

Brooks 2nd in BEST

AUBURN—The South's BEST (Boosting Engineering, Science & Technology) Regional Championship took place recently in Auburn, AL. Teams from 58 schools in five southeastern states competed. The Shoals was represented by Brooks High School, Covenant Christian School, Moulton Middle/Lawrence Co. High School, Lauderdale Co. High School, and Creekside Academy.

Brooks High School/Robocon placed 3rd in Computer Aided Design Drawings, 2nd in Marketing Presentations AND took 2nd place OVERALL in the BEST Award – the highest honor in the competition. Brooks' sponsor, **Alaina Pettus**, received the BEST Teacher of the Year Award.

Stephanie Newland, Vice President of Workforce Readiness for the Shoals Chamber of Commerce and the person who coordinates the local BEST program, won the South's BEST Volunteer of the Year Award.

A big thank you goes out to all the sponsors and volunteers who support the BEST Robotics Competition in the Shoals.

To get involved with the 2017 competition, call Newland at the Shoals Chamber, 256-764-4661.

Local Beef Available

FLORENCE—Mogo Farms, LLC in Florence announces the availability of Gyulais® beef.

Gyulais® beef is raised here in Florence using the same breed of cattle that produces the legendary Kobe beef in Japan. Crossed with Full French Charolais cattle, Mogo Farms produces one of the most healthful beef products available. The marbling is monounsaturated fat, and the secret behind it's tenderness and exquisite taste.

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Marshall Names Shoals Native

Pettus HUNTSVILLE—Jonathan Pettus has been named associate director of NASA's Marshall Space Flight Center, where he will be responsible for leading the institutional operations of one of NASA's largest field installations, 6,000 civil service and contract personnel, an annual budget of approximately \$2.5 billion, 4.5 million square feet of infrastructure and a broad spectrum of human spaceflight, science and technology development. Pettus replaces Robin Henderson who retires Dec. 31 after 33 years of service. He most recently served as Marshall's chief information officer, where he was

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See PETTUS... on Page 26



Alabama Cooperative Extension System Explains the

Flower of Christmas

AUBURN ---Poinsettias are what people know as the flower of Christmas. Every year many households have them scattered around their home as decoration for the winter holiday.

The Story

There is a legend that a little girl in Mexico named Pepita and her cousin, Pedro, were on their way to church in honor of the Christ Child. Pepita was poor and didn't have money for gifts. On the way to church, she picked a bouquet of wildflowers. As she laid them lovingly on the altar they turned into beautiful poinsettias, according to Norman Winter, Mississippi State University horticulturist.

This story spurred on the name "Flores de Noche Buena" or Flowers of the Holy Night.

How To Select

"When picking a poinsettia, choose one with colorful bracts

See POINSETTIA.. on Page 6

- ATLANTIC SUN Florida Gulf Coast Fort Myers, FL
- Jacksonville Jacksonville, FL
- Kennesaw State Kennesaw, Ga.
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UNA Embarks on Div. I Path

FLORENCE— More than five years after the topic first surfaced publicly, the University of North Alabama board of trustees last week unanimously affirmed that the school will accept an invitation from the Atlantic Sun Conference and begin the transition of UNA to an NCAA Division I institution. UNA will begin its four-year transitional period into Division I in the Fall of 2018.



UNA is a charter member of the Gulf South Conference and has been a member of the NCAA Division II since it was formed in 1972. UNA will remain in the GSC and Division II through the 2017-18 academic year.

Thirteen of UNA's athletic teams will compete in the ASUN. The football program

See DIVISION I... on Page 7

- BIG SOUTH-FOOTBALL Charleston Southern Charleston, SC
- Gardner-Webb Boiling Springs, NC
- Liberty Lynchburg, VA
- Presbyterian Clinton, SC
- *Kennesaw State Kennesaw, GA
- *Monmouth W. Long Branch, NJ
- **Campbell Buies Creek, NC
- *Football-only institutions
- **Big South football in 2018.

Inside this Issue

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- Soap Updates
- On Your Debt



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- Adopt-A-Friend
- Carol Readers' Christmas Carol
- Medicare Minute

- Last Chance Our Christmas COLORING Contest
- Ask the Attorney
- Jr. Whirl • Lio
- Your Letters



- Outdoors
- Mystery Photo
- Web Poll
- Pet Talk



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My Turn, by Major Euell White, U.S. Army, (retired)

A horrendous procedure

Neither of the political parties can be exclusively blamed for the millions of innocent children "legally" killed since the 1973 Roe v. Wade ruling by the Supreme Court. Both parties, and we who elect them to office, must share the blame. The important thing is for us to insist that it be stopped.

Those who are in the very lucrative business of murdering babies do not hesitate to lie about what partial birth abortion is really all about. We need to understand what the procedure labeled partial birth abortion really is.

The legal definition of this procedure is "an abortion in which the person performing the abortion partially delivers a living fetus before killing the fetus and completing the delivery." This procedure is actually legal through all nine months of pregnancy, and is routinely performed as late as 20-24 weeks. A child has at least a 50% chance of survival outside the mother's womb at 26 weeks. The following are the steps in the "partial birth" procedure of murder:

STEP 1: Guided by ultra sound, the abortionist (murderer) grabs the baby's legs with forceps,

STEP 2: The baby's leg is pulled into the birth canal.

STEP 3: The abortionist (murderer) delivers the baby's entire body, except for the head.

STEP 4: The abortionist (murderer) jams scissors into the baby's skull. The scissors are then opened to enlarge the hole.

STEP 5: The scissors are removed and a suction tube is inserted. The child's brains are sucked out causing the skull to collapse. The dead body is then removed,

At this time frame of gestation, 20 weeks and beyond, there is no question that the child is capable of experiencing pain according to Professor Robert White, Director Division of Neurosurgery & Brain Research Laboratory, Case Western Reserve University School of Medicine.

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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. All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. Visit our website for a complete list. Community Notes must be submitted in writing by noon Friday for consideration in the following week's issue. Fax to 256-760-9618; mail to 219 W. Tennessee Street, Florence, AL 35630; bring in person; email to editor@courierjournal.net; or "Submit News" on our website at www.courierjournal.net.

Members of Shoals Second Amendment are planing their 3rd annual Santas for Seniors program where they give gift bags to underprivileged senior citizens in the Shoals area. The goal this year is putting together 144 bags. Some of the bags are distributed through the American Legion and the rest are delivered to local nursing homes as Santa and his elf hand them out.

Donations can be made to Shoals_Second_Amendment@yahoo.com through PayPal or to make donations in person, call Carlos Osborn at 256-762-2118. 100% of the money donated will go to the Santas for Seniors program.

Revival - December 12-14, 7pm at Piney Grove Church, Waterloo. Bro. Steven Gilchrist and Sis. Alaina Farmer. Call 256-760-8740 for more info.

NAMI Shoals Family Support Group for families with adults and/or children who have brain disorders (mental illnesses) and NAMI Connection Recovery Support Group for people who have been diagnosed with a brain disorder and are in recovery meets Tuesday, December 13 at 7pm at the NAMI Shoals office, 749 Thompson St., Suite A, Florence. Need directions or more information, call 256-765-2081.

Due to recent rainfall, the Natchez Trace Parkway has rescinded all restrictions on open fires effective December 12. These restrictions correspond with the partial state level burn bans issued by Mississippi Governor Phil Bryant and Alabama Governor Robert Bentley.

For more information about the Natchez Trace Parkway Fire Management Division, please visit <http://www.nps.gov/natr/parkmgmt/firemanagement.htm>.

Hospice Of Tennessee Valley would love your help in spreading Christmas cheer. Our patients are so deserving, and with your help we can make sure they have a Merry Christmas.

Please come to our office today at 115 Helton Court in Florence, and pick an angel to sponsor. Gifts should be returned by December 19. For any questions, please call 256-767-1322.

NuTones Christmas Concert Tuesday, December 20, 6:30-9pm at Marriot Shoals Conference Center. Tickets \$8 in advance, \$10 at door. Buy your tickets until December 16 from Keestone, 201 N. Cedar St., Florence, 256-767-7676, Monday-Friday, 9am-4pm. Tickets may also be purchased from band members. Other special guests: Kerry Gilbert, Alyssa (Cissy) Ashley, Hugh Banks, Mallie and Ida Kate Stutts.

For more information: Bill Wooten, 256-483-1366; Jackie Bevis, 256-383-3091; or Lawrence Alexander, 256-810-5740. The

Members and staff at Muscle Shoals Living Center invite you to join us for our Christmas Open House Wednesday - December 14 from 10am-2pm. Come share our Christmas spirit, enjoy refreshments, and see what we have to offer! 994 Gattman Park Drive, next door to Gattman Park and the new Muscle Shoals gym. For additional information, call 256-386-9280

The Gift of Hope - Grief Support for adults who are coping with Grief during the Holidays is a free service facilitated by licensed counselors Becky Daugherty and Cayron J. Mann (both under supervision by Kay Parker, LPC-S Tuesdays noon-1pm - Through January 3 (no meeting on December 27 Woodmont Baptist Church, 2001 Darby Drive in Florence.

For additional information, please call 256-263-6367 or 256-320-4200 (no childcare provided)

See NOTES... page 38

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This will seem like an odd thank you note, but it is meant with the most sincere heart and those of you who are mature in Christ will understand in full. Thank you to the people through the years who have bullied me, patronized me, made fun of me, tried to humiliate me, and verbally belittled me. For in the weakness I felt in that moment, I was made strong through the Father. Because of you, I have been able to work on my fruits of patience, goodness, peace, kindness, and love. You have evoked in me deep prayers for you. Prayers that you might, too, see and come to know Jesus. That He will heal the pain in you causing you to act that way. Thank you, God love you and bless you - from the bottom of my heart.

