SATURATION - We Mean Business!



FSB Names **McDaniel**

Shoals

FLORENCE-First Southern Bank's former Senior Vice President, Adam McDaniel, has been promoted to the bank's Shoals Market President.

The Shoals native and Wilson High graduate earned his Bachelor of Science degree in Commerce and **Business Administration** in May of 2003 from the University of Alabama. McDaniel worked in several financial positions in the vears that followed, finally joining the First Southern team in 2012 as a Business



Officer in Killen. McDaniel was promoted to Senior Vice President Retail Banking Officer in May 2017. McĎaniel

McDaniel

has continued to further his expertise, graduating from the Graduate School of Banking at Louisiana State University in 2021. He is also currently enrolled in the Alabama Banker's Association Bank **Executive Leadership** Program class of 2024.

McDaniel's community involvement includes being Treasurer of United Cerebral Palsy of Northwest Alabama, as well as the United Cerebral Palsy of Alabama State Board President. He is also a member of Florence Kiwanis.

Founded in January 1935 as First Federal Savings and Loan Association, First Southern Bank is the oldest financial institution under continuous operation in the Shoals Alabama region.

More SHORTs... on Page 2

Automotive Inside

Greenway Honda

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ANNUAL HERITAGE EVENT FEATURES Remarkable Lineun

FLORENCE-Heritage University's Christian 2023 Heritage Event will showcase a remarkable lineup including The Frontmen, The Secret Sisters, and Cadence, Shane, and Gary Baker on August 26 at the Marriott Shoals Conference Center in Florence.

The Heritage Event is an annual fundraiser for the university. This year's lineup includes an exceptional blend of musical genres. Attendees can anticipate a memorable experience and breathtaking performances.

See EVENT... on Page 6

FAST Takes 3rd in State

BIRMINGHAM-The Florence Alabama Swim Team (FAST) Otters traveled to Birmingham on July 20-22 to compete in the 2023 Alabama Recreation and Parks Association (ARPA) state swim meet. Many FAST swimmers placed in the top 10 in their individual and relay events.

ARPA added a completely new event this year. Mixed relays consisted of two boys and two girls on each relay. FAST's 15-18 Free Mixed Relay took home 3rd place. This relay team consisted of Madelyn Dawson, Caleb Lett, Lauren Spry, and Yoshua Baldizon

Lo Hammond placed 3rd in 11-12 50 Freestyle and Toxey Robbins placed 2nd in 6U 25 Freestyle.

See FAST... Page 14

Ask the Attorney

Medicare Minute

Soap Updates

INSIDE this Issue

- Computer Skeptic • The Truth in Love **On Your Debt**
 - Weekly Quiz
 - Dave Ramsev
 - Hocus Focus
 - Adopt-a-Friend
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FRIDAY through SUNDAY! 550 Cox Creek Parkway For information about advertising in premium positions like this, please call 256-740-4701. **First Metro** Among Best Performing

> MUSCLE SHOALS - S&P Global Market Intelligence, a world-renowned financial information and analytics company, recently released a

report of the 50 **Best Performing** Banks of 2022 in the Southeast under 10B in assets. First Metro Bank. the community bank based in Muscle Shoals. was ranked #15



Howard

First Metro Bank was the only bank in north Alabama to be featured in the report.

See FIRST METRO.. on Page 15

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Top left from left:

Cadence Baker, The Frontmen, and

the Sectret Sisters

performing at the August 26 Heritage

are among those

Event. Courtesy image

- **Get Yours Now!** Commentary
- **SIGNS of the PAST**

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Freestyle. Courtesy photo

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Shorts...

Continued from Page 1

Smith is New WCS Director

FLORENCE – Officials

at North Alabama Medical recently announced Kendra **Smith** as the new director of Women's and Children's services. She will oversee labor and delivery, postpartum,

nursery and pediatrics. "Kendra has always been a positive light on her floor," said NAMC Administrative Director of Nursing, Melissa Armstead, "She is a tremendous asset to our

team and we are excited to see what the future holds for her and the Women's and Children's service line.' Smith has more than 15 years of experience in nursing. She is

a graduate of UNA and has served as an RN at UAB Hospital and the University of Alabama Health Services Foundation. She came to North

Alabama Medical Center in July 2022 as a nurse manager in the nurserv and

Smith pediatrics. She was named NAMC's interim director for Women's and Children's services in April before taking over the role full-time.

"I am excited to be stepping into this leadership role that combines my love for family-centered care and children," said Smith.

In her role, Smith will continue to support business operations and specific department programs. She will oversee program development, quality improvement, JCAHO preparation and ensure the unit is compliant with all regulations.

Yesterday at Ritz Aug. 19

SHEFFIELD-Fans of the Beatles in the Shoals can enjoy a concert by one of the world's top Fab Four tribute bands! Yesterday: A Tribute to The Beatles, endorsed by Sir Paul McCartney himself, will be performing at the Ritz Theatre on Saturday, August 19 at 7:30pm. Tickets are available at tennesseevalleyarts.org. Founded by **Ďon**

Bellezzo, Yesterday has been performing in the United States and internationally



The Beatles are one of the most beloved and influential rock bands in history, and this throwback tribute concert is a great way to celebrate their iconic songs," said Christi Britten, executive director of the Tennessee Valley Art Association, which runs The Ritz.

Yesterday has been featured in *Rolling Stone* and on NBC, CBS, ABC, and more. They are the resident Beatles show band for Legends in Concert, the world's premier and longest running tribute show, for their shows in Las Vegas and Branson, Missouri.

Tickets for Yesterday: A Tribute to The Beatles are \$30-\$40. To purchase tickets or to learn more about the Tennessee Valley Art Association, visit tennesseevalleyarts. org or call 256-383-0533.

State of the City Planned

FLORENCE – The 2023 Florence State of the City program is set for Thursday, August 24 at the Florence-Lauderdale Coliseum. This year's program will boast Florence as, Simply the Best! and will coincide with a lemonade contest between City of Florence departments to be judged by the public.

Make a note on your your calendars. More informatioin will be forthcoming.







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To list your sale, use the classified form on page 8.

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FLORENCE HUGE YARD/ GARAGE SALE, 1870 Randolph St., Fri. & Sat., 7am-until? Off Fairground Rd., Clothing, What-nots, Tools, Pictures, Furni-ture, Utensils, Glassware, Dolls, Reloading Equipment, Bullet Molds, and much morel Man Molds, and much more! Map ID#1460

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Freshman Send-Off & Membership **Picnic** - Sponsored by the Alabama A&M University Muscle Shoals Alumni Chapter and Mary Napier, Chapter President. Saturday, August 5, 11am - at Coach Harvest Mitchell, Jr. Gymnasium, Burrell-Slater, 610 W. College Street, Florence. Join us for some Bulldog fun by. Preparing to send our Freshman to "The Hill", a Membership Drive and Fellowship.

Food will be served. RSVP to 662 687-2409 by <u>August 2.</u>

Infants - Adults Clothes And Shoes Give Away on Thursday, August 3 from 8-10am at the Care Center, First Baptist Church in Killen.

Killen Founder's Day will start on Friday, August 4, at 6pm with the parade down J. C. Mauldin Hwy, and end at 10pm on Saturday, August 5, after the fireworks show. So much goes on in between. You have to come see!

2023 Killen Founders Day Car Show sponsored by Killen Masonic Lodge 788 August 5. \$20 entry. Free to public. Doors open at 8am, Prizes awarded, Breakfast provided by Boys Scouts. Show will take place in the upper lot at Killen Park, 830 Lock Six Rd in Killen.

