

2 Promotions from Within

SHEFFIELD – Bank Independent recently announced the promotions of **Anne Osborne** and **Hallie Mauldin**. These advancements reflect the Bank's commitment to long-term strategy, thoughtful succession planning, and investment in its people.



Osborne

Both Osborne and Mauldin represent the fourth generation of the Mauldin family to serve Bank Independent, continuing a legacy of leadership and community commitment.



Mauldin

Osborne has been promoted to Vice President – Business Strategy, building on the expanded responsibilities she assumed last year to strengthen the Bank's strategic capabilities in an increasingly

See SHORTs... on Page 2

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Plugged In!

The Wake-Up Call for Parents



Newcom

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 at Tuscumbia First Methodist Church, located on 3rd Street in Tuscumbia. The featured speaker for the event is Kelly Newcom of *Brave Parenting.com*, a nationally recognized voice on guiding families through the



See PLUGGED... on Page 13



Courier Journal Perma-Note For information about advertising in premium positions like this, please call 256-740-4701.

Roots of Resilience: Creating Livable Communities Through Healthy Landscapes FRIDAY, MARCH 6

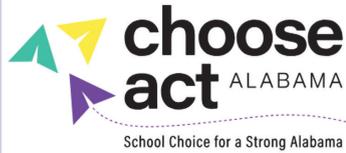
Cross Point Church of Christ, located at 1350 Cox Creek Parkway in Florence. The event, "Roots of Resilience: Creating Livable Communities Through Healthy Landscapes," will include information presented by experts on how healthy landscapes enhance quality of life, aesthetics, and biodiversity

See ROOTS... on Page 4

Looking to Create That **Healthy Landscape**

FLORENCE – The City of Florence Tree Commission and the Florence Beautification Board present the 29th Annual Urban Forestry and Horticulture Conference on Friday, March 6 at

Choose Act Offers Education Choice



SHOALS – 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 homeschooled student (up to \$4,000

per family) for qualified education costs through approved providers. These ESAs may be used for tuition, fees, and other qualified educational expenses at approved Education Service Providers (ESPs) across the state.

As a newly implemented program,

See CHOOSE... Page 7

NAMC Premieres the Da Vinci 5

FLORENCE – North Alabama Medical Center recently became the first hospital in the Shoals region—and only the sixth in the state of Alabama – to acquire and utilize the Da Vinci 5, according to a release from the hospital.

The Da Vinci 5 is the newest and most advanced robotic surgical system from Intuitive. The arrival of the DV5 marks a significant point in the

See DA VINCI ROBOTICS... Page 14



Part of the Da Vinci 5 Courtesy

INSIDE this Issue

Automotive Inside



Advance Auto Sales

- On Your Debt
- Medicare Minute
- Ask the Attorney
- Adopt-a-Friend
- First Metro Youth

- Insurance Insights
- Jackson in Leighton
- Dave Ramsey
- Commentary
- Your Letters



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Rev. Jesse Jackson speaking at Colbert County High School in 1984 while on the Presidential campaign trail. Photo Courtesy of Sheryl Hamilton

Shorts...

2 Promotions from Within

Continued from Page 1

complex and regulated environment. She will continue reporting to Chief Financial Officer, **Adam Compton**. "Anne brings a thoughtful, disciplined approach to strategy and execution," Compton said. "As the fourth generation of her family involved at the Bank, she brings both

a deep respect for our values and a vision for the future."

Her strong regulatory background and broad understanding of banking operations have made her a trusted partner throughout the organization.

Mauldin, the bank's Culture & Engagement Officer, has been promoted to Vice President - Team Member Care. In her new position, Mauldin will lead Internal Communications, Workplace Experience, Learning & Development, and Professional Development.

"As a fourth-generation leader, Hallie carries forward a longstanding commitment to our people and the culture that defines our organization," said **Penny Camp**, Chief Administrative Officer. "Her dedication to serving our team members is evident in the way she supports their development and strengthens our culture for the future."

Mauldin's development path was part of a long-term succession plan and included extensive exposure to the Bank's culture, departments, and leadership.

The theme of Jackson's campaign was, *HOPE for a Better Tomorrow*.

His vision was that there could be better days ahead, that all people could one day share in the same benefits and opportunities that these United States has to offer. A brighter day would come, and equal opportunities would knock at our doors. Jackson was a historical figure who helped pave the way for many. His passing last week at age 84 brought back memories for many in this area.

"Rev. Jackson made a stop at Colbert County High School and "Keep Hope Alive" resounded all thru his message," said **Sheryl Hamilton**, who attended with her family that day. "He loved people no matter their color or nationality, he wanted to represent each of them."

Hamilton's husband, the late **Rev. C. D. Hamilton**, was part of the civil rights movement at an early age, and he would participate in the commemorative Bloody Sunday walk each year not far behind Jackson and the late **John Lewis** across the Edmund Pettus Bridge in Selma "Our family looked forward to that special trip to Selma to learn more about our history," Sheryl added.

Jackson Was in Leighton

LEIGHTON—Excitement was captured the minds of residents around the Shoals area when word circulated that **Rev. Jesse Jackson** was coming to the Shoals as part of his Presidential campaign in 1984.

See SHORTS... on Page 3

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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.

PLUGGED IN

DISCIPLESHIP IN A DIGITAL AGE

SUNDAY, March 1 • 4-6pm

Tuscumbia First Methodist Church • 104 E. 3rd St, Tuscumbia

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Shorts...

Continued from Page 2

Celebrating Parks' Legacy

SHEFFIELD—The Ministers' Wives and Widows Auxiliary will celebrate the life and legacy of Rosa Parks, "A Black History Experience," on Saturday, February 28 at 3pm at Calvary Missionary Baptist Church in Sheffield.

Speakers for the event include Kaytrina Simmons, Florence City Council, President, representing District 1; Diamond Eggleston, S.H.I.N.E. Youth Speaker; and Sheryl Hamilton, President of the Ministers' Wives, and Widows Auxiliary.

The event is free and open to the public. Calvary MB is located at 1112 S. E. 18th St. in Sheffield.

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The Lord Is!