"We know that in all things God works for the good of those who love him, who have been called according to his purpose." Romans 8:28

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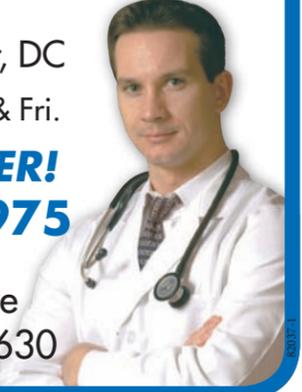
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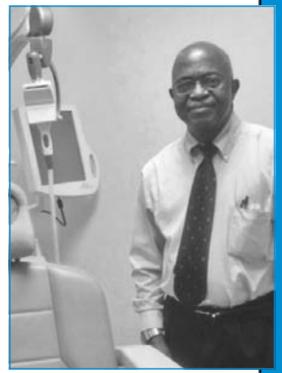
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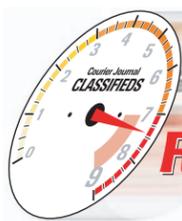
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Poinsettia...

Continued from Page 1

whose blooms have not opened," said Chip East, Alabama regional Extension agent in commercial horticulture.

Bracts are the colorful leaves most people associate with the plant. The actual poinsettia flower is the small green or yellow flower in the center of the bracts.

"The plant should appear full with uniformly dark green leaves attached from the colored bracts to almost the base of the plant," Raymond Kessler, Extension specialist, said in an article on poinsettia care. "The leaves themselves should be completely free of disease and insects."

Kessler advises people to make sure the poinsettia is a high-quality plant before leaving the store.

Varieties
"Most Christmas poinsettias are red and green. However, there is a wide array of other colors including pink, white, orange, marbled, pale green, and cream," added Shane Harris, Tallapoosa County Extension coordinator.

Poinsettias can vary in size of the plant, average lifespan, and sturdiness or strength, according to another Kessler article on the greenhouse production of poinsettias.

Care and Maintenance
Once a poinsettia is in the house it should be placed in the window when possible. However, it can be moved to other areas for display when needed, according to East.

The plants do not tolerate moisture or shady areas. They thrive in

bright sunlight with moderate temperatures no higher than 70 degrees. If sunlight is too direct, the bracts will discolor.

"If a pretty wrap is around the pot, remove the plant from the wrap before watering," East said. "Allow the water to drain before placing the plant back in the decorative wrap."

The average lifespan of an attractive poinsettia is about two to four weeks, or with exceptional care, six to eight weeks, Kessler said. However, it is actually a perennial plant that could live for many years.

"Getting a plant to reflower is difficult for the home grower, but it can be done," East said. "Spending time to reflower a poinsettia would make a home grower appreciate the nursery that originally grew it."

If someone wants to attempt to reflower and maintain their poinsettia, it will need more attention than in the Christmas season. For more in-depth information about post-holiday care and reflowering tips, see Kessler's article, "Consumer Poinsettia Care."



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Division I...

Continued from Page 1

will compete in the Big South Conference at the FCS level (former Division I-AA) which formed a football alliance with the Atlantic Sun earlier this year.

UNA officials established Division I as a goal in the summer of 2011. However, that was delayed when the Ohio Valley Conference decided not to expand.

UNA will pay a \$1.57 million NCAA application fee to move to Division I athletics which is due by June 2017. It will be paid by current athletic department reserves and will not require university assistance, according to UNA Athletic Director, Mark Linder.

Additional expenses will be incurred as the UNA athletic department grows its annual operating budget to a more comparable level with other Division I programs. Linder said UNA athletics supplements its annual allocation with \$1.5 million in additional funding raised through sponsorships, fundraising, and ticket sales. That figure needs to grow to over \$3 million annually by 2022 to be in line with other ASUN athletic budgets. Linder estimates that about \$900,000 will come from conference funding and game payouts. The remaining \$700,000 will need to come from corporate sponsorships, fundraising, and ticket sales.

The Atlantic Sun Conference is a NCAA Division I league with eight member institutions headquartered in Macon, Georgia. UNA will become the ninth member and the seventh football playing member of the Big South Conference. The ASUN footprint reaches into seven of the top 50 media markets in the nation, a blend of private and public institutions.

UNA will continue as a member of the Gulf South Conference at the Division II level through this school year and next year, 2017-2018.

The university will need to grow its athletic scholarships from 121 to 180 by fall of 2022 to be in line with NCAA Division I regulations.

UNA president, Dr. Ken Kitts, emphasized that the move is about the entire university and not just the athletic program.

"This is an exciting time for Lion athletics, the university as a whole, and the communities we serve," Kitts said. "The move to Division I will help sustain enrollment, expand our fan base, and bring much-needed visibility for this wonderful institution."

UNA has enjoyed tremendous athletic success in Division II winning seven national championships, 29 regional titles and 69 conference championships, to go with a combined 122 earned team appearances in NCAA post-season tournaments or playoffs.

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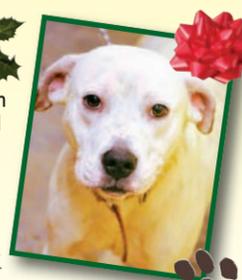
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Thomas McCutcheon

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Q I am going through a divorce after 12 years of marriage and my soon to be ex-wife wants alimony. Do courts still award alimony?

David, Florence, AL

A The bar says lawyers can't claim to be a specialist in a particular area of the law but the reality is that lawyers tend to concentrate their practice in a specific area. In my opinion, matrimonial lawyers are specialists. These lawyers handle both pre-nuptial agreements before marriage and how a marriage is resolved whether through agreement or trial.

The short answer is yes. Courts still award alimony. If you are in a divorce, hire the best matrimonial (divorce) attorney you can afford. There is no replacement for a good divorce lawyer in a divorce.

In marriages lasting longer than 10 years, retirement benefits are subject

to division by the court. Alimony is based on the current ability to pay and is payable from the current earnings of the paying spouse. Often alimony is awarded to equalize the income between two parties after a marriage of sufficient length. Economic circumstances probably drive more awards of alimony than misconduct although to the parties in a divorce all they can see is the other party's misconduct.

I think we see less alimony awarded in cases where the child support burden is heavy. If you have children by this marriage there may not be a whole lot left over the pay alimony with.

The courts have the ability to award three different types of alimony. Alimony in gross is payable to equalize a property division and it is a set amount for a certain amount of time. A court can award rehabilitative alimony which provides a sum of money payable each month so that a spouse can finish a degree or otherwise rehabilitate themselves to a better economic position in hopes of becoming self supporting. This type of alimony can be a set amount that diminishes each month until the time period for rehabilitation is over. The judge decides how long that is, six months, three years, whatever and that is up to the judge. Probably alimony in gross and rehabilitative alimony are awarded more often than periodic alimony, but periodic alimony is what we normally think of as alimony.

Periodic alimony is paid current earnings until the spouse receiving alimony dies, remarries or cohabitates (lives) with a member of the opposite sex. Periodic alimony has traditionally been tax deductible by the paying spouse and counted as income for the receiving spouse. By way of comparison, child support is paid from net income which means you need to earn \$1.38 to pay a \$1.00. Alimony is paid from gross income and deducted from your gross so it really only costs \$0.70 or so cents on the dollar because the taxes are paid by the person who receives it.

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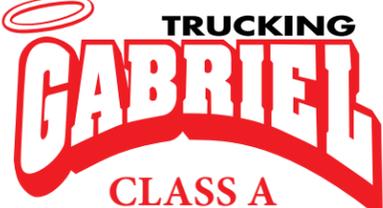
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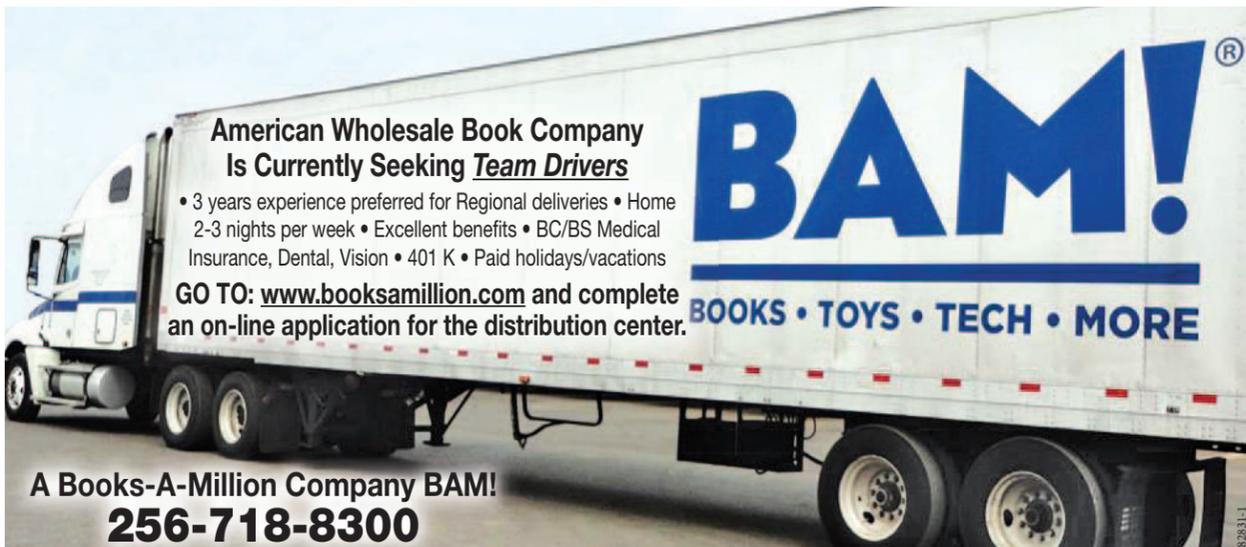
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Walgreens Call Center in Muscle Shoals is hiring Clinical Customer Care Advisors/Representatives. Duties include responding to customer inquiries via telephone, chat and/or email. Basic computer skills and a minimum typing speed of 25 WPM is necessary. Must have the ability to obtain Pharmacy Technician license. Must have flexibility in work schedule. Apply online at www.walgreens.com/careers/corporate and search job number 024627. "Walgreens is an equal opportunity/affirmative action employer committed to diversity in the workforce. EOE Minorities/Women/Disabled/Veterans."