Open registration for Community Bible Study, an annual women's interdenominational Bible study, will be on Wednesday, August 2 from 9–11am in the Chapel of Woodmont Baptist Church, 2001 Darby Drive, in Florence. Please join us for an exciting, in-depth study of the books of Ruth, I and II Samuel, and Ephesians. The registration fee is \$35 for adults (scholarships available) and \$10 for children (infants - 12 grade). There is limited capacity in the children's classes. Classes meet on Wednesday from 9:45am-noon beginning on September 6. Participants may also register on-line at https://florenceal.cbsclass.org

Outreach Outdoors 15th Annual Field Day is Saturday, August 26, from 9am-3pm at 400 County Rd. 158 in Florence (off Savannah Hwy). Field Day is an FREE educational event for children engage in activities that promote an appreciation for the outdoors. Primitive, Camping Tips, Horseback Riding, Treestand, Safety, Ax Throwing, Skeet Shooting, Archery, and more! Register by August 4 for a free T-shirt.

Register at OutreachOutdoors.net Individuals and groups are welcome, ages 5 – College. 10 years and younger must have a parent or guardian present.

Mt. Moriah Primitive Baptist **Church** in Florence is seeking a Senior Pastor. Please go to mtmoriahflorence. com or call 256-765-0312 for more information.

The Florence Farmers Market (corner of Chisholm and Fairground Roads) will open on Tuesdays, Thursdays and Saturdays in July, August and September and Saturdays in October. Hours of operation are 6am–1pm each day. There will be 35 sellers of fresh fruit

and vegetables, meats, baked goods, eggs, local honey, flowers and plants, and firewood.

The market has a safe, atmosphere where children are welcome. There is plenty of parking and accessible rest rooms.

ArtWorks Member Exhibition Tennessee Valley Museum of Art, 511 N. Water St., Tuscumbia, ArtWorks is the Tennessee Valley Museum of Arts annual show featuring work by members of the Tennessee Vallev Art Association. The exhibitruns through August 18 at the museum at 511 N. Water St., Tuscumbia. Museum hours: 9am-5pm Tuesday-Friday and from 10am-5pm Saturday. Museum admission: \$5 for adults: \$3 for students; free for TVAA members.

Heritage Christian University's 2023 Heritage Event will showcase a

remarkable lineup including The Frontmen. The Secret Sisters, and Cadence, Shane, and Gary Baker on August 26 at the Marriott Shoals Conference Center in Florence.

The Heritage Event is an annual fundraiser for the university. This year's lineup includes an exceptional blend of musical genres and attendees can anticipate a memorable experience and breathtaking performances.

General admission tickets for the 2023 Heritage Event are priced at \$75 and are available for purchase through the HCU website and Eventbrite. Additionally, table sponsorships are available, offering a unique opportunity for businesses and organizations to support the university while enjoying an exclusive and unforgettable evening of entertainment. For more information about the 2023 Heritage Event and to purchase tickets, please visit www.hcu.edu.

The 2nd Annual Stayin' Alive Disco **Dodgeball** for St. Jude will be 10am Saturday, August 19 at the Mars Hill Bible School old gymnasium in Florence. All proceeds benefit St. Jude. \$10 per team member. Youth and adult teams (church groups, family and/or business teams). Donation for admission. Register, donate, purchase event shirt and/or livestream at enandtravis.com/dodgeball.

See NOTES... page 30





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Heritage Event... **Continued from Page 1**

The will headline the event, captivating the their audience with unparalleled harmonies and electrifying stage Consisting presence. three acclaimed of vocalists, Richie McDonald (formerly of Lonestar), Larry Stewart (of Restless Heart), and Tim Rushlow (formerly of Little Texas), The Frontmen are known for their chart-topping hits and legendary country music careers. Their collective talent promises to create an electrifying atmosphere that will have fans singing along to

every word. The Secret Sisters will dazzle the audience with their spellbinding harmonies and soulful melodies. This Grammynominated sister duo has garnered widespread for their acclaim enchanting blend of folk, country, and Americana. Their emotional performances are sure to resonate with audiences and leave a lasting impact.

Adding а youthful and vibrant touch to the evening, Cadence Baker will showcase her incredible talent and captivate the crowd with her distinctive voice. As a rising star in the music industry, Cadence has gained recognition for her powerful vocals and heartfeltsongwriting.Her performance dynamic will undoubtedly leave audience in awe the

Frontmen and eager for more. Cadence will be joined by her father, Shane, and grandfather, Gary, who are no strangers to the rich music history in the Shoals.

"The Frontmen, The Secret Sisters, and The Bakers are all incredible artists in their own right, and we are honored to have them grace our stage," said Dr. Kirk Brothers, thers, Heritage Christer "This year's be a President of University. event promises to be a wonderful experience that music lovers won't want to miss.'

General admission tickets for the 2023 Heritage Event are priced at \$75 and are available for purchase through the HCU website and Eventbrite. Additionally, table sponsorships are available, offering а opportunity unique businesses and for organizations to support university the while enjoying an exclusive and unforgettable evening entertainment. For of more information about the 2023 Heritage Event and to purchase tickets, please visit www.hcu.edu.

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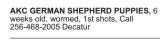
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7



ON YOUR DEBT Financial Issues Millennials Face Today

Millennials. identified as those were lifted after COVID, born between 1981 and 1996, are the first generation to have grown up completely in the digital age. Not only are they very tech-knowledgeable, but they are the most educated generation in Ú.S. history.

Moreover, they have a strong sense of community and focus on society at large over individual needs.

One in three have their own business, while one in five say that business is their main source of income. Millennials are flexible, pragmatic idealists, frugal, compassionate, progressive, confident, practical, communicative, mobile, and adventurous.

They Are Also Struggling Financially The bulk of millennials entered the workforce in the middle of the Great Recession, making finding a job very difficult. During their time in the workforce, wages have not kept up with the cost of living. Therefore, millennials often struggle to make ends meet and have trouble meeting traditional milestones like getting married or buying their first home.

Top 3 Issues Facing Millennials

Student Loans – In fact, 14.8 million millennials have student loan debt, which is more than any other generation. The average balance for a millennial student debt borrower is \$38,877. Because of student loan debt, millennial home ownership has fallen. The average baby boomer bought their first home at 25. For millennials, that number has risen to 35.

• Housing Cost – Census data shows that home prices have increased 118% since 1965. During the same time, wages have increased by just 15%. In the past year, the cost of rent rose by 4%. This is higher than the previous five years with an average increase of 3.3%. However, the increase doesn't paint an accurate picture. Once eviction moratoriums

B. Grant **McNutt** Managing

Attorney

rents soared, shooting up 14% in December 2021 compared to one year earlier. At the same time, wages only increased 5.5%. As rents increase at a faster pace

than wages, millennials who have yet to purchase a home get further behind. • Wage Growth – The average Millennial salary is about \$47,034, according to the U.S. Census Bureau. The average Millennial household makes \$69,000 a year, according to the Pew Research Center. This isn't a wide departure from previous generations – but once you factor in inflation and the amount of debt millennials have, it becomes apparent that this generation actually worse off than their predecessors.

Where To Turn If You Are Struggling The compassionate team at the Bond & Botes Law Offices helps 1000's of people every year throughout Alabama and Mississippi end the stress of overwhelming debt. When your income does not keep pace with your everincreasing housing costs, the rising cost of essentials like insurance, food, and fuel coupled with your student loan obligation you need solutions.