Nothing exists without the hand of a creator! Delving into the realm of the origination of God is a futile attempt! What God reveals of Himself is written in the Holy Bible, the KJV. Moses sought His name in: **Exodus 3:13&14** "And God said unto Moses, I AM THAT I AM: and he said, Thus shalt thou say unto the children of Israel, I AM hath sent me unto you." The Apostle Paul stated: **Romans 11:33** "O the depth of the riches both of the wisdom and knowledge of God! how unsearchable are his judgments, and his ways past finding out!" It is well advised to: **John 5:39** "Search the scriptures; for in them ye think ye have eternal life: and they are they which testify of me." **2 Timothy 2:15** "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." It's high time to act on what we understand and not what we don't understand. When you start believing the book, then the LORD through the Holy Spirit will open up to you the things of God! If you're confused, it's not God, it's the devil.

1 Corinthians 14:33 "For God is not the author of confusion, but of peace, as in all churches of the saints." If you're confused, find a place where the Holy Spirit is directing traffic! If you are worried and unsure of anything, pray you will find a place of joy, love and peace and assurance!

You will die, and it's your responsibility to be prepared to meet the Maker of heaven and earth!

Christ died for our sins, shed His blood and rose again for us to be ready to meet God! Jesus is the only one who can prepare you to stand before Him! God has provided a free gift of eternal life to all who would receive it. Only a fool would turn that offer down. The Lord Jesus stands with open arms today to accept you if you will accept Him! Will you do it? The title above appears in the Bible 159 times! Be ready, you will meet GOD soon!

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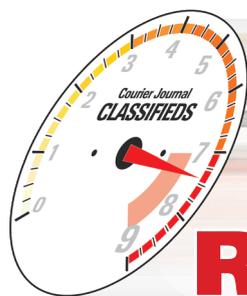
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Roots...

Continued from Page 1

in the urban setting will benefit homeowners, businesses, and all who enjoy nature.

A Pesticide Recertification Class will take place on Thursday, March 5, also at Cross Point, for professionals, including arborists, horticulturists, and landscapers, and continuing education units. These CEUs are also available to professionals who register to attend the conference on Friday, March 6.

Registration Options:

Participants may register for one or both days.

Thursday, March 5
Pesticide Recertification Class
\$50 Late/Day-of: \$55

Friday, March 6
Urban F & H Conference
\$50 Late/Day-of: \$55

2-Day Package
March 5-6
Pesticide Class + Conference
\$80 Late/Day-of: \$85

Registration includes lunch and snacks on each day attended.

For details and to register, visit Eventbrite.com and search "urban forestry."

Mail-In Registration. To skip online processing fees and pay by cash or check, call 256-760-6407

On-site Registration will also be available at the door (late registration rates apply).

Thursday, March 5
Pesticide Recertification Class:

All-day training designed for licensed professionals seeking required pesticide recertification.

Time: Sign-in & late Registration: 8am, Class: 8:30am - 3:30pm

What's Included: Required pesticide recertification training ISA CEUs (number TBD)

Board of Registration for Foresters CEUs (number TBD)

Lunch and snacks Hosted by: City of Florence Tree Commission. Attendees may also earn additional CEUs by attending the conference on Friday.

Friday, March 6
Urban Forestry & Horticulture Conference:

A full day of speakers, networking, and professional training focused on building healthier, more resilient communities through urban forestry and horticulture.

Time Sign-in: 8am, Conference: 8:30am - 4pm

What to Expect: Expert guest speakers from across the Southeast Topics covering urban forests, native plants, biodiversity, and community quality of life. Local vendor displays.

Lunch provided by Café 222 (noon) Door prizes at noon and 3:45pm

For questions or Assistance, contact Sydney Alexander, 256-760-6407, salexander2@florenceal.org



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Monday - Friday
8:00am - 5:00pm

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 51,892 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

EDITORIAL POLICY: Your Courier Journal accepts a variety of news releases, photos, stories, Letters to the Editor and upcoming community, church or civic events for publication as space permits. Please submit all materials in written form to:

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Sunday, March 1st, 1pm-3pm

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for consideration in the following
week's issue. • Email to editor@courierjournal.net

Bring Your Telescope! - Members
of the Shoals Astronomy Club will
be in the Florence Lauderdale Public
Library parking lot from 5:30-6:30pm
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.

**Cypress Moon Studios and The
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Outsiders" adapted by Christopher
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Public Performances 7PM: Thursday,
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For tickets visit Cypressmoonstudios.org
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**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.

**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,
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See NOTES... page 16



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Applications are available at the TimesDaily Office
219 W. Tennessee St., Florence, AL 35630
Questions or resumes may be emailed to:
Kevin.Blurton@timesdaily.com

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The City of Tuscumbia is accepting applications for the position of **Laborer in the Public Works Department.**
This position will remain open until filled.
Applications may be picked up at Tuscumbia City Hall, 116 East 6th Street, Tuscumbia, AL 35674, and must be returned to City Hall or mailed to P.O. Box 29, Tuscumbia, AL 35674 during regular business hours; Monday -Friday, 8:00 a.m. to 4:30 p.m.
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The TimesDaily has an immediate opening for a full-time Advertising Administrative Sales Assistant / Event Coordinator
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• Interacting with customers and other departments on a regular basis
• Assisting management with scheduling special sections
• Filing daily newspapers
• Answering phone calls and emails
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This week's featured student is **Hayley Hall** from Deshler High School.

Hayley is a member of the National Honor Society, National Technical Honor Society, DECA, Skills USA, Science Club, Scholars Bowl, and Key Club. She is the Secretary of the Deshler High Student Council. The senior is also a member of the school's Cross County and Golf teams.

Hayley's Post-Graduation Plans are to study Civil Engineering.

Hayley is active in her community volunteering with: the Helen Keller Festival, Special Olympics, Saddle up for St. Jude, Tigers Feeding Tigers, Pancake Day, and Baking Fundraisers.



Hayley Hall

What have you learned as a member of YLB?:

Have a plan for student loans. Credit is a good thing to build; however, you need to be careful about what you borrow.