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Medicare Minute

"Post AEP Sign Up"

The Annual Enrollment Period (AEP) for 2017 ended on December 7th. This means that, except for a few exceptions, anyone who was on a Medicare prescription drug plan or Medicare Advantage Plan during 2016 will have to wait until next October to make changes to their plan. One such exception is for those who are on Medicare and receiving assistance from the state on their prescription drugs. If you are receiving state assistance on your prescriptions you can make changes any time during the year.

As we have stated before, AEP is only for those people who are already on Medicare and wish to enroll in or make changes to their prescription drug plan or Medicare Advantage Plan for 2017. AEP does not affect anyone who is getting Medicare for the first time in 2017 or is on Medicare and leaving employer coverage in the coming year. Medicare will give you a Special Election Period (SEP) for these situations.

If you are getting Medicare for the first time and not on employer insurance you will have 3 months to sign up for a Medicare plan. The 3 months begins the month after your Medicare becomes effective. If you are leaving employer coverage you will have 60 days to enroll. This time starts the day you leave your employer coverage. Although you will have a SEP for both these situations it's a good idea to have your Medicare plan in place before your SEP begins.

It is also important to remember that AEP does not affect Medicare supplements. You can enroll in or make changes to your Medicare supplement at any time during the year. Keep in mind that you may have to go through underwriting to make changes to your supplement. If you are getting Medicare for the first time or leaving employer coverage you can sign up for the supplement 6 months prior to your coverage starting.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-284-7249), stop by our office at 879 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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VOLKSWAGEN: BEETLE, 2000 5 speed, 4 cylinder, air, \$2,900. 256-710-8120

BMW: 325i, 2003 AUTOMATIC, air, sunroof, 6 cylinder, \$5,700. 256-710-8120.

SUZUKI: FORENZA, 2006 AUTOMATIC, 4-door, white, good condition. \$1,800. 404-313-7348, Hartselle.

FORD: TAURUS, 2013 \$14,775. Loaded, leather, blue tooth and extras. 54k mi. 256-905-7366 or 256-694-5959

2003 HARLEY SPORTSTER 883, 100th Anniversary. 1,400 miles. Black. \$3,700. Phone 256-366-4323.

SETH THOMAS GRAND-FATHER CLOCK. Solid oak, good working condition, \$350. 256-366-0191

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HONDA: ACCORD, 2003 2 door coupe V6, original owner, 129,000 miles, excellent condition, \$5,400 OBO. 256-856-0770.

3 LOTS, SECTION 5, City of Sheffield Cemetery, \$900. ea. 901-754-0328

2006 GMC CANYON, EXTENDED cab, low miles, silver exterior, \$10,995 or with ladder rack \$11,250. 256-221-7709

2011 MALIBU LTZ, ONE owner, diamond white, new tires, new brakes, never wrecked, clean, 93,000 miles, \$9,500. 256-648-1833

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Commentary

UNA Roars Forward Toward Division I

The University of North Alabama ended the drama and speculation regarding Division I athletic affiliation last week with the announcement that it will become a member of the Atlantic Sun Conference beginning with the 2018-19 school year. The non-football playing conference has a new affiliation agreement with the Big South Conference for ASUN members that play football - just enacted this year. That's the option UNA needed.

The transition is a huge financial commitment for the university's athletic department and the Shoals community. More sports, more scholarships, more money for participation and travel, and needed improvements in facilities. It is also a huge physical and emotional commitment for the coaches, administration, and athletes.

UNA will be eligible for ASUN and Big South conference championships. However, there is a transitional period of four years before UNA will be eligible for post season participation in ANY sport. Recruiting could suffer initially which would translate into fewer wins on the field and the court in the short term at least.

The prospect of a national championship in any sport other than football will be a pipe dream. Every sport besides football has one level of Division I - where all the big dogs reside. Division I football has a second tier, the

See DIVISION... on Page 35

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*
December 14, 2016

Happening THIS WEEK

Good to Be Children Sometimes

Charles Dickens' **A Christmas Carol**
Directed by David Hope

Special Readers Theatre Presentation Features Local Students

SHEFFIELD-The Tennessee Valley Art Association's Ritz School for the Performing Arts (RSPA) will present a Readers Theatre presentation of Charles Dickens's immortal classic *A Christmas Carol* on Monday, December 19 at 7pm at the Ritz Theatre in Sheffield.

The show will be presented by RSPA's advanced acting students under the direction

of David Hope who will also be reading the role of Ebenezer Scrooge.

Dec. 19 Tickets are \$7 for adults and \$5 for students.

A Christmas Carol is widely considered the most popular piece of fiction Dickens ever wrote. It went on to define much of the

See CAROL...on Page 30

THE CHRISTMAS ON THE MOUNTAIN dinner show features The Voices of Christmas, A Musical Celebration for all Ages, takes place December 15 and 16 at 7pm nightly at Mountain Theater in Tusculumbia. Tickets are \$35 for adults and \$28 for children 12 and under. The price includes dinner, show, and gratuity. Purchase online at MountainTheater.org. Group sales of 8 or more \$30 each - All in advance. For more information, call 256-710-8963 or www.MountainTheater.org.

EMC VOLUNTEERS will host their Masquerade \$5 Jewelry and Accessories Sale on Wednesday and Thursday, December 14 and 15 from 7am-11pm and Friday, December 16 from 7am-4pm in the ECM Hospital lobby. Proceeds benefit ECM Volunteers Helping Hands Organization. Cash, credit/debit cards accepted.

THE FIRST CHRISTIAN CHURCH OF FLORENCE Choir will present the Christmas cantata, "All is Calm, All is Bright" on Sunday, December 18 at 10am. This work was first performed in 2000. First Christian is located at 700 North Wood Avenue in Florence. All are welcome.

A Guild Christmas with Designers

FLORENCE-The Shoals Writers Guild Christmas party and reception for Nashville Interior Designers, Howard Wiggins and Angela DeYoung, takes place on Saturday, December 17 from 10am-noon in the downstairs conference room

Dec. 17

at the Florence Lauderdale Public Library at 350 N. Wood Avenue in Florence.

Howard Wiggins grew up in Nashville at the Grand Ole Opry. His dad was a steel guitar player for all the late great artists in Nashville and at

one time he knew the owners of all shops in downtown. His Dad owned a record store as well.

As a Nashville music artist child his afternoons were spent waiting for his Dad to

See GUILD...on Page 28

FOOTBALL
NCAA Division II
Championship

Sat. Dec. 17

Live from Children's Mercy Park in Kansas City, KS - 3pm CST

Semi-Final results not available at press time. Check www.RoarLions.com for UNA details

GO LIONS!



Tickets: call the Ticket Office 256-765-5466 or Benjamin Ray UNA Athletics Director of Ticketing and Marketing 256-765-5467 • Baray@una.edu

BASKETBALL

AT FLOWERS HALL

Women

Thurs. Dec. 15 • 6pm vs West Alabama

Mon. Dec. 19 • 1pm vs West Georgia

Men

Thurs. Dec. 15 • 8pm vs West Alabama

Mon. Dec. 19 • 3pm vs West Georgia

THE KNIGHTS OF COLUMBUS 50th Annual Turkey & Ham Shoot takes place Saturday, December 17 from 7am-dusk at the Knights of Columbus Langer Hall County Road 30 - St. Florian Road. Shotgun and .22 rounds of Turkey and Ham will be \$4 and \$6, respectively. Ammunition will be provided. Shotguns and rifles are available, but you may bring your own. A concession stand will be open serving hamburgers, hot dogs, chili, coffee, soft drinks, etc. Everyone is welcome.

YOUR Letters

Your Courier Journal welcomes tastefully presented 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 subject to editing. Please limit letters 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. Please submit typed or neatly written letters to: Editor-Courier Journal

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

Say 'No' to Vouchers

Dear Editor:

U.S. House Speaker Paul Ryan, Representative Kevin Brady, Chairman, Ways and Means Committee, and Representative Tom Price, Chairman, Budget Committee, who is President-elect Donald Trump's nominee for Secretary of Health and Human Services, are among Republican leaders in the U.S. House who support legislation to privatize Medicare by converting it to a "premium support" system. I urge your newspaper to editorialize against their efforts to change Medicare to a "voucher" plan that will raise the cost of health care for seniors.

Just because the Republican Party has majorities in the House and Senate and the President-elect, it is not a mandate to destroy Medicare with a "voucher" plan to pay outright subsidies to insurance companies who make big contributions to many members of Congress. In April 2011 the Republican majority

in the U.S. House of Representatives passed in a 2012 budget blueprint a proposal to replace traditional Medicare with vouchers. This ignited a firestorm of opposition from Congressional Democrats, America's seniors, and the general public.

Back then an analysis of the proposal by the Congressional Budget Office (CBO) concluded that turning Medicare over to private insurance plans would result in seniors paying twice as much for their care, it would raise administrative costs, and it would not keep medical inflation as low as traditional Medicare has done.