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Contact The Bond & Botes Law Offices Please call us for an absolutely free and confidential consultation. We'd love to discuss your finances with you if you have had a serious reduction in income or have lost your job or find yourself in financial trouble of any kind. Debt can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

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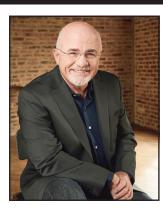




10

DIFFERENT PERSONALITY TYPES CAN BE A GOOD THING

Dave, My husband is an entrepreneur. He has a very hard driving, energetic personality energetic personality and way of doing things, while I'm more laid back



and soft spoken. How can I support him best in terms of encouraging and communicating with him? I want him to know I care, that I want to help and that I'm proud of him Grace

Grace,

ťhink you've already taken a good first step toward all that by recognizing of and identifying your personality styles. If he's a hard-charging entrepreneur, there's a good chance God sent you into his life to slow him down a little, and help him keep it between the ditches. That's what my wife does for me, and I'm so thankful she does.

Once in a while, I'll get so wrapped up in a project or opportunity that I can't stop thinking about it or turn it loose even after hours or on weekends. That's when she knows to step in and say, "Honey, did you positive impact on your

ever think about this possibility?" Sometimes she's a little more straightforward, and I'll hear something like, "You know, you really need to just slow down and chill." and chill." The fact that you

two are wired a little differently, and that you can be thoughtful and calm when he's all over the place, is one of the most valuable benefits you bring to your relationship. Once he understands this, he'll begin to respect it more. And when it happens, you folks are going to win in your relationship and in business. It's going to make such a

lives, because you'll be making steady progress that's more predictable and reasonable, rather than things launching into the stratosphere and being followed by the inevitable crashes that are bound to happen from time to time.

As you grow to better understand the other's thinking, and how each is necessary for success, a great thing will be created. Your quieter, thoughtful side, and his energy and passion to pull things forward, will become the key to you two reaching heights together that you never would've achieved apart from each other.

discussions about relationships family business. and Great question, Grace! - Dave

Dave Ramsey is an eight-time national bestselling author, bestsetting author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," the "Today" show For News CNN show, 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 of Ramsey Solutions.

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"COME AND SEE" (Part Two)

The day of Pentecost was the day in Biblical record when the church for which Christ died was established. It was on that day that "there were added unto them about three thousand souls" (Acts 2:41). "and the Lord added to the church daily such as should be saved" (Acts 2:47). Never after Pentecost of Acts 2 was it referred to as something to be build. This proves that the church of Christ was established on Pentecost day of the second chapter of Acts. In fact, Peter declares that this was the beginning (Acts 11:15).

Christ Is The Head Of The Church Of Christ Christ is the head of it – the sole head. Paul says, "And hath put all things under his feet, and gave him to be the head over all things to the church, which is his body, the fulness of him that filleth all in all" (Ephesians 1:22-23). "And he is the head of the body, the church" (Colossians 1:18). These passages make it clear that when the New Testament speaks of the body of Christ, reference

is not made to his physical but to his spiritual body, which is his church.

Observe please: (1) Christ the head of His church is (Colossians 1:18; Ephesians 1:22-23)

(2) All who are in Christs are in His body (Galatians 3:27; Colossians 3:15). (3) All Christians are in Christ (Romans 6:3; 2 Corinthians 5:17). (4) Therefore, all Christians are in Christ's church. Jesus came into the world to establish one. and only one, institution through which to save mankind (Ephesians 3:10-11,21).

The Church Of Christ Has No Guide Book But The Bible

The church of Christ refuses to accept any human creed in religion. We definitely refuse any uninspired man's statement, or system of statements, as our rule in religion. Articles of religion, Confessions of Faith, Disciplines, Church Manuals and Creeds formulated by men are rejected. The Word of God - and the word of God alone we accept as our standard. The following Scriptures show this to be only save course (2 Timothy 3:16-17; 2 Peter 1:3). The same apostle said, "If any man speak, let him speak as the oracles of God...that God in all things may be glorified through Jesus Christ, to whom be praise and dominion forever and forever" (1 Peter 4:11). Therefore, we implore all to go

back to the Bible. Remember the Bible is right! (For a copy of the entire "Come And See" material, send your request to the address below. Continued in the next segment of Truth In Love).



Questions, comments, or criticisms are welcomed. Responses may be sent to: **Church Of Christ at Cedar Grove** 6421 County Road 26, Rogersville, AL 35652 or email to: Cedargrovechurchofchrist@gmail.com www.cedargrovechurchofchrist.org



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Commentary

Courier Journal

Misinformation? Who's an Arbiter?

here were some congressional hearings on Capitol Hill in mid-July that covered the topics of censorship, the threat of unchecked information. social media's responsibilities in maintaining and In A

promoting public trust, etc. The New York Times, the world leader in progressive text for a 'democratic society' in covering the hearings, thought it would broach these two questions:

A) Is misinformation protected by the First Amendment? B) When is it appropriate for the federal government to seek to tamp down the spread of falsehoods?

A) Yes it is. The government doesn't get to determine our positions on what may be fully or partially factual and when.

B) As I understand it, NEVER, unless it has to do with civil or criminal cases surrounding financial/securities dealings and then only through proper judicial

See ARBITER... on Page 16

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



FeW

Words

TOM MAGAZZU Editor

How Gullible Are You? Editor:

Here's the scenario. You think that a man, any man, has a right to tell you, a woman, that you cannot go around with your arms bare, that you don't qualify in any profession to receive the same pay or promotion as a man, and you think that if you wear clothes they think are provocative, you are responsible for a man's bad actions. That about it? Go back to the kitchen and you better be pregnant no matter if it is threatening your life or not. Not your choice anymore. You did this.

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We look stupid. Gullible. Are you?

Linda Johnson Florence

More LETTERS... on Page 23

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Commentary Arbiter...

Continued from Page 12

channels. Anyway, that aspect is legalese way beyond my pay grade and not a relevant point in this discussion.

What IS relevant and should scare us silly America's sudden shift away from First Amendment ideals led by growing hostilities from the left.

extensive An Pew Research poll of 5,000 adults charted at right highlights the growing objections for our free speech rights.

We could ask hundreds of questions or propose a thousand theoreticals to this fascist directive which has been marinating in liberal minds for years.

Let's just consider a few questions:

Who is the final arbiter of what can be deemed misinformation or disinformation? Surely, not the government or a group of its pinheaded representatives. Most of this misinformation/ disinformation gibberish took off in full force with COVID.

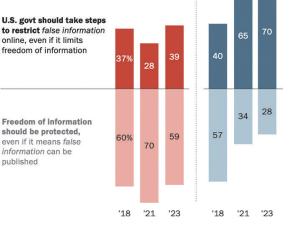
Anything spoken against the prevailing governmental-CDC-AMA positions on COVID was supposed squashed by to be the media and social media and branded as misinformation. Most of it was. Yet, where did the actual misinformation lie?

It started out with a promise of "2 weeks to flatten the curve." And temporary business and school closures seemed to never end.

Incorrect official data continued and was challenged at almost every step. Covid's origins, numerous ways transmissibility, of legitimate questions by hundreds of reputable professionals, medical mask mandates. vaccine mandates and unrealistic efficacy claims, natural immunity, job losses, the new medical definition of a vaccine, questionable treatments and treatment delays, inflated hospital death rates buoyed by financial incentives, \$billions in built-in profits pharmaceutical for companies, social/ emotional/educational setbacks for school children, vaccines for increasing toddlers.

who say... U.S. govt should take steps to restrict false information online, even if it limits freedom of information

% of U.S. adults



Rep/Lean Rep

Note: Respondents who did not answer are not show Source: Survey of U.S. adults conducted June 5-11, 2023. PEW RESEARCH CENTER

cases of myocarditis in young, healthy people, and much more,

substantive Anv discussions or alternative ideas were considered misinformation or conspiratorial and were seen as detrimental to the government's narrative. It turns out that many, if not most, of the concerns were wellgrounded. So, what parts are now 'misinformation' and how many more lives have been lost or ruined?