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Continued from Page 1

many families may be unfamiliar with how it works or how to apply.

Dr. Jason Imbrogno, Associate Professor, Economics at UNA, will host several free public presentations at local libraries in the coming weeks that will explain the CHOOSE Act, including eligibility, how to apply, and how families can use the funds.

Each 30-minute presentation will be followed by a time set aside for audience Q&A. There is no cost to attend or obligation thereafter.

THE SCHEDULE:

- Rogersville Public Library** --Saturday, Feb. 28, 9:30am;
- Sheffield Public Library** --Tuesday, March 3, 9:30am;
- Florence-Laud. 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 (Tuscumbia)** --Friday, March 13, 10:30am.

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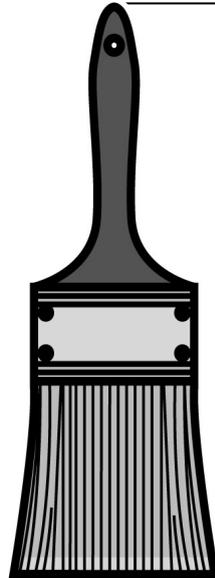
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Commentary

Pace Gave a Pulse to Our Community

Although I met Terry Pace sometime in the late 1980s and knew him primarily through press-related events during his 25 years at the TimesDaily, it was noticeable from day one that he was so much more than a lone, young reporter. His magnetic personality drew in so many people. Terry was extremely intelligent yet measured – mature beyond his years. His legacy only grew from there.

For decades Terry was the Shoals greatest ambassador in written and spoken word.

Our community lost much of that insatiable passion a little over a decade ago when health issues claimed much of his ability to communicate clearly. That passion was silenced when he passed away last week at the tender age of 63. He had so much more to give.

Terry was always impeccable as an emcee at local events, speaker at area meetings, an actor or director in local thesbian circles, a distinguished writer on everything from local articles to assisting with autobiographies of

In A Few Words



TOM MAGAZZU
Editor

See PACE... on Page 22

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

Courier Journal

in the Shoals

THIS WEEK

February 25, 2026

Happening THIS WEEK

SOME HOMES PROVIDE OPPORTUNITIES

for Love & Stability

FLORENCE – The First Lauderdale County DHR Foster and Adoptive Recruitment Fun Day is set for Friday, February 27 from 10am-5pm at Lauderdale County DHR, 424 Veterans Drive in Florence. Fun games and refreshments are part of this special event designed for community and connection. Please invite your

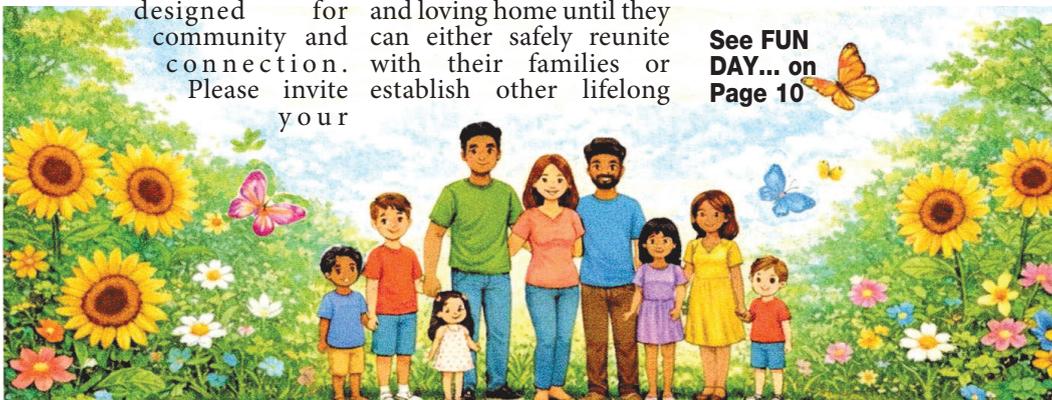
Lauderdale Co. DHR Foster & Adoptive Recruitment Fun Day FRIDAY, FEBRUARY 27

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

relationships!

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

See FUN DAY... on Page 10



THE MISSIONS YARD SALE AT REDEMPTION SHOALS takes place Saturday, February 28 from 7am-3pm. Donation drop-offs are Thursday, February 26 and Friday, February 27 from 9am-6pm at 503 Wilson Dam Rd. in Muscle Shoals. All proceeds go to funding mission trips. Cash, Check, Venmo, CashApp accepted.

RIVERHILL SCHOOL'S 4TH ANNUAL CHILI COOK-OFF will take place on Saturday, February 28, from 2-5pm on Mobile Plaza in downtown Florence. This is a family friendly event with delicious food, tasty beverages, excellent entertainment, and fun for all ages! Teams will vie for the approval of a small panel of judges and guests alike, in the hopes of taking home an award for their winning chili recipe. Sponsors and their teams will focus on winning the chili contest and the attendees from across the Shoals will enjoy the food, fun, and good-humored rivalry. Proceeds benefit Riverhill.

BRING YOUR TELESCOPE! - Members of the Shoals Astronomy Club will be in the Florence Lauderdale Public Library parking lot from 5:30-6:30pm 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.

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YOUR Letters

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

- by Mail, in Person, or Mail Slot
Editor-Courier Journal
219 W. Tennessee St., Florence, AL 35630
- e-mail: editor@courierjournal.net
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Europe is Finished

Dear Editor:

President Trump's persistence in keeping us out of another European war has won my admiration and gratitude. It's also gratifying that he seems to share George Washington's skepticism about entangling European alliances.

Trump's success is even more remarkable in view of the forces arrayed against him in politics and the media. The administration's hammer blows, along with the blows of articulate conservative web sites, have knocked the legacy media senseless on the issue of U.S. involvement in the Ukraine War.

Even Alabama Public Television's telecast of the scandal-plagued BBC

"news" failed to move us into war. The false narrative was meant to draw young Alabamians onto the battlefield of Ukraine. Thanks to conservative commentators, media misinformation has been continuously shot down. In some cases, involving casualty figures, false reports by the legacy media have been "destroyed on the ground." Such is the new age of commentary and news reporting.