It is astonishing that after the bashing delivered to Republicans on the "voucher" proposal in 2011 that they would be reviving it again.

Roy Smith
Tusculumbia

I could write a book... ”

Trump: Like No Other

Editor:

Trump defeats Hillary and the Democrats and their supporters--they are all shocked and in denial simultaneously--many crying and in counseling!

Trump also beat the press agency of the Democrats like a drum during the campaign." And they still don't know what hit them or continues to hit them! His tweets mystify and anger them at every turn!

Trump calls out the press out--they are corrupt--he says dishonest with his rallies going wild! Even at the Cincinnati "Thank You" rally last week he continued to call them out!

Incidentally, all forms of social media gave Trump an inordinate amount of attention in a stark contrast to the low attention given Hillary!

Although Mr. Trump won't be

See LETTERS... on Page 24

2 MALTESE FEMALE PUPPIES, AKC REGISTERED. Ready Dec. 20th. \$600. ea. 256-612-0277

NISSAN: ROGUE, 2009 \$5,900. Black, leather, all power, 102,000 miles 256-762-5438

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2006 TOYOTA CAMRY XL, leather, sunroof, power, lady driven, 180,000 miles, non-smoker, all service records available, good tires (six months old) \$8,900. 205-522-1700

QUEEN PILLOWTOP MATTRESS SET still in factory plastic, \$150. Kings, \$275. Full size, \$140. Delivery possible. Keeping store hours till Christmas! Some clearance on **CLEARANCE** items. Call Eric: 256-710-7325.

GUTTER CLEAN OUT AND Covers Fascia, soffit, gutter installation and repair. Sidley Exteriors 256-335-9650.

IVANKA TRUMP HANDBAG, LIKE new, \$200; Victorian ladies chair, \$100. 256-577-2745 Florence

SEWING MACHINE REPAIR, MOST makes & models. Free estimates. Ken's Sewing Center, 256-381-0161.

DODGE: CARAVAN, 2006 \$3,900. 3.8 AUTO, very nice, runs great, hideaway seats. 256-275-2276. (Shoals area)

AKC LAB PUPPIES 8 weeks old! Vet checked with paperwork dew claws removed and dewormed! 1 black male and two black females left! Will hold til Christmas with deposit! 256-777-5339 price 300\$

ISAC MIZRAHI, TAN SUEDE pants, size 14, \$40. 256-874-7630.

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CHEVROLET: CAMARO, 1991 \$6,500. Rally Sport 305 5 speed, 152k miles, Black on Grey, Adult Driven. 256-214-0688

NISSAN: SENTRA, 1998 IN good condition. \$1,800 or best offer. 256-466-1083, Decatur. If no answer, please leave message.

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LEXUS: SC 430, 2008 \$21,000. Convertible, 80k mi. Dark gray with white interior. Loaded. 256-318-5446

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FORD: FUSION SE, 2013 \$11,788. 88k mi. Financing available call JD 256-577-1056 or 256-764-3351.

FORD: EXPLORER XLT, 2000 \$2,000. Grey leather interior, 121K miles, black, good condition, very dependable. 256-710-1166 or 256-766-7387. Florence

MITSUBISHI: MIRAGE, 2015 \$9,788. 23k ES, cloth, auto, financing available call Matt 256-810-0283 or 256-764-3351

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FORD: FUSION, 2014 BY Owner, Titanium Eco boost. Full power. Sunroof. Leather. Heating/Cooling seats. Take over payment 256-466-6284

GMC: SIERRA, 2001 \$6,895. 4.8 Auto, Estate Truck, One Owner, 101k miles, Excellent Condition 256-353-3772

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DODGE: CHARGER SE, 2006 4 door, clean, 120K miles, nice blue paint, runs good, must see! \$4,550 OBO. 256-483-3979

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ARE YOU LOOKING TO BUY a new computer for your favorite geek this Christmas? Do you get as overwhelmed as I do when shopping for one? The choices are dizzying nowadays so the best I can do in this little column is pass along a few pointers to consider. As always, I am happy to offer free advice over the phone and it's worth every penny so call or email me if you get stuck.



Fisher

In general, plan to buy as much computer as you can reasonably afford. The same goes for tablets. I suggest coming up with a budget then go out and buy as much as you can within that budget. Plan to spend \$300 to \$500 for a

DIGITAL CHRISTMAS

by "The Computer Skeptic"

complete computer (including monitor) for grandma, and \$500 to \$700 for a family computer. Add about \$100 to each category for laptop computers. Laptops are cool but break expensively so don't buy one unless you really need the portability. Dollar for dollar, you get more bang for the buck with a desktop computer.

When buying a new computer, RAM is ultra-important. 4 gigabytes (GB) of RAM is okay for grandma, 6GB is better and 8GB or more is best. Unless you plan to produce home movies or

download thousands of songs, hard drive size really doesn't matter. Any new computer will come with far more hard drive space than most people will ever use.

Tablets are a whole 'nuther subject. Again, you get what you pay for. That \$79 no-name brand from Wallyworld will give you \$79 worth of junk that you might enjoy for a few months. Pay \$300-\$500 and you'll get an awesome tablet. If you use an iPhone, buy an Apple tablet. If you use an Android phone, buy an Android tablet from a well-

known manufacturer such as Samsung.

In our experience, there is no "best" brand of desktop computer. That claim is supported by Consumer Reports which has a ranking from best to worst but the difference between the top and bottom is only 3 percentage points. Durability is another matter. Each manufacturer sells junky low-end systems as well as very nice higher-end systems. You generally get what you pay for so let price be your guide.

Be sure the computer has a 1-year warranty. Some manufacturers try to slip in a skimpy 90-day warranty. Steer away from extended warranties and "protection plans." They are almost pure profit for retailers and rarely worth the price. While I'm at it, don't let the big box retailers

pressure you into buying anti-virus software or ANY extras for that matter--especially the snake oil they sell to you as "computer optimization." That is simply a rip-off.

Almost all inkjet printers are junk these days. If you have any problems with them, you usually have to throw them away. Spend as little as possible on the printer unless you have some specific needs that require higher-end stuff. Happy holidays, y'all!

Jim Fisher owns *Excel Computer Services* in Florence. Reach him at www.ExcelAL.com



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100204180!

WHEN THIS MAN SAT DOWN TO EAT, the waiter, by mistake, gave him someone else's check. What did the man say to the waiter?

A CREEPY CRAWLY QUESTION!
"A little bug, alert and alive, climbed up a door ninety inches and five. If every day it climbed up eleven, and every night it dropped back seven, How many days, without a stop, did the little bug travel to reach the top?"

YOUR "NOONTIME" PUZZLE BREAK! Pictured below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid A contain the same letters as the corresponding words in Grid B.

GRID A

N		
	O	
		O
		N

GRID B

T		
	I	
		M
		E

1. Our counting system.
2. A missile shelter.
3. To win easily.
4. A joint.

Junior Whirl!

by Charles Barry Townsend

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	

A "CAPITAL" CHALLENGE!
In our puzzle grid, there is room to list nine state capitals. Below are the names of the states. Can you furnish their capitals?

1. Maine
2. New Mexico
3. North Carolina
4. Arizona
5. Connecticut

6. Maryland
7. North Dakota
8. Ohio
9. Oregon

Answers On Page 38

There is a dark frame around one of the columns in the grid. If you correctly name the nine state capitals, the letters in this frame, top to bottom, will spell out the name of a 10th state capital.

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LOOKING FOR HEAT LOSS

After the first snowfall of the season, my father noticed that snow in one spot on the roof of his house melted before the sun hit it. He asked me to investigate. Crawling through the attic, I discovered an opening through which I could see light and feel a warm draft from the basement. It was the result of shoddy construction. A couple of patches and a layer of insulation later, Dad is looking forward to lower heating bills from now on.

L.

SOUP'S ON!

I find that making soup is so cheap. It tastes great, and the house smells wonderful while I'm making it. I buy a chicken, cut off the legs to save for a later meal, and then proceed to clean the inside out really well. I fill up a large pot with cold water, immerse the cleaned chicken, and let it come to a boil. Then I turn down the heat and skim off the foam that sets up on top. Once that is done, I add a sliced carrot or two, a whole onion, sliced celery, a lot of parsley, and salt to taste. Then I let it simmer for three to four hours!

I have a lot of soup to use up during the week in the refrigerator, or I divide it up into containers and freeze for later use. My little ones do not like too much chicken in their soup, so I use the cooked breast to make another meal. I get a lot of meals out of a chicken.

Grammy Fran

LARGE GIFT WRAPPING

My five-year-old is getting a bike for Christmas. I want to wrap it, but the paper would cost more than the bike! I'm heading down to a dollar store and buying a cheap table cloth. It's big enough and cheap enough!

Marianne

NATURAL STOMACH RELIEF

We don't bother with Rolaids® or Tums® in our house. Instead we use a natural solution when we get an upset stomach. We put half of a teaspoon of baking soda into a glass of

water. Stir it until the baking soda dissolves. Then drink it down. It tastes bad, but it does a great job on that tummy!

Lina

PROTECT YOUR CARPET

We like a live Christmas tree but don't want to take a chance that we'll damage our living room carpet. So we bought one of those plastic trays that are used under a washing machine. We put the tree stand on top and any spills are contained in the tray. Then we use a big old table cloth on top of the stand that catches any needles and sap. Now, we enjoy our tree and never need to worry about our carpet!