Donald Trump's Russian election (collusion) interference surfaced which in advance of the 2016 presidential election was 2016 fact, according to the nation's media. Every subsequent conversation was based on that being a fact.

It is now understood to be a complete and absolute fabrication created by the sitting administration and Presidential candidate, Hillary Clinton, to draw attention away from her email folly. I'm not sure the media cares if they were gullible fools or not. They should be sued out of existence for those 6-7 years of persistent falsehoods without a shred of viable evidence. still haven't Thev admitted to spreading lies and misinformation, and no one has been prosecuted.

The January 6 "Insurrection" has been a collection of misinformation from the outset, a brilliantly orchestrated fabrication of a protest/riot with government elements involved. The truth has been out for a few months now and the information of loct keeps even week's as video evidence about supposedly injured а capital police officer.

We know where the misinformation was in that situation.

Information on Hunter Biden's Laptop we now know was purposely squelched by the DOJ and FBI in the days leading up to the 2020 general election. It, too, was officially branded as a last-ditch Russian and Republican pre-election hoax. We are all finding now what wideout ranging misinformation the cover-up included, as suspected, how and current President our was neck deep as vicepresident.

There are people who insist that the recently released movie, Sound of *Freedom*, is not as much about human trafficking as it is creating a boogeyman to help with the vilification of the LGBTQ community's for children. support misinformation/ If disinformation were declared illegal, would this movie be allowed to be shown or even filmed?

What the about barbaric pseudoscience gender-transitioning of pre-pubescent children and minors and not letting parents know until some results are irreversible? That now-accepted practice deserves a lot of debate and scrutiny. The government would get to decide what information was the truth, what was not, and what could be discussed.

Would there be two sides presented on the need for and the challenges presented with regard to voter ID laws? Or would one side get to declare the truth and proper US policy?

If certain topics are declared misinformation and certain nonprofits the SPLC deems that hate groups get official blessings, government we may never know why some people peacefully protesting infant rights can be arrested while other people can pillage, burn, and assault night after night and not face a day in jail or owe the victims a dollar in compensation.

What would be considered considered proprietary and off-limits? And why? And considering how much misinformation and conspiracy turns out to be the truth in the long run, it would be best if we just step back. let people have their input and opinions, let the truth filter itself out, and let justice take The US its course. Constitution demands it.



Medicare Minute "Medicare Part A Part 1"

On a Medicare card Part A will have the word "Hospital" beside it. Because of that Medicare Part A is most commonly known as the inpatient or hospitalization part of Medicare. This means when a Medicare beneficiary is admitted into the hospital most of the services that are received are filed under Medicare Part A. This sounds simple but sometimes it's not.

Medicare Part A has a deductible of \$1,600 per benefit period. Notice two things here. First is the deductible of \$1,600. If you are admitted into the hospital and had Original Medicare only, you would owe the first \$1,600 of your stay. This deductible covers hospital services, including semiprivate rooms, meals, general nursing, drugs as part of your inpatient treatment, and other hospital services and supplies.

The second thing to notice is the term "benefit period". This tells you the deductible is not an annual deductible but could hit you more than once in a calendar year. A "benefit period" begins when you are discharged from a hospital or skilled nursing facility and ends when you haven't received any inpatient care for 60 consecutive days. If you are admitted as an inpatient after the 60 days of no inpatient care a new benefit period begins, meaning another \$1,556 deductible. Also if you are confined to the hospital for 60 consecutive days your deductible will cover you but on the 61st day you will begin paying a coinsurance.

The good news is for most Medicare beneficiaries Part A is free. Free meaning you don't pay a premium for it. The reason for this is while you are working you pay 1.45% of your pay check into Medicare. If you did that for 40 quarters you're entitled to Part A for free. Next week will discuss the other benefits of Medicare Part A.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@ alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.

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Having the largest print circulation in Alabama does come with a few challenges, especially when it is a free paper that is mailed to a wide area.

As a way of reaching as many Shoals area homes as possible, we have begun "feathering" some distribution areas with This this week's issue. allows us to offset some of the increased distribution expenses while still reaching a large number of homes with regularity.

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feathering process will actually reach more homes overall since a few areas that were not receiving the this paper year are being reinstated. The only difference is that the

feathered areas will be receiving the Courier Journal regularly, but on alternating weeks.



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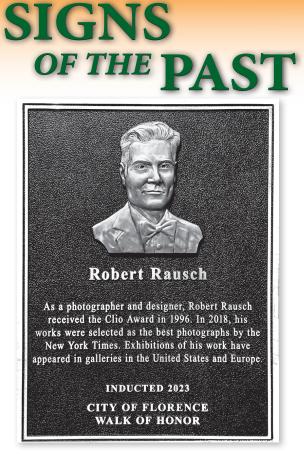
Creek post offices. A list of rack locations will also appear in the Courier Journal routinely and it will be updated often.

Regardless, the mailed papers alone will still exceed 50,000 every week.

Readers can always access the searchable *Courier Journal* Page-Flip edition beginning every Tuesday as well from our website at www. CourierJournal.net. Just click on the Page-Flip link. This has become a very popular option. That page can then be bookmarked for easy weekly access to our most recent issue. Courier Journal

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Having lived and worked in Paris, as well as the U.S., Robert's work is internationally known. He currently teaches photography and design at the University of North Alabama. This marker, one of four, was installed last month.

~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"







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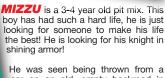
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would recommend no other dogs being in the home with him.He LOVES kids and all people! THE ADOPTIONS FEE IS \$25 which includes and \$15 voucher for rabies and a voucher for \$70 off of her mandatory spay. It also includes all other current shots, Heartgard and NexGard For more information please contact **Colbert County animal shelter** at 256-381-4073.



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Letters...

Continued from Page 12 Worsening Labor Issues Editor:

Callers complaining about immigrants should read George Will's recent commentary in the *Times Daily*. The libertarianconservative columnist noted the US became the world's richest nation by welcoming the most immigrants. Totalitarian states like China oppose immigration.

Over 60% of illegal immigrants have been here at least 10 years and 35% own their homes. They have assimilated. Immigrant start-up companies create 3 million jobs annually. Red-state Texas has more Latino elected officials than does California. As with his misguided "anti-woke campaign", Florida governor DeSantis pushed a law portrayed as a preview of hardlinepolicies he would seek on immigration enforcement if elected president.

Now in effect, the law requires businesses to check workers' documentation against a federal database, includes potential felony charges for transporting people without permanent legal status into Florida, allocates funding to move unlawful migrants out, requires hospitals Medicaid accepting to question patients' immigration status. and invalidates drivers' licenses issued in other states to undocumented immigrants.

That has generated calls for truckers to boycott Florida and heightened

about labor concerns shortages. An estimated 772,00 undocumented immigrants lived in Florida in 2019 – many working on construction farms, sites, and packaging facilities. The law is motivating migrants to depart, Florida's worsening labor situation.

Mexico's president urged US Latino voters to reject DeSantis for trying to win votes at the expense of migrants. Collaboration. not criminalization, is way to resolve the phenomenon the of undocumented migration, the Foreign Ministry said, describing the new measures as driven by xenophobia and white nationalism.