Latest estimates show that two million young Ukrainians have fled

their country to avoid the death-trenches of the war. Another 200,000 are said to be AWOL from the Ukraine armed forces, practically a whole army. This is the war the media wanted for young Alabamians.

What's more, polls persistently tell us that a large portion of the European people won't fight for their own country, even in the event of an invasion. Europe is finished.

See LETTERS... on Page 18

... He was once considered too perverted to show the bottom part of his body on TV ...



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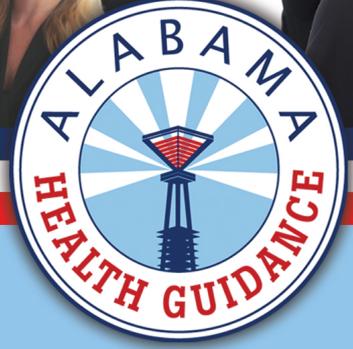
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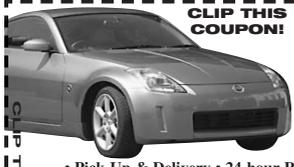
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Fun Day...

Continued from Page 1

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 Kari McCord at 256-760-5014.

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ON YOUR DEBT



Tax Refund Season & Bankruptcy: What Alabama Consumers Need to Know Before Spending Their Refund

B. Grant McNutt
 Managing Attorney

Tax refund season brings hope for many individuals and families across Alabama— especially for those struggling with debt. For some, a tax refund represents the first financial breathing room they've had in months or even years.

But if you're dealing with overwhelming debt or considering bankruptcy, your tax refund also raises important questions. Without proper planning, mistakes during tax season can delay your case or cost you money unnecessarily.

Here's what you need to know about **tax refunds and bankruptcy in Alabama**, no matter where you are in the process.

Your Tax Refund Is an Asset — Even Before You Receive It

One of the biggest surprises for consumers searching for a **bankruptcy attorney near me** is learning that a tax refund is considered an asset, even before it hits your bank account.

- This matters because:
- Creditors may attempt garnishments or levies
 - Bank accounts can be frozen
 - The timing of your bankruptcy filing becomes critical

And here's the most important rule to understand:

Until your bankruptcy case is filed and you receive your case number, nothing changes.

- Creditors can still:
- Garnish wages
 - Levy bank accounts
 - Offset tax refunds
 - Continue collection efforts

Your **case number** is what triggers bankruptcy protection under federal law.

No Matter Where You Are in the Bankruptcy Process, Refunds Matter
 This guidance applies whether you're:

- Are considering **Chapter 7 bankruptcy**
- Are considering **Chapter 13 bankruptcy**

Why? Because for many consumers, tax refund season is the one time of year they have extra funds that can actually change their situation. If you're trying to decide between Chapter 7 or Chapter 13, understanding how tax refunds are treated in each type of case is critical before you file.

How a Tax Refund Can Help Your Bankruptcy Case

Used correctly — and with guidance from one of our experienced bankruptcy attorneys at Bond & Botes — a tax refund can help you move forward.

- In many cases, a refund can be used to:
- Retain a bankruptcy attorney
 - Pay attorney fees
 - Get your bankruptcy case filed sooner
 - Catch up on a Chapter 13 plan
 - Reduce the length of a Chapter 13 case

Once your case is filed and you receive your **bankruptcy case number**, that number becomes your protection. It stops collection calls, wage garnishments, lawsuits, and creditor harassment.

Final Thought

For many consumers across Alabama, tax refund season is a turning point. It may be the one time of year you have extra funds that can help you **retain counsel, file your bankruptcy case, and finally get real protection.**

Don't guess. Don't wait. And don't spend first and ask questions later.

A quick call with us can put you on the fastest path to real relief.

Contact the Bond & Botes Law Offices

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

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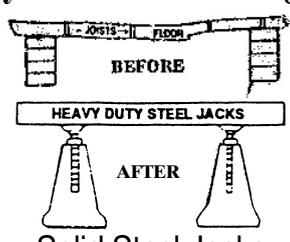
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Insurance Insights

"Below is a State Farm® Simple Insights® article about "Tips for Tenant Screening" is provided by State Farm agent Rebecca Stutts Hovater.

Tips for Tenant Screening

Tenant screening helps minimize the risk of renting to high-risk applicants.

Tenant screening process

As a landlord, you can create tenant interest by writing an effective rental listing. It's common for landlords to make this huge mistake: only requiring a rental application and meeting their tenant at a showing. This method leaves room for error when deciding if a prospective tenant is qualified. **Here are a few things to be mindful of and include in your screening process.**

- Let the prospective tenant know that you do require a tenant background check.
- Provide the potential tenant an avenue to apply either online or on paper.
- Perform a screening of the applicant and evaluate it.
- Meet the potential tenant in person, if possible, to evaluate:

Inconsistent answers, Reluctance to complete a credit or background check, Delayed communication or expressing disinterest, Disrespectful behavior at your property showing

It is important to create a consistent screening process that honors all Fair Housing Act laws that protect tenants from discrimination. Some of these laws include protected classes such as gender, family status, sex, disability, national origin, religion, color and race. Talk to a lawyer if you have questions.

How can I check a tenant's credit?

There are several ways to get a tenant credit report, but the easiest solution is using an online service. As soon you enter their email, they'll receive a notification asking them to authorize the reports by entering their Social Security Number. Shortly after, you'll get an email stating that the report is ready to be viewed.

Is the tenant financially responsible?

Credit scores range from 350 to 800. Typically, the higher someone's score is, the more financially responsible they are. Beyond the credit score, credit reports reveal even more information: red flags, account summaries and tradelines.

Red flags are typically indications of potential fraud, and this information is gathered based on a tenant's residence history and employer info.

You'll be able to view a tenant's current monthly balances organized by account type and their current debt load.

And last, you'll view a tradeline of each open account complete with payment status, so you know whether they have a history of making payments on time.

What can be considered in a decision?

As a landlord, you're allowed to decline a tenant for not having enough income, not being financially responsible or having too many financial obligations to afford your rent price.