Rick

BREAKFAST TO GO

Since there are days that I don't have time to make a nutritious breakfast, I always keep a batch of quiche muffins in the freezer. They're so easy to make. I just mix four eggs and a handful of onions, peppers, spinach, cheese, bacon, or whatever I like at the moment in a bowl. Then I pour it into greased muffin tins and bake at 350 degrees for 20 minutes. After they cool, I can keep them in the fridge for days or freeze them and take them out as I need them. It beats grabbing a toaster pastry.

Sharon

SAVE THE FOIL

If you do a lot of cooking this time of year, you probably buy some extra aluminum foil. Here's how to reduce the amount you use. Buy one or two of those disposable foil pans for \$2. You can turn them upside down over a casserole or other dish and it's the same as if you used foil. They can be easily washed and reused.

Gerri

CHEAPER KITTY LITTER

My daughter has many cats and uses horse bedding as cat litter. It is scoopable, economical, and 100% biodegradable. It consists of natural wood fibers. She purchases 40-pound bags at a grain and feed store for under \$10.

A.



Hall of Fame Duo

The Lauderdale County Sports Hall of Fame's 2016 induction ceremonies this year recognized some of the greatest athletes in the county's history. Two of those inductees were Danny Springer and Ronnie Swoopes. Springer is one of Lexington High School's most celebrated athletes.

He played on county championship basketball teams for the Golden Bears in 1970 and 1971 and on the 1972 team that were area and region champions that advanced to the state tournament in Tuscaloosa. Springer was an All-County All-Area performer as a junior and senior and was named to the Birmingham News All-State team in 1972.

Springer scored 1,374 points in his career while averaging more than 21 points per game during his junior and senior seasons. After graduation, Springer signed a scholarship with Huntingdon College where he was a three-year letterman. He coached volleyball and boys basketball at Winston County High School where is a member of the Winston County Sports Hall of Fame. Prior to going to Winston College, he coached Minor Christian School to a state

championship in 1979.

Georgia Bulldog fans will always remember Ronnie Swoopes. Swoopes graduated from Bradshaw High School where he was All-Tri-Cities, All Conference, All Tennessee Valley and All-State. After graduation, he attended the University of Georgia on an academic scholarship while becoming one of the Bulldogs all-time greatest football players.

Swoopes was such a defensive terror, the Bulldogs defensive unit was named "Ronnie and the Runts" in his honor. He was considered by many to be the so-called original "Junkyard Dog." He was named to the All-SEC Freshman team and was named to the All-SEC defensive teams from 1975-1977.

Swoopes ranks 3rd on Georgia's single-season all-time primary tackles list and is 15th on the career all-time primary tackles list. He is a member of the Georgia NCAA Hall of Fame. Congratulations to Danny Springer and Ronnie Swoopes on their induction into the Lauderdale County Sports hall of Fame.

E-mail comments and suggestions to: jerrywknight@comcast.net

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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.*

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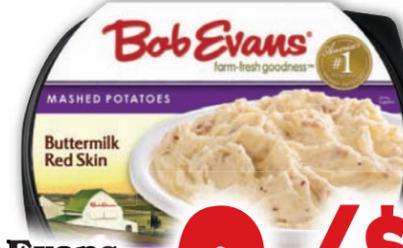
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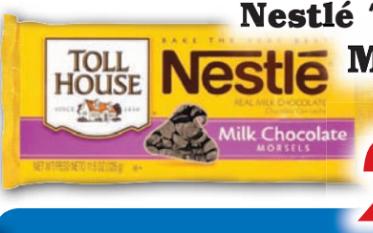
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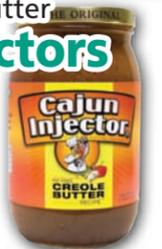
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Letters...

Trump: Like No Other

Continued from Page 14

installed as President until January 20, 2017, he's acting presidential which is driving his detractors nuts! He has saved 1,100 jobs at Carrier and more at Ford.

Reports abroad suggest that President-elect Trump is already bringing America back to a position of respect. AND don't you love it? According to the Left, he's violating diplomatic protocols with his temerity in telephoning / or receiving calls from heads of state, et.al. Their retorts, "He doesn't know what's he's doing!"

On December 5 Dick Morris made this comment, "How Trump Is Unique: He Designed His Own Message."

The only caveat that I would add to Morris' message is that the Lord intervened through Trump! As a good friend from Nashville messaged me following the election, "The Lord moves in mysterious ways!" And, that He does!

Finally, Mr. Trump is turning the world upside down--that's the Trump way of doing business, et.al! Buckle up for the ride of your life, America!

Hollis Todd
Huntsville

If You Vote for it, You Own It

Editor:

Mike Hester thinks I owe the Democrats an apology (*I Have One Challenge*, Nov. 30). Here are a few of the many things the Democrats did to destroy the moral fiber of this nation and the world.

In 2009 the Obama administration gave \$50 million to the UNFPA to promote abortion. Also in 2009 the White House budget eliminated funding for abstinence-only education and replaced it with comprehensive sex education which has repeatedly proven to increase teen pregnancy and abortion. Secretary of

State Hillary Clinton was involved in getting pop star Lady Gaga to perform at the European gay pride parade in Rome. More recently the Obama administration has implemented policies that put children at risk of molestation by requiring schools to allow boys to use the girls' bathrooms.

I could write a book about all that the Democrats have done to destroy the Republic. In fact I have written three booklets. If you vote for those who are making these decisions, you are part of it. I have no apology for stating the truth.

Mr. Hester seems to think that I expect to be heard simply because of my war record. I am a Christian and a patriot. I know that God's Word condemns homosexual behavior and those who encourage children to pursue that lifestyle will answer for it one day.

Euell White
Florence

PEARL HARBOR: Should Abe Apologize?

Editor:

On May 27 Barack Obama became the first sitting US president to visit Hiroshima, the site of history's first atomic attack on August 6, 1945. The Japanese government

did not ask Obama for an apology, nor did he offer one.

On December 27, Shinzo Abe will become the first Japanese prime minister to visit Pearl Harbor, site of the Japanese attack on the US Navy's Pacific Fleet on December 7, 1941. The US government hasn't asked Abe for an apology, nor is he expected to offer one.

Some Japanese citizens -- especially those who survived, or lost loved ones in, Hiroshima -- believe an American apology is warranted.

Some American citizens -- especially those who survived, or lost loved ones at, Pearl Harbor -- believe a Japanese apology is warranted.

Both groups are wrong. Few people are left to apologize to and none to offer an apology. The senior politicians and military figures of World War II, those who planned and ordered both attacks, are dead.

Shinzo Abe was born nearly 13 years after Pearl Harbor, Barack Obama just two days shy of 16 years after Hiroshima. Neither had anything to do with Pearl Harbor, with Hiroshima, or with the war the two countries waged against each other in between those terrible days.

Of the two, Abe has a better argument for declining to apologize. Multiple Japanese governments have publicly apologized for, and in some

cases paid reparations for, Japan's aggression back then.

On the 70th anniversary of VJ Day (the day World War II in the Pacific formally ended), Abe himself expressed regret for the Japan's aggression, but correctly spoke against continuing such gestures and letting "our children, grandchildren and even further generations to come, who have nothing to do with that war, be predestined to apologize."

Beyond a certain point, apologies not only cease to be needed, but they become mere rituals rather than genuine expressions of contrition.

In America, the subject of reparations for slavery occasionally becomes a matter of interest. When it does, many quite correctly point out that there's nobody to pay such reparations, nor anyone to pay them to. Every American who was ever a slave owner, or a slave, is dead.

That's not entirely the case with respect to World War II, but it's nearly so. Now is the perfect time to stop endlessly demanding apologies from each other for past wars and instead join with each other in dedication to the prevention of the next war.

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

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Pettus...

Continued from Page 1

responsible for leading the delivery and operations of information technology solutions to enable Marshall's programs and mission, including the center's computing infrastructure, communications networks and software systems.

Since joining NASA in 1991 as a computer engineer in Marshall's Institutional and Program Support Office, Pettus has served in multiple roles of increasing leadership responsibility.

From 1997 to 2000, he served as implementation manager for the Integrated Financial Management Program, NASA's previous computerized business management model. Pettus was then named manager of the Integrated Enterprise Management Program, where he planned and directed the overall integration of all program applications and led deployment of the program's overall technical architecture.

Pettus was appointed to the Senior Executive Service -- the personnel system covering top managerial positions in federal agencies -- in 2002 as director of the NASA Integrated Enterprise Management Program Competency Center, an organization that supports NASA business systems for improving fiscal and management accountability.

He was selected as director of Marshall's Office of the Chief Information Officer in 2005, where he supervised support services and security for the center's expansive computer and communications networks. In 2007, Pettus was named chief information officer at NASA Headquarters, managing an integrated portfolio of IT Senior Executive Service infrastructure and applications supporting NASA's human spaceflight, scientific and aeronautical programs. He returned to Marshall in 2009 to reassume his duties as the center's chief information officer.

A native of Killen and a Brooks High graduate, Pettus earned bachelor's degrees in computer science and mathematics history in 1987 from UNA and a master's degree in computer science in 1995 from UA-Huntsville.

He has received numerous awards and special recognitions, including a Meritorious Presidential Rank award for exemplary federal service in 2008. *Federal Computer Week* magazine named Pettus to its "Federal 100" in 2005, an annual list of individuals who turn innovative technology ideas into real-life solutions. He has also been awarded the NASA Medal for Outstanding Leadership, NASA Medals for Exceptional Service and NASA Special Service Awards.

Pettus and his wife, Angela, now reside in Athens with their two children.



