charged interest on both of them. The only difference I can see is that one's attached to a car and one's not. It makes about as much sense as saying you like Visa better than MasterCard.

Even if he has some strange hang-up about car depreciation, that argument doesn't hold water, either. Cars go down in value whether you borrow money to buy them or not. A \$30,000 vehicle will be worth half that in just a few years, no matter what you do. And car payments won't keep it from depreciating, or slow the rate of depreciation.

You know, sometimes people just get burned out and tired of paying the price to become debt-free. I've seen it happen several times when folks have been working at it for a while, and they start to feel like they're never going to get there. What if you two sit down, and have a detailed talk about why he feels this way? See if you can find out why he feels the way he does about car payments, and where the root of the problem really lies.



reminding him how far you've come together. Remind him how close you are to winning, and how much you love and respect him for being part of it all.

You two can do this!
— Dave

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

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| <p>Oscar Mayer Lunchables</p> <p style="font-size: 1.5em; color: #0070C0;">2/\$4</p> | <p>Oscar Mayer Wieners</p> <p style="font-size: 1.5em; color: #0070C0;">2/\$5</p> | <p>Pork Chops Assorted</p> <p style="font-size: 1.5em; color: #0070C0;">\$1.59</p> <p style="font-size: 0.8em;">LB.</p> |
| <p>Pork Chops Center Cut</p> <p style="font-size: 1.5em; color: #0070C0;">\$1.99</p> <p style="font-size: 0.8em;">LB.</p> | <p>Baby Back Ribs</p> <p style="font-size: 1.5em; color: #0070C0;">\$2.99</p> <p style="font-size: 0.8em;">LB.</p> | <p>Chicken Leg Quarters</p> <p style="font-size: 1.5em; color: #0070C0;">79¢</p> <p style="font-size: 0.8em;">LB.</p> |
| <p>Bone-in Chicken Breast</p> <p style="font-size: 1.5em; color: #0070C0;">\$2.29</p> <p style="font-size: 0.8em;">LB.</p> | <p>California Navel Oranges</p> <p style="font-size: 1.5em; color: #0070C0;">\$3.89</p> <p style="font-size: 0.8em;">4 LB. BAG</p> | <p>White or Red Grapes</p> <p style="font-size: 1.5em; color: #0070C0;">\$2.99</p> <p style="font-size: 0.8em;">LB.</p> |
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