

Grocery Ad Missing?

SHOALS- If you are missing a flyer that you usually find in the your *Courier Journal* each week, don't worry, you may not have misplaced it.

Two area grocery stores have decided to reduce the number of flyers that they distribute through various papers beginning in May. The reductions are corporate decisions, and not the result of the *Courier Journal* failing to include some this week. We regret the inconvenience, and we don't have extras at our office. The best avenue to express your concerns is by calling the stores directly.

Aldi Muscle Shoals & Florence 855-955-2534
Publix MS 256-389-0080
Publix FL 256-718-1790

Meanwhile, there are still plenty of grocery store ads here from which to shop and values to be found with Foodland, Food Outlet, and HT General Merchandise.

Armstead is NAMC's CNO

FLORENCE - North Alabama Medical Center recently announced the



appointment of **Melissa Armstead**, MSN, RN, as its new chief nursing officer effective June 1, 2025. Armstead most recently served as CNO for Southern Tennessee Regional Health

Armstead

See SHORTS... on Page 4

Volume 141 Number 28 May 7, 2025 POSTAL PATRON

Courier Journal
Serving Northwest Alabama and

219 W. Tennessee St. Florence, AL. 35630 256-764-4268 USPS Circulation Verification Available

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Seeking Answers Through Faith

By **Chelsea Retherford** TimesDaily Staff Writer
Originally published April 27, 2025



Promo art of Super Cooper

When Eric and Kameron Swithin met in Houston, Texas, he was a business owner, and she had been working as a corporate attorney in oil and gas. Eric soon gave up his business to pursue consulting in big oil with his "eyes on the money," but would quickly find that corporate success

wasn't all he had hoped it would be. "I was working in a skyscraper, chasing the American Dream," Eric said. "From the outside in, you know, it looked like we had everything you could ever want. Fancy house, fancy car, all the stuff, and yet, on the inside, I think we were

See ANSWERS... on Page 2

MOTHER'S DAY IS SUNDAY, MAY 11TH

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CJMD20

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

Opening Event at McDonald's

MUSCLE SHOALS- New local McDonald's owner-operators, the Gray Family, is proud to announce their new ownership of the Muscle Shoals McDonald's located at 1503 Woodward Avenue in Muscle Shoals. To celebrate, they're inviting the community to a family-friendly event on Saturday, May 10 at 2pm filled with exclusive deals and giveaways.

This celebration marks more than a new chapter for the restaurant - it reflects the Gray Family's deep-rooted connection to McDonald's and their commitment to being an active,



Gray family owner-operators include, l-r, Clark Gray, Michael Waldram, (Ronald) Phil Gray, Vicki Gray, Chad Gray.

Courtesy photo

See OPENING... on Page 6

Stamp Out Hunger

ANNUAL FOOD DRIVE
SATURDAY
AT YOUR MAILBOX

SHOALS-The 33rd anniversary of the Stamp Out Hunger Food Drive is scheduled for this Saturday, May 10 across the Shoals.



Lisa Jones is a city carrier in Florence and the Food Drive coordinator for 2025.

Almost 15,000 pounds of food was collected in the 2020 Food Drive at

See HUNGER... on Page 6

INSIDE this Issue

Automotive Inside

NOW

Ray Miller GMC
Advance Auto Sales

- Insurance Insights
- Ask the Attorney
- Adopt-a Friend
- Hocus Focus
- Your Letters
- Medicare Minute
- On Your Debt
- Dave Ramsey
- Commentary- The Miraculous



- Peter Pan, JR at SCS
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- SIGNS of the PAST

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Answers Through Faith...

Continued from Page 1

both really unhappy. We felt unfilled.”

As he and his wife were both dealing with this feeling that they were lacking purpose in their lives, tragedy struck. Nearing Christmas of 2015, Kameron had gone to her mother's house to help prepare for the holidays, but when she got there, she found her mother unresponsive.

Kameron's mother had passed away from a stroke.

“That really rocked my world,” she said. “Soon after that, we had a new baby, and over the next

year-and-a-half, God revealed to me that life is short. None of us ever know when we're going to die, and He revealed to me that God had more for me than working in corporate law.”

As she was dealing with grief and searching for answers through her faith, her husband was fighting his own demons. Eric said he remembers turning a year older, and the day after his birthday, he hit his knees to pray.

“I was next to my bed, and I was weeping like a baby,” he said. “I knew

this was not what I was meant for. I'm like, 'God, I realize now that I've been chasing money more than you.' I think because I grew up so poor, I saw money as security. I didn't want to have to go through what I went through as a kid, so I had made vows with myself that I was going to be really rich.”

Moments after his prayer, Eric said he received a phone call from a stranger who initially called inquiring about his old business. Before the call ended, Eric said the stranger reminded him of other vows he'd made before finding success in the corporate world.

“She said, 'Would you please have a seat wherever you are,'” Eric recalled the conversation. “She said, 'I feel like I have a message from God. You made Him a promise many years ago that you would be a minister for him, and you went back on your promise.' I was like, OK, God, if this is from you, my wife gets home at 5 or 6. You have to convince her.”

Together, the Swithins called the stranger back, and by the time Kameron



Kameron, left, and Eric Swithin are the Creators, Directors, and Executive Producers of Show Me Your Glory at the AMC Classic Theaters in Florence from May 13-15. DAN BUSEY/TimesDaily

that question, which in philosophy is called the “problem of evil.”

The Swithins believe they can prove the miraculous power of God through the eight stories they curated for their film.