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Conscience Conviction

John 8:7b Jesus said "He that is without sin among you, let him first cast a stone at her." **John 8:9** "And they which heard it, being convicted by their own conscience, went out one by one, beginning at the eldest, *even unto the last*: and Jesus was left alone, and the woman standing in the midst." Every man's conscience tells him when he does right or wrong (sins). That is why lost folks avoid the Bible, church, prayer, and the preacher, & "so-called Christians". The Holy Bible is a sin-revealing book. The Holy Bible KJV reveals a coming judgment of God on that sin. The Bible's words cut and dig deep into a person's bones and enter the joints and marrow. **See Hebrews 4:12**. I would rather use the words "saved folk" than use the word "Christian" because today almost everyone answers "yes" when asked, "are you a Christian?" Most religious people today are lost and they still go to church. Their religion is their righteousness. **James 1:26** "If any man among you seem to be religious, and bridleth not his tongue, but deceiveth his own heart, this man's religion is vain." Told any dirty jokes lately? Every time a lost man sins, he adds to his sin debt, and he has chosen to pay for his sins himself in eternal fire. God uses fair, righteous judgment, and God cannot compromise His holiness and perfection, nor can He ignore sin or sinner. God keeps perfect records. **See 1 John 5:7**.

Some folks have seared their conscience by every-day sinning. **1 Timothy 4:2** "Speaking lies in hypocrisy; having their conscience seared with a hot iron;" Sadly, sin doesn't fade away because we ignore it. The day of reckoning hastens on. In **Job 16:19** "Also now, behold, my witness is in heaven, and my record is on high." We must all face our record one day that shows our sins are covered by the blood of Christ, or we must suffer hell and the fiery lake for our own sins. If you enter eternity without Christ as your Saviour, then you've chosen to pay for your own sin. Christ paid the debt for your sins and tasted death for you. **See Hebrews 2:9 & 1 Peter 2:24**. It's only right, if you refuse to receive Christ, (*see John 1:11&12*) that God make you suffer what Christ suffered for you. Will you receive Christ today?

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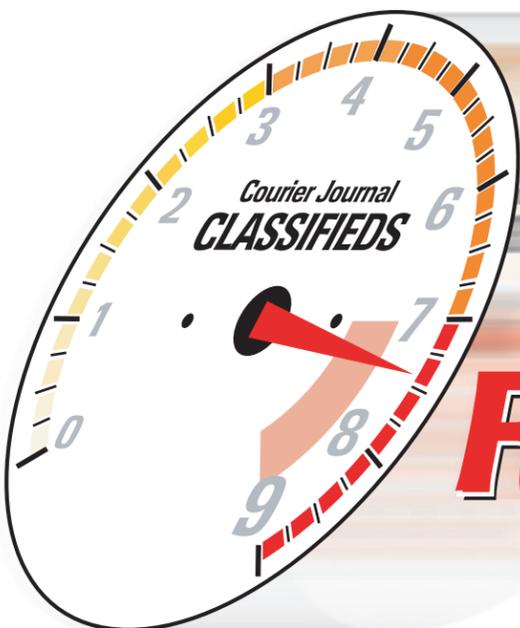
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Guild...

Continued from Page 14

finish recording. It was at the Opry that Howard met and had a long term friendship with Dolly Parton until he married.

Angela is the author and speaker for her company called the Third House. The name refers to our body, the third house, as positive dwelling for the temple.

Her accolades include being on the Oprah Winfrey show.

Guild members and authors are welcome. If you are a member of the Guild, please bring a small refreshment to share. If you are an author, please bring your book to swap or to sell at a members-only Guild rate.

The Guild normally meets on the third Saturday of each month from 10am-noon at the library.

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Bill called Liam out on the real reason why he didn't want Steffy to accept the position at Forrester Creations. Following Steffy's announcement, Ridge and Rick were given new positions in the company, along with Quinn. Eric demanded unity between his family members at work and at home. Steffy was hurt by Liam's lack of support as he focused on Quinn being the reason for her new title. Wyatt displayed just how little he knew about the fashion industry. Katie refused to be a part of her sister's drama when Brooke opened up about the current dilemma with her love life. An irate Liam confronted Eric about offering Steffy the CEO position. *Wait to See: An innocent bystander struggles with what to do when faced with some hard evidence.*

DAYS OF OUR LIVES Coco and Sheila continued their plot. Nicole prepared for the next phase of her life. Rafe learned something crucial about Stefano. Hattie begged for help. Deimos and Chloe questioned Philip while he was under the influence of truth serum. Steve and Kayla shared a romantic evening together. Adrienne was surprised by Kate's support. The stress of an argument was too much for Jade to bear. Abigail was ready to tell the truth. *Wait to See: JJ worries that keeping another secret from Gabi will come back to haunt him.*

GENERAL HOSPITAL Carly made a kind gesture in the spirit of the holiday. Sonny and Jason clashed over a difference of opinion. Tom Baker found

himself at the mercy of Franco. Hayden's condition worsened. Finn was inspired by something he saw at home. Jason and Curtis's investigation put them in harm's way. Nelle vowed to keep her promise to Sonny. Ava remained suspicious of Alexis's motives. Maxie was determined to uncover Sam's secret. Jordan's visit opened up new questions for Julian. Laura offered Lulu some motherly advice. Dante had reservations about Charlotte. Maxie confessed her feelings of guilt to Felicia. Nina cautioned Valentin about Lulu's intentions. Finn risked everything in an attempt to save Hayden. *Wait to See: Lulu is determined to obtain sole custody of Charlotte.*

THE YOUNG AND THE RESTLESS Lauren confessed that holiday sales were down at her store. Later, Chelsea declined Lauren's offer to carry Chelsea 2.0 exclusively at Fenmore's. Phyllis confided to Michael that she thought Jack was done with her for good and that she was going to focus on her career from now on. Lily was jealous of Cane's new physical therapist. Victor told Nick that he would make room for him at Newman if he agreed to return to the company, but Nick declined. Billy confronted Jack about the eviction notice he sent to Brash & Sassy. Billy and Victoria vowed to create a wonderful holiday for the kids, but when he touched her hand, she pulled away. Jack told Ashley she better get used to his ruthlessness. *Wait to See: Michael and Kevin receive a Christmas surprise.*

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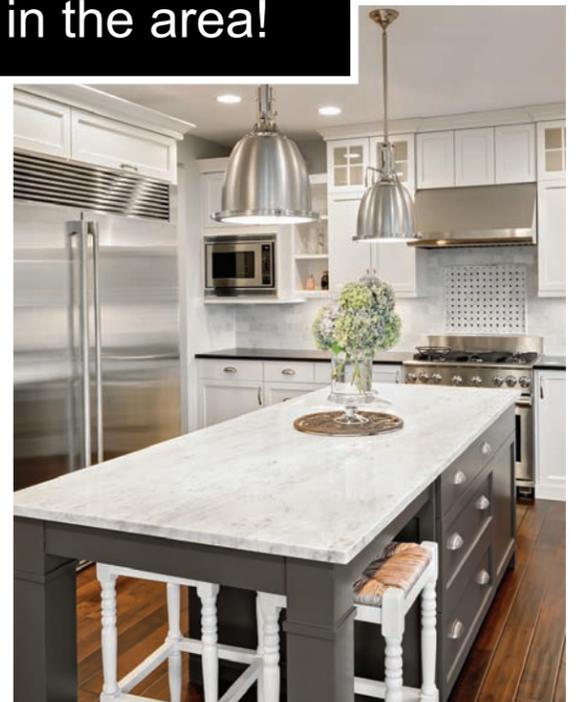
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Carol...

Continued from Page 14

modern Christmas holiday, and nearly 180 years later it enjoys widespread popularity.

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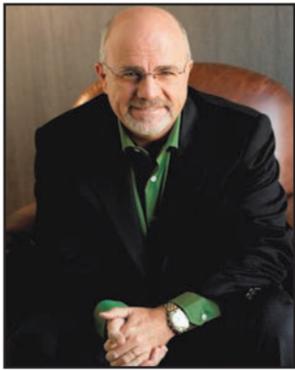
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DAVE Says

by DAVE RAMSEY



is debt-free. I'd like for us to save an emergency fund for the church, but I'm not sure what would be considered an expense. Can you help?
David

Dear David,
In terms of mathematics, I would advise looking at it the same way you would a small business. The goal, first and foremost, is to keep the doors open in case something bad happens. The secondary goal could be to pay bills on time for the sake of the church's reputation, and the third goal would be to do all this without putting a strain on the organization. In business, we would call this fund "retained earnings." Technically, a church doesn't have earnings, but they do have income. You'll want to retain some of that on a regular monthly basis.

For a church, basic things like payroll, utilities, insurance and taxes would need to be covered under an emergency fund. Coffee and donuts, new hymnals, and mission trips aren't necessities. You should already be running a monthly and annual budget on the church, so separate the necessities per month and multiply that by a three to six month figure.

There's a huge level of wisdom involved in a church being debt-free, David. Congratulations!
— Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

CONDOS ARE FINE, BUT DO YOUR RESEARCH

Dear Dave,
I know when it comes to investing you like mutual funds and paid-for real estate. What do you think about using condominiums as investment properties instead of single-family homes?
Jason

Dear Jason,
I don't really have a problem with condos as paid-for investments. I own a couple of them myself. When it comes to making this kind of investment for the first time, however, I would advise that you keep a few things in mind.

Based on equal price and equal neighborhood, the average single-family home will probably increase more in value over the years. Now, a nice, well-placed condo will obviously go up in value faster than a traditional house in a lesser neighborhood. So speaking in an overall sense, they're not bad investments if you do your homework.