However, you're required to tell a tenant if you're rejecting them due to information on their credit report, according to the Fair Credit Reporting Act. This gives tenants the opportunity to dispute any information on the credit report with the credit bureau.

Before making your final decision, we also recommend requesting two more important reports: background and eviction reports. With all three reports, you'll get a complete view of who your applicant is. Credit reports tell you how your applicant treats creditors and their finances. Tenant background checks tell you how they treat society and neighbors. Eviction reports tell you how they've treated prior landlords.

Tenant insurance

In some cases, landlords may want to verify the applicant is obtaining or has renters insurance to protect their personal belongings and any damage to the property. Like a tenant's credit score, requiring proof of renters insurance might be an indicator of a potential tenant's ability to pay rent on time.



State Farm® Insurance Agent
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Plugged...

Continued from Page 1

the challenges of modern media and technology.

Newcom will offer practical, faith-based insight designed to equip parents, grandparents, teachers, and caregivers to engage technology wisely while nurturing healthy, Christ-centered relationships with children.

Children today are growing up in a digital world that can feel overwhelming for the adults who care for them," organizers said. "This event is designed to encourage and equip anyone who works with, lives with, or loves children to approach media and technology with clarity, confidence, and biblical wisdom."

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.

Registration is required to ensure adequate seating, childcare staffing, and event resources.

For more information or to register, contact Liz Bowlin at 205-363-1963 or email her lizbowlin.kidmin@gmail.com

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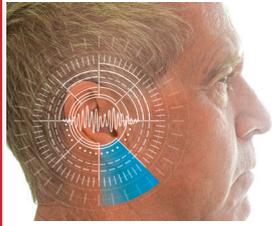
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Da Vinci Robotics...

Continued from Page 1

evolution of NAMC's robotic surgical capabilities that began in 2013.

Dr. Zachary Griffith recently performed the hospital's first procedure using the new platform, which joins NAMC's existing fleet of two Da Vinci Xi machines.

"Everything went extremely well," said Dr. Zachary Griffith, who has performed over 600 robotic surgeries throughout his career. "The DV5 is a significant leap forward. From the practical side, ergonomics are much better, which is helpful during longer cases. The haptic feedback also allows for more precision when measuring tension on a patient's tissue, making robotic surgery even safer."

The Da Vinci 5 introduces more than 150 design enhancements over previous models, most notably Force Feedback technology. This allows surgeons to "feel" the push-and-pull forces exerted on tissue during a procedure, a sensation previously missing from robotic platforms.

"We are proud to bring this level of technology and care to the Shoals," said Mike Howard, CEO and Market President of North Alabama Medical Center. "The addition of the DV5 reflects our ongoing

investment in innovation and our surgical teams." More than 4,500 robotic surgeries have been performed at NAMC to date. The addition of the Da Vinci 5 will allow more surgeons to offer minimally invasive options for complex surgeries.

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No matter who you are or where you are in life, you can be assured that God loves you and has a purpose for your life.

Because of sin (falling short of God's righteous standard), we are separated from God and are spiritually dead (Romans 3:23). However, because God loves us, He provided a way for us to connect with Him by sending His Son, Jesus, who never sinned, to die in our place as payment for our sin. John 3:16 says, "God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life."

To begin a personal relationship with God, agree

with Him about your sin and your need for forgiveness. If you are ready to make this choice, as an affirmation of your belief, you may wish to pray a prayer like this one: *Dear God, I understand I am a sinner, but I believe Jesus died for my sins, and I now accept His gift of eternal life. Thank You for forgiving my sins. Thank You for my new life. From this day on, I choose to follow You and Your will for my life.*

If you choose to begin a personal relationship with God through His Son, Jesus, please share this with the person of church that gave you this. To learn more, visit sbc.net/knowjesus.

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ASK THE ATTORNEY



Thomas McCutcheon

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

New Developments In Big Truck Cases

Joel and I really like handling big truck cases. They are very different from your usual automobile case. The injuries caused by big trucks are often catastrophic or result in death. Big truck insurance companies are represented by lawyers who are well versed in defending commercial trucking cases.

In many ways the law is much more favorable to an ordinary driver than it is to a commercial driver. A professional driver is required to have a commercial driver's license. They are required to have a DOT

physical. The Federal Motor Carrier Safety Administration requires a written employment history be provided to their employer. This means that if there are previous accidents, tickets, or other questionable characteristics the new employer has records that call into question their judgment in even hiring a particular driver.

These drivers and their companies try and level the playing field by having a safety person designated to go to the scene of the accident and begin an investigation as well as making sure the drivers know what to say and what not to say.

As we at McCutcheon & Hamner emphasize getting an accident reconstruction team to the accident site within 24 to 48 hours is so helpful because we can get video not only from the stationary video cameras on nearby buildings but also the video from the tractor-trailers that are in the vicinity.

We won a multi-million-dollar case based on a dash cam of an accident taken by the tractor-trailer behind the accident we were hired to handle.

A new development is the Department of Transportation is revoking the license of more than 550 commercial driving schools that train truckers and bus drivers must close after investigators found they employed unqualified instructors, failed to adequately test students, and had other safety issues, the federal Transportation Department announced February 18, 2026. The move marks the Transportation Department's latest effort to improve safety in the trucking industry. And unlike its previous actions last fall to decertify up to 7,500 schools that included many defunct operations, this latest step is focused on what it deemed were active schools with significant shortcomings that inspectors identified in 1,426 site visits.

I can assure you that we will begin to ask where the drivers received their training. I would think that any company that hires drivers from school whose licenses were revoked would be questioned about that decision. It would show poor judgment to hire a driver who wasn't well qualified with a clean driving record.

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



Please send the questions to: "Ask the Attorney,"

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Notes...

Continued from page 5

The 'Hi Neighbors of the Shoals' women's social group meets on the 1st Tuesday of each month (March 3) at 10:30am in the Florence Public Library, 256-764-6564. The group welcomes all ladies who are residents of the Shoals. Come join us!

Somewhere in Time - A social support group for Widow/Widowers in their new life journey after the loss of a spouse. Call for schedule 256-791-5569.

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.