Dan Waterman Killen



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• On Aug. 2, 1909, the centennial year of Abraham Lincoln's

birth, the U.S. issued the Lincoln penny, designed by Victor David Brenner. It was the first widely circulating design of a U.S. president on a coin, an idea that had in the past been seen by George Washington as too reminiscent of monarchy. • On Aug. 3, 2004, the pedestal of the Statue of Liberty reopened after being closed for safety and security improvements following the Sept. 11, 2001, terrorist attacks on New York City's World Trade Center. The remainder of the statue stayed closed until July 4, 2009, when the observation deck in the crown was reopened to visitors chosen hourly by lottery.

• On Aug. 4, 1964, aided passage of the Civil hamburger, made from taking cow cells and turning them into the strips of a muscle, was cooked and eaten at a news conference in London. England. Tasters remarked that while it lacked some of a conventional burger's juiciness, the flavor and texture were fairly similar. could breed disease. • On Aug. 6, 1916,

watermelons proved to be a major problem for Army officials in El Paso, Texas, to the point of actually being banned. Since their thick rinds couldn't be burned or properly disposed of, they drew a plague of flies, which military experts warned (c) 2023 King Features Synd., Inc

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the bodies of civil rights workers Michael Schwerner, Andrew Goodman and James Chaney were discovered in a partially constructed dam near Philadelphia, Mississippi, after disappearing more than a month before. Before their bodies were found. outrage over the KKKperpetrated murders Rights Act of 1964. • On Aug. 5, 2013, the first lab-grown

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Injuries come in all different

kinds from a catastrophic injury such as the loss of a limb or paralysis to bumps, cuts, and bruises. The monetary value to a large degree

corresponds to the extent of the injury. There are defenses to liability such as contributory negligence meaning that the person that got hurt was in some way at fault also. If there is a strong defense, the value of the case decreases.

In cases where there is medical treatment, the courts will not allow, by and large, an ordinary person to testify about their injuries unless and until a physician testifies that the injuries were caused by the accident that the lawsuit is about. In other words, you can have the accident report showing how the accident happened on one side and on the otherwide on one side and on the other side a stack of medical records showing what the treatment has been. Without a doctor's testimony to bridge the two, the medical treatment doesn't come into court unless a doctor says it was both caused by the accident and necessary for the treatment of the injuries.

Insurance companies are really using this requirement to not pay claims. Unless the medical records are really clear and the injuries are severe, insurance companies often elect not to pay or pay a very small value. One of the problems that we see is that the court

system has for many years allowed doctors the privilege of testifying by deposition and excusing them from having to come to court to testify. That privilege does not extend to physician assistants and nurse practitioners (PAs and CRNPs). We are seeing and will continue to see more treatment by nurse practitioners and physicians assistants. These professionals are certainly entitled to act as expert witnesses and testify to causation and treatment in the vast majority of cases; however, they have to testify live in court.

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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DAYS OF OUR LIVES Two couples prepared to wed. Kristen was summoned to court. Sloan doctored Nicole and EJ's test results. Eric shared that he and Sloan were expecting. Steve and John reunited with Kayla and Marlena. Paulina hoped that Abe being home would help him recover his memory. Chanel assured Abe that he would remember everything. Brady and meeting Kristen's with the judge had a startling outcome. Sloan shared about Nicole's secret а pregnancy. Chanel and Talia faced off. Time at home failed to jog Abe's memory. Wendy was concerned that Li was spending time with Melinda. Harris was committed to Bayview and encountered a familiar face. Sloan received a lackluster proposal from Eric. Chad confided in EJ. Alex told Stephanie about his date. Tripp woke up to a surprise in his bed. Wait to See: Nicole shares and some shocking receives news. Melinda reveals that

favor. GENERAL HOSPITAL - A fight broke out at Pentonville. Kristina sought advice. Molly opened up to Alexis. Sonny developed a theory. Tracy accepted an invitation. Dante made his case. Carly questioned Ava. Molly and TJ made a big decision. Kristina received some reassurance. Alexis had a warning for urged Gregory. Laura Valentin. Martin was taken by surprise. Tracy visited Deception. Maxie did some damage control. Leo played peacemaker. Trina opened up to Dex. Kristina made an unwelcome interruption. Cody voiced his suspicions. Josslyn chided Spencer. Eddie Maine was surprised by what he learned. Laura had reason to worry. Liz and Finn had a heart-to-heart talk. Wait to See: Nina visits Willow. Michael expresses concern. Anna shares what she knows.

she knows Sloan's secret.

Maggie asks Xander for a

THE YOUNG AND THE **RESTLESS** - Phyllis worked to rebuild her image. Mariah pondered an important decision. Nick took control. Adam made a deal with Phyllis. Abby refused to help Ashley. Lily pulled out all the stops to impress Daniel. Jack and Diane worried about Kyle. Sharon interrupted a moment between Summer and Chance. Ashley put Billy in a tough position. Nikki called Nate's bluff. Sally struggled with her feelings. Phyllis made a promise to Christine. Wait to See: Ashley reveals a new game plan. Adam agrees to play nice. Daniel stands his ground with Phyllis.

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Are you a diabetic? Do you have a **SOre** on your foot? A foot ulcer is an open sore on the

foot that can be difficult to heal.



Spoiled Brats

Colossians 2:8 "Beware lest any man spoil you through philosophy and vain deceit, after the tradition of men, after the rudiments of the world, and not after Christ." You can educate a mule, but in the end "a mule is still a mule." SEE Job 11:12. He needs the new birth. Unbelief dominates today and has blinded many eyes to truth. See Acts 26:18, and ask God to open your eyes! Note these verses: Psalms 78:22 "Because they believed not in God, and trusted not in his salvation:" Psalms 106:24 "Yea, they despised the pleasant land, they believed not his word:" Mark 16:14 "Afterward he appeared unto

the eleven as they sat at meat, and upbraided them with their unbelief and hardness of heart, because they believed not them which had seen him after he was risen." John 12:37 "But though he had done so many miracles before them, yet they believed not on him:" You may be religious and educated, but degrees of higher education are not enough to impress God! God calls this world's wisdom "foolishness". Don't let education cost you your soul. See 1 Corinthians 1:20 & 2:6 & 3:19. Higher learning has created a world of lost, educated, spoiled brats that think things are free and the world owes them a living. Education has become a god in America and has perverted truth. Lying has become the norm! Payday's here

Remember this verse: Matthew 22:29 "Jesus answered and said unto them, Ye do err, not knowing the scriptures, nor the power of God." If you knew what God has in store for you, you would change. A wise person will listen to instruction from God! See Proverbs 9:8&9. John 20:31 "But these are written, that ye might believe that Jesus is the Christ, the Son of God; and that believing ye might have life through his name." Do you believe God's word? Have you been saved? Are you struggling with sin? God loves you but not your sin. Heaven is real and opens up when you ask Christ to forgive you your sin and save you and receive Him. See John 1:12. Romans 10:13 "For whosoever shall call upon the name of the Lord shall be saved." Eternity in hell is no laughing matter.

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• The blobfish gets its nickname from its saggy appearance when it's brought to the surface from the deep part of the ocean where it lives. Because it has no skeleton and very little muscle, water pressure that would crush human organs gives the animal physical structure at that depth. • To maintain the historical accuracy of the American Colonial era, Disney World's Liberty Square was built without any restrooms. (But no, you won't find any outhouses, either.) And speaking of restrooms, there are public toilets for dogs in China.