You have to think about what you're getting into and also take into consideration a number of variables. What are the HOA dues or condo fees going to be? Is the condo association being managed well? That and the neighborhood are the two biggest concerns I have when buying a condo. A lot of condo associations are very poorly managed. And if they don't provide proper maintenance or keep

a certain percentage of the complex owner-occupied versus rental, the condo association or complex can lose the ability to get normal permanent financing. If they can't get FHA, VA or conventional financing, the values are going to drop like a rock — because you've only got cash buyers and investment buyers at that point.

Research on these kinds of things doesn't take an awful lot of work. Just call the management company, and the realtor who's involved if it's listed, and ask for the documentation. Most of the time this sort of stuff is public information, so it's not hard to access. Some other questions you might ask are: What are the reserves for the roof? What are the reserves for paint and the parking lot? Are they collecting enough to pay their bills, and are they actually paying their bills?

Then you start looking at things from a buyer's perspective. Would I want to live in here and have my wife and children here? Would a normal, reasonable person want to live here? If the answers are yes, then you've probably got a good, solid condo complex.
— Dave

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ON YOUR DEBT

Why you should avoid cashing out your 401(K)



B. Grant McNutt
Managing Attorney

Many of my clients come to me six months after cashing out their 401(k). At the time, it seemed to be a good idea to solve a short-term cash crunch. Unfortunately, cashing in a 401(k) can cause problems in the future. It is often easy to cash in your 401(k) as long as you can prove you are having a hardship, such as temporary cash-flow problems created by the loss of a job or an emergency home repair. Sometimes I hear they have simply paid down a credit card or caught up a loan, with no ability to pay the very next month. In essence, they have put a band aid on their financial situation that often times awakens only a few months later. Also, in the panic of cashing in the 401(k), it probably came as a surprise that 20% or more is paid in taxes plus another 10% in early pay out penalties. So the \$3,000.00 they thought they were getting ended up barely \$2,000.00. If you have dipped into or cashed out your 401(k), you are not alone. Studies show 1 in 3 make the same mistake doing so before they turn the required 59 1/2.

There are also long-term consequences. What might seem like a small amount now, can be a significant nest egg at retirement, after 25 to 35 years of compounding interest and growth. The power of tax-advantaged accounts, which includes 401(k)'s is that they allow for pretax contributions to compound without taxes eroding that growth. Over time, earnings can generate their own earnings, helping you accumulate more money than you would in an ordinary taxable account. A couple of my favorite quotes, both by Albert Einstein, deal with compound interest. Einstein stated, "Compound interest is the eighth wonder of the world. He who understands it, earns it...he who doesn't...pays it" and "Compound interest is the greatest mathematical discovery of all time." The moral is don't touch your 401(k) and let it work for you.

Another myth I hear from my clients is "I had to cash out my 401(k) when I changed jobs." That simply is not true. Please go to your bank or any financial advisor for help rolling it over into an IRA which will keep its tax-advantage status.

Another compelling reason to leave your 401(k) alone is security. Your creditors simply can not touch your 401(k). It is 100% exempt in Bankruptcy. It's an entirely different story once you cash it out and it hits your bank account. Your creditors can place a garnishment on your bank account if they have first sued and obtained a judgment against you.

If you have overwhelming debt of any kind and are contemplating invading your 401(k), please give us a call first. If you have any questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping law suits, discharging debt, etc., we can help you!

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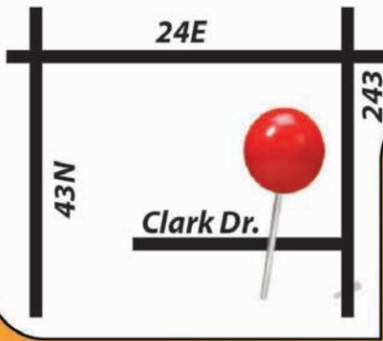
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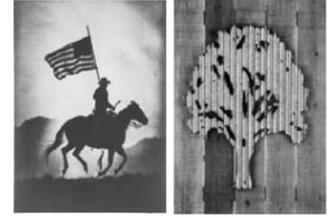
Last week's winner is Loria Hammond of Rogersville who correctly guessed "Courtland Air Field, Town Creek"

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NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Self Service Storage Act. The undersigned will sell at public sale by competitive bidding on Thursday the 15th day of December, 2016 at 10:00 AM on Lockerfox.com. Said property is iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County;

Caitlin Davis,
 319 W Richton St., Muscle Shoals, AL. 35661
 Misc. bags and boxes, computer monitors,
 and HHG.

Purchases must be paid for at the time of purchase by cash only. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. Dated this 28th Day of November, 2016 and 5th Day of December, 2016.

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Community Notes...

Continued from page 4

Along with the familiar Red Kettles, the Angel Tree program is one of The Salvation Army's highest profile Christmas efforts. Angel Tree was created by The Salvation Army in 1979 by Majors Charles and Shirley White when they worked with a Lynchburg, Virginia shopping mall to provide clothing and toys for children at Christmastime.

This year we are serving 1,488 local children for the Angel Tree program and MANY Senior Citizens.

Official Angel trees are located at Dillard's in the Florence Mall, SunTrust Bank on Cox Creek Pkwy, Long Lewis Ford in Muscle Shoals, and McCutcheon & Hamner Attorneys at the corner of Bradshaw and Helton Drives in Florence.

If you would like to participate in other volunteer capacities with the Salvation Army, please call 256-764-4432.

Williams Cleaners is Partnering with Sydney's Safe for their "Cover them with Love!" Coat Drive!

Drop off your gently worn, unwanted coats by any Williams Cleaners location.

- 1412 N. Pine St., Florence
- 408 W. Avalon Ave., Muscle Shoals
- 119 W. 5th St., Tuscumbia

They will clean it and then make sure a cold child or adult gets it through the Sydney's Safe Foundation

Welcome to the New Salem Missionary Baptist, 923 W. Mobile St., Florence. Church service every Sunday at 10am. Everyone is always welcome. Rev. Fred L. Smith is the Pastor, 256-263-4769.

Monthly Covered Dish Luncheon and Christmas Party at the Zip City Community Center, 10511 Hwy 17, Florence, on Thursday, December 15, 11:30am. Optional \$5 gift if you wish to exchange. Please bring a covered dish. Also, please bring a canned item for Food Drive.

EMC Volunteers will host their Masquerade \$5 Jewelry and Accessories Sale Wednesday, December 14 and Thursday, December 15 from 7am-11pm and Friday, December 16 from 7am-4pm in the Eliza Coffee Memorial Hospital Lobby. Proceeds benefit ECM Volunteers Helping Hands Organization. Cash, credit/debit cards and payroll deduction for ECM employees.

Christmas on the Mountain - dinner show featuring The Voices of Christmas, A Musical Celebration for all Ages, on December 15 and 16 at 7pm nightly at Mountain Theater, Tuscumbia. Tickets: \$35 adults, \$28 children 12 and under, includes dinner, show and gratuity. Purchase online at MountainTheater.org. Group sales of 8 or more, \$30 each. All

tickets must be purchased in advance. For more info, 256-710-8963 or www.MountainTheater.org.

Town of Littleville is having a Christmas Festival. Friday, December 16 from 6-10pm at the Community Building. There will be games, food, and of course Santa Claus, Please come out and join us.

Drive-Thru Nativity Harris Chapel Baptist Church in Cherokee invites you to their 27th annual "Christmas in the Cotton Patch" drive-thru live nativity on Saturday and Sunday, December 17-18 from 6-8pm nightly. Refreshments will be provided each night.

This free event is an annual tradition at Harris Chapel featuring drama and singing. Journey back to Bethlehem over 2,000 years ago and experience the feeling of anticipation, joy, and peace as you travel.

Harris Chapel Baptist is located on North Pike, one mile north of the Cherokee stadium. For more information, call 256-359-6897.

The First Christian Church of Florence Choir will present the Christmas cantata "All is Calm, All is Bright" on Sunday, December 18 at 10am. This work was arranged by Randy Vader, Jay Rouse, Camp Kirkland, and first performed in 2000. First Christian Church (Disciples of Christ) is located at 700 North Wood Avenue in Florence. All are welcome.

Cloverdale Community Watch Meeting Monday, December 19 at 7pm.

RSVP Lunch at Cloverdale Community Center, Tuesday, December 20 at 11:30am. There will be bingo. Please bring a toy for SafePlace. Merry Christmas. Next meeting in March.

LifeSouth Community Blood Drives for December

Keller Center - Monday thru Friday 9am - 5pm, 1208 South Jackson Highway, Sheffield - 256-383-3535

ECM Center - Monday thru Friday 9am - 5pm, 205 Marengo St., Florence, 256-765-7038

Wednesday, December 14, 10am - 6pm, Cherokee Elementary School, 1305 North Pike, Cherokee

Thursday, December 15, 9am - 3:30pm, Colbert County Court House, 201 North Main Street, Tuscumbia

Friday, December 16, 11am - 5pm, Big Star, 406 4th St. SW, Red Bay

Saturday, December 17, 10am - 5pm, The Shoals Flea Market, 65 Sportsplex Drive, Muscle Shoals

Sunday, December 18, 9:30am - 1:30pm, Cowboy Church, 3440 Highway 157, Leighton

Monday, December 19, 9am - 3pm, ECM East, 2111 Cloyd Blvd., Florence

Tuesday, December 20, 5pm - 9pm, Carmike Cinema, 301 Cox Creek Parkway, Florence

Wednesday, December 21, Noon - 6pm, Bargain Hunt, 149 Cox Creek Parkway, Florence

Thursday, December 22, Noon - 6pm, Lowe's, 130 Cox Creek Parkway, Florence

Friday, December 23, Noon- 7pm, Walmart, 13675 Highway 43, Russellville

Saturday, December 24, 8am- 2pm, Lowe's, 3415 Woodward Avenue, Muscle Shoals

Monday, December 26, 10am - 4pm, Kmart, 3401 Woodward Avenue, Muscle Shoals

Tuesday, December 27, 11am - 6pm, Burkes Outlet, 15485 Highway 43, Russellville

Wednesday, December 28, Noon - 6pm, Walmart, 1706 Military Street, Hamilton

Thursday, December 29, 11am - 6pm, Big Lots, 1700 Darby Drive, Florence

Friday, December 30, 11am - 5pm, Walmart, 3100 Hough Road, Florence

Saturday, December 31, 11am - 5pm, Title Max, 2110 11th Avenue, Haleyville

Boomer's & Senior's Christmas Dance Party at The Club, with The Browns, Tuesday, December 20. Dress Accordingly. \$5 per person. Pot Luck

meal will be available at 6pm that night with the dance beginning the usual time of 6:30pm. Please bring a covered dish of your favorite Christmas food item to share that night. It will be a great night to bring a friend and introduce them to your fun hobby. For more information, call 256-760-6642. There will be NO DANCE December 27. See you in 2017. Inclement weather closings will be decided by 3pm on the day of the activity.