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See NOTES... page 19

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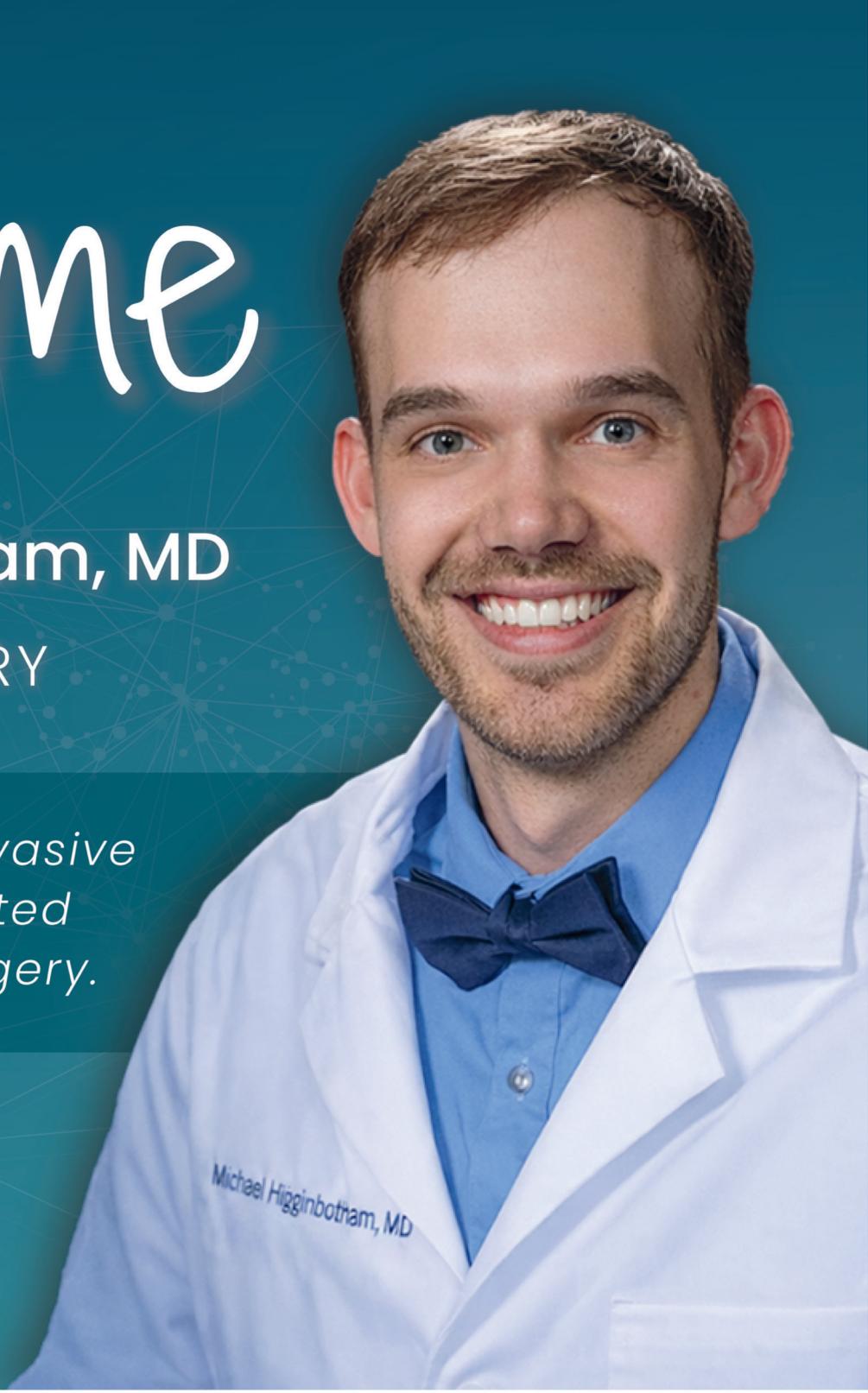
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DAVE Says

by DAVE RAMSEY

PAY FOR DAD'S LIFE INSURANCE POLICY?

Dear Dave,
I talked to my dad the other day, and he wants me to pay for his life insurance policy. He says I should look at it as an investment, and he doesn't want to pay for it himself anymore, since he'll never get any benefit from the policy. My dad is 65 and in pretty good health. I'm 24 and not sure how I feel about his request. Can you give me some advice on handling the situation?

Frankie

Frankie,
This is really weird. I'm sure it was doubly weird for you to hear it from your dad! Even if you didn't say it out loud, you had to have asked yourself, "Say what?" I'd take a hard pass on

this one. Do you get what I'm saying? The answer to this question is no. Plain and simple. If your dad is in good health, you could be paying on this thing for another 20 or 30 years. That's ridiculous!

Plus, it sounds like someone needs to explain the purpose of life insurance to him. The proceeds from a life insurance policy are there to protect the ones you leave behind when you die — your family — so they can cover the bills and be financially stable without your income. Life insurance is not an investment.

Now, I know he's your dad. That makes the situation a little touchy. But if I were you, I would sit down with him and respectfully let him know I have no intention of "investing" in his death. You're 24. And in my mind, that means you have other kinds of investing you should be looking into — like retirement planning.

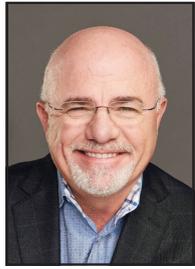
If you're anything like me, you're fighting the impulse to be a little snarky about this whole thing. But this

is your dad. A little respect is in order. Besides, being snarky isn't going to solve anything, even if it does make you feel better for a minute.

Something tells me your dad does crazy things like this from time to time. He's little quirky, maybe. But deep down, he knows this is a strange request. My advice? Don't go into a lengthy discussion about it. Just smile, thank him for the offer and let him know you're going another route with your investments. Two sentences and a kind, but firm, no.

Good luck, Frankie!
— 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.



Letters...

Europe is Finished...

Continued from Page 8

None of this means that WWII can't still happen. Trump is only one man, and the warmongers are many. My prayer is that he will be able to settle the war issue, accept his well-deserved peace prize, and then turn his attention even more to our Western Hemisphere.