• The character of cross-dressing Corporal Klinger on the TV series "M•A•S•H" was allegedly influenced by comedian Lenny Bruce's claim that he was discharged from the Navy for saying he had "homosexual tendencies."

• Eberhard Anheuser, cofounder of the Anheuser-Busch brewery, got his start in manufacturing with soap and candles.

• Due to a technical glitch in his debit card payment processing, a man was accidentally charged 23 quadrillion dollars. As if that wasn't bad enough, since he didn't have the amount in his account, he was also charged a \$15 overdraft fee!

• Carnauba wax, which is used on cars, is the same type of wax used to give gummy candy its sheen. • Neptune's moon, Triton, orbits the planet backward. • To add authenticity to a fictional criminal underworld, Rockstar Games hired real-life gang members to voice background characters in Grand Theft Auto V. • One-third of men's fragrances sold are actually worn by women. • Amethysts got their name from the ancient Greek word "amethystos," meaning "not drunk." They were once believed to prevent intoxication. • The "little black dress" was compared to the Ford car when it debuted in 1926, for its practicality and simplicity.

Thought for the Day: *"Never rob your character to enrich your pocket." --James Lendall Basford* (c) 2023 King Features Synd., Inc.



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Last week's winner is Joshua Schmidlkofer of Florence who correctly guessed "Party Wow!" on Cox Creek Pkwy. in Florence

One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after Noon.



ACCORDING TO MY WATCH, I ALMOST DIED LAST WEEK. You see, my new Galaxy Watch 5 Pro is amazing. It will measure my pulse, O2 levels, stress level, sleep patterns, monitor my workouts, and can even perform an ECG. Oh, it also

tells time. One of the cool features is "fall detection." When you set up fall detection, it will ask you to provide 1 or

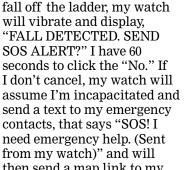
2 emergency



Jim Fisher

contacts. When the watch senses a fall, these are the people that will be contacted.

For example, if I'm doing something dumb like cleaning the gutters and I happen to



I'VE FALLEN. AND I

CAN'T GET UP!

by "The Computer Skeptic"

then send a map link to my exact location so that, if this were an emergency, they'd know exactly where to find my writhing body. Pretty cool, huh?

Another cool feature on my watch is a "sleep monitor." It will use various sensors to measure your sleeping habits, and even track how often you snore.

So, back to my near-death experience: Tammy was in Boston last week and I had the house to myself. I set my watch to sleep monitoring mode and entered la-la land. Tammy was set to board her plane for her return trip at 4:00 AM my time. I woke up at 3:30 to use the bathroom and unlocked my watch so I could

send her a quick text that I loved her then crawled back into bed.

Somewhere around 4:30 AM or so, I must have moved my arm in an unfortunate movement that looked exactly like a fall to my watch. So my watch started vibrating, woke me up, and I noticed the "SEND SOS ALERT?" I clicked "cancel" and tried to go back to sleep. Or at least I thought I clicked it.

As I was about to doze back off, my phone started ringing. Turns out my son was at the gym when he received an alarming text from "me" that read, "SOS! I need emergency help. (Sent from my watch) and sent him my location.

My wife, however, was 30,000 feet in the air when all this happened so didn't get these

text messages until she landed in Nashville when she--all of a sudden--received a barrage of texts that said, "I love you baby!" immediately followed by "SOS! I need emergency help" followed by my (not so accurate) location in my neighbor's house. So of course she called me as soon as she landed and I had to explain it all over again. Anyway, this is a great feature but perhaps needs a little work.

For questions or comments, Contact the Computer Skeptic, Jim Fisher at <u>Jim@ExcelAL.com</u>



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Legal Advertisement: Request for Proposals Colbert County **Phase II Water System Materials** (KG Project # 21-0015)

Sealed proposals will be received by the Colbert County Commission located at 201 N. Main Street, Tuscumbia, AL 35674, until Thursday, August 10, 2023, at 1:15 P.M. CST, and then publicly opened and read aloud for furnishing materials

described as follows: Phase II Colbert County Water System Materials (FS010264-02) The materials to be purchased will include but shall not be limited to water meter boxes, back flows, and curb stops.

A non-mandatory pre-bid conference will be held virtually on Thursday, August 3, 2023, at 1:00 P.M. CST. Instructions for attending the virtual pre-bid conference are included in the contract specifications. The Colbert County Commission seeks to improve the water system and has obtained a Drinking Water State Revolving Fund (DWSRF) Loan through the Alabama Department of Environmental Management (ADEM). Compliance with all applicable Federal, State, and local laws, rules, and regulations are required. RFP doc

documents may be examined at the Colbert County Commission office located at 201 N. Main Street, Tuscumbia, AL 35674, or may be obtained by contacting Jessica Mandrell,

Project Manager, at jessica@ kelleynetwork.com or 256-248-7030

A Material Payment Bond in an amount of one hundred percent (100%) of the contract cost in the form and terms approved by the Colbert County Commission will be required at the signing of the contract. In addition, the bidder must furnish to Colbert County Commission at the time of the signing of the contract a certificate of insurance coverage as provided in the specifications. The right is reserved to reject any and/or all bids and to waive informalities and to furnish any item of material or work to change the amount of said Contract. Bids shall be clearly identified

on the exterior of the package with the bidder's name, address, the name of the project being bid, and time and place of the bid opening. No bid may be withdrawn after the scheduled closing time for receipt of bids for a period of sixty (60) days. The Owner reserves the right to reject any or all bids and to waive technical errors if the best interest of the Owner will thereby be promoted. All bids received after the date and time of the bid opening noted above will be returned unopened.

Legal Advertisement for **TVA Reservation Water Main** (KG Project #21-0029)

Sealed bids will be received amount equal to one hundred Colbert County Commission at the Colbert County Courthouse, located at 201 N. Main Street, Tuscumbia, AL 35674, until **Thursday,** AL 35674, until Thursday, August 10, 2023, at 1:30 P.M. **CST**, and then publicly opened and read aloud for furnishing all labor and materials, and performing all work described as follows: The project consists of installing a new 12" water main on the TVA Reservation to provide domestic water to new and existing entities.

pre-bid non-mandatory conference will be held virtually on Thursday, August 3, 2023, at 2:00 P.M. CST. Instructions for attending the virtual pre-bid conference are included in the contract specifications.

The Owner has received a Coronavirus State and Local Fiscal Recovery Fund (SLFRF) grant under the American Rescue Plan Act ("ARPA funds") from the U.S. Department of the Treasury. (ARPA Project #01033-061-220704-0011) Compliance with all applicable Federal, State, and local laws, rules, and regulations is required.