Join us at Faith Church for one of our Christmas services, Wednesday, December 21 - 6:30pm; Friday, December 23 - 6:30pm; Saturday December 24 - 3pm and 5pm

Knights of Columbus Council 3989 is sponsoring its 50th Annual Turkey & Ham Shoot on Saturday, December 17 from 7am to dusk at the Knights of Columbus Langer Hall County Road 30 - St. Florian Road. Shotgun and 22 rounds of Turkey and Ham will be \$4 and \$6, respectively. Ammunition will be provided. Shotguns and rifles are available, but you can bring your own. A concession stand will be open serving hamburgers, hot dogs, chili, coffee, soft drinks, etc. Everyone is welcome.

American Red Cross is reminding the public that the need for blood doesn't pause. While many are celebrating the holidays with family and friends, patients in hospitals are still relying on blood products. Local Blood Drives:

December 27, 1-6pm, Rogersville Fire Department, 36 Wheeler St. Rogersville

December 30, 11am-4pm, Lauderdale Christian Nursing Home, 2019 Co Road 394, Killen

Community Singing - Saturday, December 31, 6:30pm at 2nd Baptist Church Sheffield, corner of 5th and Frankfort. Sing or lead gospel song of your choice. Everyone invited.

District 3 Florence City Councilman, David Bradley, will be hosting my next community meeting at Broadway Recreation Center on January 5 at 6pm. There was a great turnout last time and Bradley encourages community involvement and input. Broadway Rec is located at 300 N Broadway St. in Florence.

Florence Parks & Recreation Dept's Senior Center (The Club) offers a variety of programs for our boomers and seniors to enjoy. We are currently serving lunch for 25-35 people Monday-Friday. The suggested donation is \$1 and anyone and everyone is invited. Sign in before 9:30am on the day you'd like to eat lunch. For more information about The Club/senior center or any of our special events please call 256-760-6420 Monday-Friday 8am-5pm. Email: fdavis@florenceal.org.

The Florence Falcons Foundation is selling bricks from the Former Coffee High School building. Bricks are \$30 (shipping is an additional \$5) and are available for purchase through Paypal at www.florencefalconsfoundation.org, or by sending a check to P.O. Box 1225 Florence, AL 35631. Each brick will be engraved with "Coffee High School 1917-2004". All proceeds will benefit the classrooms of the Florence City Schools through the FFF. Purchasers will be notified when the bricks are available.

The Florence Falcons Foundation is a non-profit organization that operates independently of our local school system. It is guided by a Board of Directors of local residents committed to educational excellence and the future of our children. FFF has awarded more than \$360,000 in classroom grants to the teachers of the Florence City Schools!

Florence Parks & Recreation/ The Club (senior center) has an ongoing chair exercise class Monday, Wednesday, and Friday at 8:45am. There is no cost to participate. BINGO takes place at 9:30am on Tuesday and Thursday. Lunch is served at 11am Monday-Friday with suggested donation of \$1. Square Dance lessons are Fridays at 6:30pm. There is social dancing with The Browns on Tuesday evening at 6:30pm. The cost for that is \$6. Morning and afternoon games include Rook, Rummycubes, Chicken Foot Dominoes, UNO, Scrabble, art classes, knitting, and other fun.

The Amelia Island trip March

5-11 includes 7 days and 6 nights to Jacksonville, FL, Kingsley Plantation, Fountain of Youth, River Cruise. It includes 10 meals, dinner party, entertainment and more. The cost is \$569 with a \$75 deposit due by December 29. Motor coach with Diamond Tours. For more information about The Club/ senior center or any of our special events, please call 256-760-6420 Monday-Friday 8am-5pm. Email: fdavis@florenceal.org

The Arc of Alabama, a 501(c)(3) dedicated to advocacy and support for individuals with intellectual and developmental disabilities (IDD), their families and caregivers, in partnership with the 29 chapters state-wide of The Arc, announces the 2017 Alabama disABILITY Conference. The conference takes place February 26-28, 2017 at the Renaissance Montgomery Hotel and Spa Convention Center in Montgomery. The Arc of Alabama was founded in 1957 and is the largest organization in Alabama dedicated solely to advocating for the rights and needs of children and adults with cognitive, intellectual, and developmental disabilities. Conference details and registration information are available at www.aldisabilityconference.org.

Spring Park Rides Schedule
 December 1-24: Train and Carousel Only - Monday-Sunday 4-8pm

Rogersville United Methodist Church has a Celebrate Recovery group on Fridays at 6:30pm for small group, and 7:30pm for large, gender specific groups. Come at 5:45pm for free dinner. Located at 51 Turner Lindsey Road, Rogersville. email: secondchances2520@gmail.com for more information.

St. Florian Community Center Activities - Every Wednesday, 9am-2pm - Card games, dominoes. Come meet new friends. Card groups welcome. Potluck lunch served at 11:30am. Bring a dish to share or a donation.
 Every Friday, 10:30am-12noon - Bingo, \$2 charge. Just bring yourself. New bingo prizes are provided. Coverall prize is a gift card. Lunch at 12noon for a minimal cost. Everyone welcome.

Colbert County Animal Control Needs Volunteers at the Colbert shelter to help walk, play with, and love our shelter dogs keeping them acclimated to human love and contact for their eventual adoptions! Please join our team! We are completely full and desperately need more volunteers! We are open Monday - Friday, 10am - noon and 1:30-5pm. Parent required for those under 16 years old. 5010 Missouri Street, Tuscumbia 256-381-4073.

Are you Interested in fostering an animal? Fostering gets cats and dogs out of the shelter and clears space for incoming animals. New foster homes are restricted to animals pending transport to a new home or rescue (usually 1-2 weeks), pregnant or nursing animals, and some special needs cases. If you are interested in fostering, please fill out the form at the following web link: https://secure.mailjoel.net/allforms/u/3275823d.php

Want a job? Want a better job? Get your GED! Free GED Prep classes are located near you. The program is open entry with new students starting classes weekly. For more information, call the Northwest-Shoals Community College Adult Education Program at 256-331-5440 or 256-331-5438.

Do you have a family member or a friend with a disability?

If so, sign up for our Disability Advocacy Network email list to show your support for a family member or friend through The Arc's national movement.

By signing up you will receive reliable updates about state and federal legislative decisions so you can take action as an informed advocate.

Your elected officials will listen to you on issues that are important to the IDD community by making a call or sending an email! Go to www.thearc.org to subscribe!

The Shoals Model Railroaders meets each Tuesday at 6pm at 206 W. Fifth St. in Tuscumbia next to the Tuscumbia Depot. Visitors are welcome. We are a non-profit hobby club.

Junior Whirl Answers
 by Charles Barry Townsend
 Illustrated by David Coulson

100204180!
 Answer: 22 days
 Answer: "I ought naught to owe for I ate nothing."

N	E	S	T
S	O	I	L
P	R	O	M
K	E	E	N

T	E	N	S
S	I	L	O
R	O	M	P
K	N	E	E

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<p>09 Chevy Silverado #3898BB, Crew Cab, LT, V8, Local Trade! \$15,988*</p>	<p>10 Buick LaCrosse #P4227A, 4 Door, Leather, Navigation, Local Trade! \$15,988*</p>	<p>12 GMC Acadia #0087GA, 4 Door, 3rd Row, DVD, 1 Owner! \$16,688*</p>	<p>07 Chevy Avalanche #7526GB1, LTZ, 4x4, Leather, New Tires! \$16,988*</p>
<p>10 GMC Acadia #1887GB, 4 Door, SLT, 3rd Row, Leather, Nice! \$17,688*</p>	<p>12 Honda Crosstour #7526GB, 4 Door, Leather, New Tires, Nice! \$17,888*</p>	<p>10 Ford F150 #5418GB Supercrew, 4x4, Lariat, Loaded!! \$18,988*</p>	<p>11 Chevy Silverado #P1515A, Crew Cab, 4X4, Leather, 20 Inch Wheels! \$22,988*</p>
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<p>14 GMC Sierra #P6932, Crew Cab, Z71, Leather, 4x4, SLT, 1 Owner! \$35,988*</p>	<p>15 GMC Acadia Denali #720GA, Leather, Navigation, Dual Roof, 1 Owner! \$37,688*</p>	<p>16 Buick Enclave #8730GA, 4 Door, Premium, Loaded, Only 7K Miles! \$44,888*</p>	<p>15 GMC 2500HD Denali #G5836A, 6.6 Duramax, Sunroof, 4x4, Loaded! \$55,788*</p>

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