Thomas Ponder
Killen

Don't Like It? Don't Watch.

Editor,

As I watched Andrea Bocelli's performance at the Olympics Opening Ceremony and Bad Bunny's Super Bowl halftime show, I thought of this line from *The Shawshank Redemption*: "I have no idea to this day what those two Italian ladies were singing about. Truth is, I don't want to know. Some things are best left unsaid. I like to think

they were singing about something so beautiful it can't be expressed in words and makes your heart ache because of it."

Music and art are subjective. Some of our favorite artists have critics who tried to kill their careers in the name of morality.

Elvis? He was once considered too perverted to show the bottom part of his body on TV. And yet, he became the King of Rock n Roll.

Prince? He was once considered too shocking and provocative in stage performance and appearance. And yet, he gave what is considered the greatest Super Bowl performance of all time.

Snoop Dogg? He was once considered a no-talent pothead from the bad part of the West Coast. And yet, he is now esteemed as a commercial spokesperson and ambassador for American culture.

Dolly Parton? She was considered just another girl singer who used big boobs and a flirtatious

demeanor to advance her career. And yet, she became our national treasure.

We are never going to like all the same musicians, actors, artists, designers, politicians, athletes, authors, etc., and we shouldn't. If you don't like something, turn the channel.

Delaina Greene
Town Creek

Thank You for the Fulfillment

Dear Editor,

As the Health and Wellness Director at the YMCA of the Shoals in 2016, I was a part of a national walk-ability project sponsored by Y-USA.

As a result, the Y campaigned for sidewalks and a crosswalk on Helton Drive, because young people were walking from

See LETTERS... Page 23

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Notes...

Continued from page 16

Muscle Shoals Meets the 70s on Saturday, February 28. After rocking the house with the 80s last year, The Princess Theatre in Decatur 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.

Joining them is an incredible lineup of Shoals musicians including 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, GMane, Corey Jones, Lucie Tiger, and Greg Frank.

The city of Florence invites the community to attend Painting With the Police on Saturday, February 28, a family-friendly event designed to encourage positive connections in a relaxed and creative setting.

The Artsy Place at 1562 Florence Blvd. will host the event from 10am-noon. The first 20 guests will receive a free piece of pottery to paint. This event offers an opportunity for community members to spend time with local police officers while enjoying a hands-on art experience. All are welcome to attend.

Join Ms. Aamayli for fun stories and crafts or the entire family at the Florence Lauderdale Public Library Saturday, February 28 at 11am. Visit FLPL.org for more information.

See NOTES... page 21

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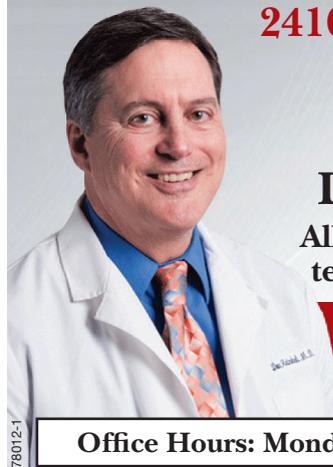


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Differences: 1. Camera is higher. 2. Music note is lower. 3. Rail is added to fence. 4. Cap is different. 5. Hill is added. 6. Tree trunk is thicker.

Notes...

Continued from page 19

LifeSouth Bloodmobile Dates:
Thursday, February 26 IHP, LLC 0 1769 Lawrence Street E., Russellville, 9am - 4pm
Saturday, February 28 Colbert Heights High School, 6825 Woodmont Drive, HOSA Lab, Tuscumbia, 8:30am - 3:30pm
Saturday, February 28 AT&T - 15046 Hwy 43, Suite C, Russellville, 10am - 4pm
Monday, March 2 Helen Keller Hospital, Sheffield. 10am - 4pm
Thursday, March 5 Muscle Shoals High School, Florence, 8:30am - 3:30pm
Friday, March 13 AT&T - 15046 Hwy 43, Suite C, Russellville, 10am - 4pm

Tuscumbia Kiwanis Pancake Day is Friday and Saturday, March 6-7 at the Tuscumbia Multi-Purpose Center, 601 N Commons St, East in Tuscumbia. Serving hours are Friday 6am-1pm, and Saturday, 7-11am. Tickets are \$10 each or \$8 each if you buy 10 or more. ALL Monies raised will be used to support children's non-profit groups in the Shoals area.

4th Annual Team Roping for Ronald McDonald House Alabama. Friday, March 13 - Sunday, March 15, 4pm-8pm each day. At the Longhorn R Arena in Tuscumbia
 Saddle up and get ready to rope for Ronald McDonald House Alabama March 13-15, 2026! The Austin family,

who stayed at Ronald McDonald House Alabama, hosts this fun event. Details are forthcoming regarding registration and more. Follow Team Roping on Facebook for the latest!

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 FLP.org for more information.

See NOTES... page 22

Red Line It - See page 4

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Notes...

Continued from page 21

Florence Kiwanis 74th Annual Pancake Days - Get ready to be part of this extraordinary event on Friday, March 13 (6am - 7pm) and Saturday, March 14 (6am - 2pm) at the Florence - Lauderdale Coliseum
 All-You-Can-Eat Pancakes and Sausage with Drinks
 Advance Tickets are \$10 - At the Door,

\$12. Bundles of 10 or more \$9. Advance tickets for Children under 12 are \$6
 For advance tickets and multiples of 10 or more go to www.zeffy.com/en-US/ticketing/pancake-day-2 or call the Law Office of Randy D. Whitten, 256-766-0284.
 Business logo banners are also available for purchase.
 Every ticket purchased to this event will benefit Kiwanis projects for children in the Shoals, and helping in their mission of creating a brighter, more compassionate world for all.

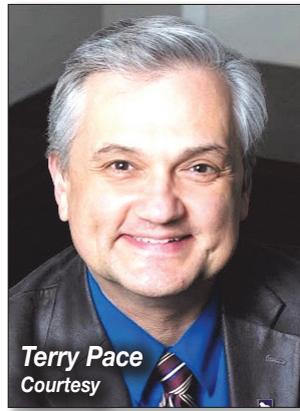
See NOTES... page 23

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Terry Pace
 Courtesy

Commentary

Pace...