Bid documents may he examined at the Colbert County Courthouse located at 201 N Main Street, Tuscumbia, AL 35674. Bid documents may be purchased ONLY from Alabama Graphics online plan room at <u>www.algraphicsplanroom.com</u> or by calling (205) 252-8505. The project engineering firm is The Kelley Group, LLC (256) 248-7030. General contractors who bid must purchase, at minimum, the half-size plans and specifications. Documents are available at reproduction cost with no refunds available. Plans and specifications will not be issued to contractors less than forty-eight (48) hours prior to the time indicated above for

receiving bids. Performance and Labor and Material Payment Bonds, proof of insurance, and a complete list of subcontractors and suppliers will be required prior the signing of the Contract. Performance Bond in an

percent (100%) of the contract costs and a Labor and Material Payment Bond in an amount of one hundred percent (100%) of the contract cost in the form and terms approved by Colbert County Commission Colbert County will be required at the signing of the contract. In addition, the Contractor must furnish to Colbert County Commission at the time of the signing of the contract a certificate of insurance coverage as provided in the specifications. The right is reserved to reject any and/or all bids and waive informalities and to furnish any item of material or work to change the amount of said Contract. No bids will be considered

unless the bidder, whether resident or non-resident of Alabama, is properly qualified to submit a bid for this construction in accordance with all applicable laws of the State of Alabama. This shall include evidence of holding a current license from the State Licensing Board for General Contractors, Alabama, Montgomery, required by Chapter 8 of Title 34 of the Code of Alabama. 1975. In addition, non-residents of the State, if a corporation, shall show evidence of having qualified with the Secretary of State to do business in the State of Alabama

The bidder shall show evidence by clearly displaying the current license number on the outside of the sealed envelope in which the bid is delivered. In addition, bids shall be clearly identified on the exterior of the package with the bidder's name, address, the name of the project being bid, and time and place of the bid opening. No bid may be withdrawn after the scheduled closing time for receipt of bids for a period of sixty (60) days. The Owner reserves the right to reject any or all bids and to waive technical errors if the best interest of the Owner will thereby be promoted. All bids received after the date and time of the bid opening noted above will be returned unopened.

Legal Advertisement: Advertisement for Bids Colbert County Water Meter **Replacement Phase II (Labor Only)** (KG Project # 21-0015)

the Colbert County Commission located at 201 N. Main Street, Tuscumbia, AL 35674, until Thursday, August 10, 2023, at 1:00 P.M. CST, and then publicly opened and read aloud for performing all work described as follows: Replacement of Water Meters Phase II (Labor Only) The project consists of installing approximately 3,000 new AMR water meters and appurtenances.

A non-mandatory pre-bid conference will be held virtually on Thursday, August 3, 2023, at 1:00 P.M. CST. Instructions for attending the virtual pre-bid conference are included in the contract specifications.

County Colbert The water system and has obtained a Drinking Water State Revolving Fund (DWSRF) Loan through the Alabama Department Environmental Management (ADEM). Compliance with all applicable Federal, State, and ocal laws, rules, and regulations are required.

Bid documents may be examined at the Colbert County Commission office located at 201 N. Main Street, Tuscumbia, AL 35674. Bid documents may be purchased ONLY from Alabama Graphics online plan room www.algraphicsplanroom. com or by calling (205) 252-8505. Project engineering firm is The Kelley Group, LLC (256) 248-7030. General contractors who bid must purchase at minimum the half size plans and specifications. Documents are available at reproduction cost with no refunds available. Plans and specifications will not be issued to contractors less than forty-eight (48) hours prior to the time indicated above for receiving bids.

Performance and Labor and Material Payment Bonds, proof of insurance, and a complete list of subcontractors and suppliers will be required prior to the signing of the Contract. A Performance Bond in an amount equal to one hundred

Sealed bids will be received by percent (100%) of the contract costs and Labor and Material Payment Bond in an amount of one hundred percent (100%) of the contract cost in the form and terms approved by Colbert County Commission will be required at the signing of the contract. In addition, the Contractor must furnish to Colbert County Commission at the time of the signing of the contract a certificate of insurance coverage as provided in the specifications. The right is reserved to reject any and/or all bids and to waive informalities and to furnish any item of material or work to change the amount of said Contract.

No bids will be considered Commission seeks to improve the unless the bidder, whether resident or non-resident of Alabama, is properly qualified to submit a bid for this construction in accordance with all applicable laws of the State of Alabama. This shall include evidence of holding a current license from the State Licensing Board for General Contractors, Montgomery, Alabama, as required by Chapter 8 of Title 34, of the Code of Alabama, 1975. In addition, non-residents of the State, if a corporation, shall show evidence of having qualified with the Secretary of State to do business in the State of Alabama

The bidder shall show evidence by clearly displaying the current license number on the outside of the sealed envelope in which the bid is delivered. In addition, bids shall be clearly identified on the exterior of the package with the bidder's name, address, the name of the project being bid, and time and place of the bid opening. No bid may be withdrawn after the scheduled closing time for receipt of bids for a period of sixty (60) days. The Owner reserves the right to reject any or all bids and to waive technical errors if the best interest of the Owner will thereby be promoted. All bids received after the date and time of the bid opening noted above will be returned unopened.

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Community Notes...

Continued from page 4

LifeSouth Bloodmobile Dates: **Friday, August 4** Killen Founders Day, 7 JC Mauldin Hwy, Killen, 5pm - 9pm 20 Saturday, August 5 Killen Founders Day, 207 JC Mauldin Hwy, Killen, , 12pm 9nm

Sunday, August 6 Walmart, 3100 Hough Road, Florence, 10am - 4pm

Tuesday, August 8 Constellium, 05 E 2nd St., Muscle Shoals 6am - 6pm Wednesday, August 9 Constellium (Element 13), 1009 Ford Rd., Muscle Shoals, 6am - 4pm

The Samaritan House Clothing **Room** will host a Clothing Giveaway from 8am–noon. on August 12 at 600 Geneva

Ave. in Muscle Shoals. The Samaritan House gives away clothes from 9–11:30am each Tuesday. Donations accepted.

Revival–New Salem, MB Church, 923 W Mobile St., Florence. Monday, July 31 – Wednesday, August 2, at 6:30pm each night. Everyone is invited. Pastor: Fred L Mitchell Smith.

Northwest RC&D Council invites you to attend their upcoming "Quarterly Council & Outreach Meeting" Thursday, August 17 at Lakeshore Inn Restaurant in Double Springs. Registration: at 9:30am Meeting at 10am. Please call 256-383-1446 to register by Friday, August 11.

The Northwest Alabama Resource Conservation and Development Council (RC&D) is a 501©3 organization that supports educational and community development projects in Northwest Alabama.

Financial Literacy Seminar, Part II: Estate, Planning, Inclusive of Heir

extension specialist with Alabama A&M University and coordinator of Consumer and Personal Finance programs will host. Lunch will be served immediately after The target audience is Small Farmers,

Landowners, Agribusinesses, Community Gardeners, Extension Agents, and any other interested parties. Registration is required by calling or texting 256-320-8051 or emailing

oppia.burke@aamu.edu The registration deadline is August 11. The seminar is sponsored by Alabama

A&M University Small Farms Research Center in collaboration with Alabama Cooperative Extension System.

Northwest Alabama Resource Conservation and Development Council (RC&D) invites you to attend the upcoming Lauderdale Women In Agriculture Conference on Thursday, August 24 from 10am-3pm at Sweet Water Depot, 502 S Royal Ave in Florence. Registration: 9:30am. Sign-up is required by Friday, August 11. For more information, please email, vking@ nwalrcd.org or call 256-383-1446.

Marvin Morrow & Verdell will be singing at Washington Park Baptist Church, Sunday, August 27 at 5pm, 201 N.E. Broadway Ave., Muscle Shoals.

Florence Civitan Club's Annual Golf **Tournament** take place on Saturday, September 23 at the picturesque Robert Trent Jones Golf Course at the Shoals. This event promises to be a day of excitement, camaraderie, and philanthropy to make a positive impact in our community.

our community. Registration is at 8am with a 9am shotgun start. Registration is \$500/team for the Four-man Scramble Register your team, sponsor a hole, donate prizes, or make a direct contribution concentric and control of the start of the

contribution. Sponsorship generosity will

be recognized during the tournament and in post-event acknowledgments. depending on the sponsorship level. Florence Civitan supports local charities such as Kruzn for a Kure, Shoals Habitat for Humanity, United Cerebral Palsy, One Place of the Shoals, Big Brothers/Big Sisters, Meals on Wheels, Deane 010 and Duritic a Despitation Scope 310, and Dustin's Promise.