Continued from Page 8

some noteworthy people. He had an uncanny knowledge of arts, science fiction, local news, and the history of Muscle Shoals music that few others could match and I dare say that no others could as adeptly discuss or write about.

His thirst for learning seemed endless. That knowledge frequently allowed him to expand relationships and meet more people, which he always channeled as a benefit to our community.

Terry's ability to impart that information to others, whether live or through the printed word, was his greatest gift. His willingness and humbly courteous technique for helping the rest of us discover the vital points was refreshing. From what I understand, his writings, class lectures, theatrical work, other public performances, and interactions with smaller groups were always as though he were talking with friends, be it with 6 or 1600. He always had time to pause and acknowledge someone. He made us feel important even if we weren't.

In addition, the term "gentleman" was used several times last week by ladies of all ages who knew him at various stages of life over the last 40 years. That is not a term that is lightly thrown around.

Terry was a local icon. The cultural gifts he shared will live on in spirit through those he touched, directly and indirectly.

It was a pleasure just to know this man and observe his impact on others.

Some very big people in music, journalism/writing, and the performing arts considered him a friend and confidante. So did average people here in the Shoals. Terry respected them all, and that's how he will be remembered.

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SIGNS OF THE PAST

Bridging Cultures

Here, near the bubbling waters of Buzzard Roost Spring, Levi Colbert (Itawamba Minko, "Bench Chief") built one of the many inns-called stands-along the Natchez Trace.

But it was Colbert's negotiating and language skills that sustained him as a tribal leader. Bilingual, with a Scottish father and Chickasaw mother, he took advantage of opportunities in both cultures.

Across several decades, Colbert sat among the Chickasaw during treaty talks. Using his knowledge of both white and Chickasaw society, he protected both the Chickasaw homeland and his own interests.

A dogged negotiator, at the time of his death, in 1834, Colbert was trying to amend an 1832 treaty to gain better terms for the Chickasaw people.

A 2012 inductee into the Chickasaw Hall of Fame, Levi Colbert earned a reputation as a skilled negotiator.

Location: 34.761°N, 88.023°W Near milepost 327.3 on Natchez Trace

This Natchez Trace marker describes "Chief" Levi Colbert who owned a very successful inn along the Trace. With a Scotch father and Chickasaw mother, his bilingual skills were used during treaty talks. "Chief" Levi Colbert died in 1834, The county was named after Levi Colbert and his brother George Colbert.

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

Letters...

Thank You for the Fulfillment

Continued from Page 18

Florence High School and running across Helton through traffic, at random places, to get to the Y after school. The Y petitioned the state and the city.

To deal with the problem, school buses were re-routed to drop children off at the Y, which did not add to Florence's walkability. Near the end of our efforts, we were told that the sidewalks were already a part of the city's "Green Plan" and would be investigated.

Recently those sidewalks and pushbuttons were completed. I just want to thank the Mayor, the City Council, and others who were involved, for the fulfillment of this request. It is so great that the

students and the residents of Florence have a means to walk safely to Helton Drive and cross it safely. Thank you!

Now I hope that the young people and others will walk and use these long-planned safety devices to go to the Y. I hope that everyone will appreciate that our community is trying to provide for our health and well-being and our safety. And I hope that the young people will once again begin to walk to the Y and respect it, because truly, "There is no place like this place!"

Cathy Turner
YMCA of the Shoals member
Florence

Notes...

Continued from page 22

Spring Series - Jacksonburg 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 • Ricky Collum, March 25 • Harrison Chastain, April 1 • Matt Miller, April 8 • Chris Moran, April 15 • Kirk Brothers, April 22 • Adam Ragland, April 29

Clothes Giveaway for Killen and surrounding area Spring Infants-Adults clothes and shoes Thursday, March 5 from 8-10am at the Care Center, First Baptist Church, Killen

There are two ways to participate in the Florence Citywide Cleanup in 2026:

On March 7, Area residents will gather with city employees at the Coliseum (702 Veterans Dr.) to pick up supplies and a light breakfast before going out to beautify our city! If you or your organization would like to help pick up littered streets in Florence, register below and we will provide garbage bags, gloves, vests, and litter getters.

Choose Your Own Cleanup: Of course, we offer the option for you to choose and alternative time and date for a litter cleanup!

Register to let us know when and where you would want to clean, and we will have your supplies ready!

Contact us at (256)760-6495 or recycle@florenceal.org

Thursday, March 5 - Sunday, March 8 The Gingerbread Players Present: "The Jungle Book" The Play at the Shoals Community Theatre, Florence.

One of literature's most enduring classics is brought vividly to the stage in this exciting adventure of Mowgli, the Indian boy, raised by caring wolves, befriended by Bagheera, the Panther, and Baloo, the Bear, and threatened by Shere Kahn, the evil tiger. Also present are an array of other jungle creatures who inhabit this action-filled play. Interspersed with the Mowgli tale is the equally intriguing story of a young Rudyard Kipling, who is sent from his home in Bombay to a British boarding school where he encounters his own "jungle," including people—both good and otherwise—who parallel many of the animal characters he created.

Filled with excitement and humor, the play highlights the struggle of good versus evil, the worth of friendship, and the importance of loyalty and other values required for surviving the "law of the jungle."

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<p>Hormel Bacon</p> <p>\$5.79 1 LB. PK.</p>	<p>O'Guire Farm Sausage</p> <p>\$4.29 LB.</p>	<p>Trowbridge's Cheese Spreads</p> <p>\$8.29 1 LB.</p>
<p>Rick's Barbecue</p> <p>\$7.99 1 LB. PK.</p>	<p>Reser's Potatoes</p> <p>\$3.99 24-28 OZ.</p>	<p>Chuck Roast</p> <p>\$7.29 LB.</p>
<p>Chicken Tenders</p> <p>\$21.99 10 LB. BOX</p>	<p>Old Fashioned Slaw</p> <p>\$1.50 14 OZ.</p>	<p>Idaho Potatoes</p> <p>\$3.99 8 LB. BAG</p>

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