For more information about the Golf Tournament or sponsorship opportunities, follow us on Facebook or contact Deanna Sledge at 256-710-5497.

Free Basic Computer Training #101 class August 16, 1-2:30pm and August 17, 10am –12pm at the Chucky Mullins, Center 814 Hamilton Street in Russellville Space is limited, first come, first serve.

Registration required to attend. To register or learn more about the

INTERESTED IN ATTENDING but... •

program, contact us 256-320-8051 or by email oppia.burke@aamu.edu

Don't have a computer? • Don't know how to use a computer? • Don't know how to turn it on or what follows? • Are you interested in learning? Computers are available on-site. We are here to show you some of the basics

of the tech world. Don't worrv if you have never used a computer. That's okay, we want to help.

The class is presented by Alabama A&M University Small Farms Research Center in collaboration with Fort Valley State (GA) University.

Northwest Alabama Resource Conservation and Development Council (RC&D) will host the Colbert County Women in Ag Conference October 28. Call the Colbert County October 28. Call the Colbert County extension office for more information, 256-386-8571

We extend a warm invitation to College Day Sunday at Trinity Missionary Baptist Church in Florence at 10am on August 20. Our distinguished guests include Fetima Knox, Nashville Singers, and Grant Gunn, along with our guest

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speakers, Audrey Mitchell and Leo Whyte To make the day even more exciting, we encourage everyone to wear their favorite college colors and take part in our free raffle. Everyone is welcome.

Courier Journal / August 2, 2023

The 2nd Annual Autism Awareness Fundraiser takes place on Saturday, August 26, from 8am – 6pm at Rogersville Recreational Park, 100 Optimist Drive in Rogersville.

There will be live music, food truck fest, train rides, inflatables, arts, & crafts, a splash pad, a car show, Read Marlow runner-up on Season 13 "The Voice", Lightning, McQueen, and Mater from the movie, "Cars," and more! All Proceeds benefit Jm's Journey.

www.jmsjourney.org Call 256-710-1551 for more details.

The 2023 Autism Awareness Car **Show** is on Saturday, August 26 at Rogersville Recreational Park in Rogersville. Registration is at 8am, Judging 11am, Awards 1pm. Entry fee \$25. There are several divisions and several awards, including 3 places per division, Best in Show, Peoples Choice, Mayor's Choice, door prizes, and 50/50 cash drawing. Presented by O'Reilly Auto Parts and JM's Journey. For more information, call 256-

710-1551

The Club (Florence Senior Center) and Diamond Tours presents the Myrtle Beach Holiday Show Trip November 27– December 2, 2023 (Monday – Saturday) 6 days, 5 nights \$798/person (dbl occupancy). The incredible price includes: motorcoach transportation, 5 nights lodging including 3 consecutive nights in Myrtle Beach area; 8 meals -5 breakfasts and 3 dinners.

This trip is popular and is filling quickly Call for more info or to book, Fran 256-760-6442. \$75 due upon signing. Final payment due Sept. 20. Departure on November 27 from The Club, 450 Country Club Drive in Florence.

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



"School's out for summer!" Seems such a short time ago. For some kids maybe too short. Possibly, for some parents too long. Whichever, "back to school" is fast approaching, high school football will be kicking off and marching bands are already tuning up in band camps. Soon schools will be opening up again for classes with our good teachers preparing, organizing, anticipating new faces with new possibilities and bright futures.

During summer break sometimes folks get caught up in vacations, sporting events, TV, or sleeping in and must readjust time and priorities in getting back to school for a much needed education.

Sometimes people get caught up in life and find themselves along with their children missing a much needed education on the Bible. At Hendrix Chapel we know you as parents and grandparents are the best teachers of the Bible for your children both by word and example. However, if you are like some of us, we need all the help we can get.

To coincide with back to school time, we at Hendrix Chapel are inviting folks "Back to Sunday School" this coming Sunday, August 6th, both at 9AM and 6PM.

(Yes we have Sunday school regularly on Sunday evening.) With classses from infants to Adults.

After classes on Sunday night we will be having our Annual Back to School Homemade Ice Cream Supper. (For kids of course.)

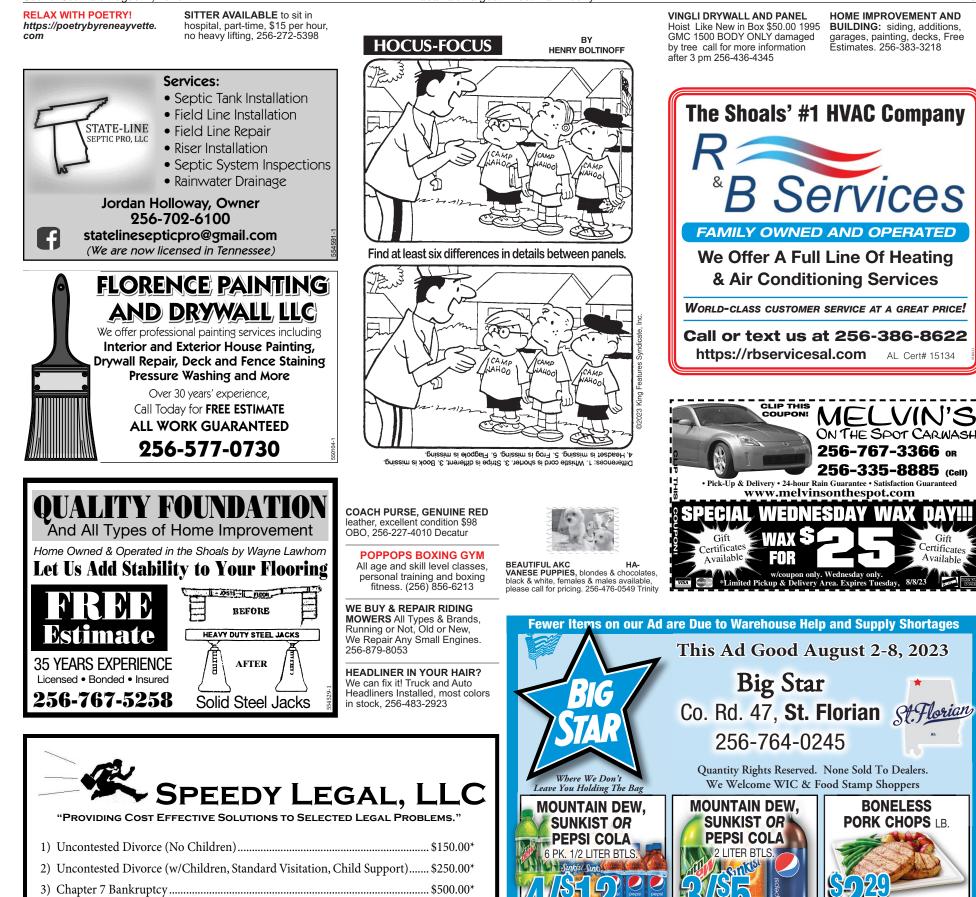
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Please come and be with us and begin a new Sunday school year. 13007 CR 8, Florence (1 mile west of the Natchez Trace) • 256-767-3629

Property takes place Monday, August 14 from 10am–12pm at Alabama Music Hall of Fame Banquet Hall. 617 US-72 W in Tuscumbia. Dr. Dorothy Brandon, **Dr. Darin Bowling Family Medicine**



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