Among those stories are people who experienced inexplicable healing from incurable disease; people who experienced radical transformations in their faith after experiencing a “profound vision” or “near-death experience” and people who had prayers answered in unexpected ways.

Eric said he and his wife both brought their past expertise to the project in selecting from dozens of worthwhile stories they felt compelled to share.

“Our goal was to ensure that if presented to a judge, each of these stories would stand up in a court of law. We asked ourselves, would these be perceived as true stories,” Eric said, adding that he and Kameron both believe they would.

With the film's premiere coming up in May, the Swithins said they hope to challenge viewers who come to see the film regardless of their religion or stance on faith.

“This movie is for Christians who understand what is possible and a thought-provoking challenge for those who may be skeptical. Maybe they're struggling in their faith like I was for so many years,” Eric said. “It's a really good film for saints, of course. I think it can recapture some childlike wonder. God is doing incredible things we can't even wrap our brains around.”

“This film is also for seekers — people who are asking big questions who are looking, but they would like to see evidence.”

The documentary drama will be at the AMC Theaters behind the Florence Mall May 13, 14 and 15. For a list of showtimes and venues or to watch the trailer, go to <https://bit.ly/4IKGx4A> or ShowMeYourGlory.com

hung up the phone, she was also convinced Eric needed to resign from his job and enroll in seminary school.

By the time they made the move to the Shoals about four years ago, Kameron had also left her career to pursue full-time ministry alongside her husband.

“I haven't looked back one time,” she said. “I am

more fulfilled, and more content now than I have ever been in my entire life. Our purpose is to make God known, and to put His love on display for everyone to see.”

The Swithins said that is their main goal for their upcoming film, “Show Me Your Glory,” a documentary-drama that shares eight stories of people who have experienced a supernatural encounter in their suffering.

“Our heart is to show the world that their pain and suffering is not for nothing,” Kameron added. “God loves them, and when they are suffering, He is with them.”

Though the Swithins first produced their first film, “The Fatherless Epidemic,” in 2023, Eric said their second film has been a long-time coming. Drawing from his time spent in service in Iraq, Eric said he's put much thought into the question of whether or not “God is still in the business of performing miracles.”

“I've seen the destruction of war, and it's so ugly,” Eric said. “Here I am, a man of faith, but I've seen these things and done these things. I just had a real crisis of faith, but when I got home from the war, I kind of buried it deep inside. I spent about 20 years, and now I'm getting my doctorate in apologetics. I just wanted answers, you know. That's really the genesis of the film is trying to answer

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Westminster Presbyterian Church



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This is a question I sometimes hear from people who are not familiar with Presbyterians. Several months ago, at Westminster Presbyterian Church in Florence, we wrote down what we believe. I thought I would share it with you.

We believe God is, the creator of all things, both humans and animals. We believe God is: Almighty, sovereign, merciful, loving, compassionate, omnipotent, and powerful. We believe God is three in one: the Father, the Son, and the Holy Spirit.

We believe in Jesus Christ, the only son of God, who lived a perfect life here on earth, died for our sins on the cross and through his death we have salvation and forgiveness of all our sins, if we only ask. We believe Jesus taught us how to live a life that is: Righteous, happy, peaceful, and purposeful. Jesus loves us unconditionally and does not hold our sins against us. We believe Jesus was resurrected, reigns in heaven and we will see him in glory. We believe Jesus suffers with us when we struggle and cares about the details of our lives.

We believe in an empowering Holy Spirit that comforts, protects, and guides us. We believe the spirit of God is always with us and provides for us.

We believe as individuals and as a church we are to: obey God's commandments, pray for ourselves and others, show kindness to all, be a servant to others, teach others by our example and fellowship with other believers. We believe love conquers all, that our faith makes life worth living, and true happiness is found in knowing and loving God.



Rev. Dr. Susan A. Parker, Pastor

If you want to learn more about what we believe, visit us Sundays at 11 am for worship service. You can also reach us at our website: www.Westminsterpcusa.net, friend us on Facebook as Westminster Presbyterian Church or find us on YouTube, WPCFlorence.

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An exclusive listing of the better sales in the Shoals area.

To list your sale, use the classified form on page 4.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

KILLEN GARAGE SALE, 96 Plantation Dr., Saturday, May 10th, 6am-until? Household items, men's & women's clothes, home decor, knife collection and much more!

FLORENCE: CARPORT SALE 209 Lincoln St. Sat. 5/10 8am-4pm, Furniture, antique china cabinet, chairs, antique piano, yard tools, lawn mower trailer, motor home antenna, various items.

FLORENCE ESTATE/YARD SALE Sat., May 10, 8am-3pm. 3/4 mile past Wilson School; turn right on Whispering Wind, follow signs.

TUSCUMBIA: GARAGE SALE 700 E. 6th St. Fri. Sat. 8 am to noon. Tools, antiques, books, oil paintings, and a Trek bicycle.

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TUSCUMBIA 3 - FAMILY YARD SALE, 908 N. High St., Sat., 6am-until? Household items, furniture, nice clothes and shoes (women's & men's)



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Employment 6 LINES Each additional line - \$2.25 **\$15⁵⁰** Week
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Shorts...

Armstead is NAMC's CNO

Continued from Page 1

System in Lawrenceburg, TN, since June, 2023; also a Lifepoint Health facility. She was a member of the hospital's leadership team when it received Lifepoint Health's 2023 Operational Excellence Award.

The Muscle Shoals native brings over 18 years of nursing leadership experience and a deep commitment to patient-centered care to her role. Armstead returns to North Alabama with a passion for serving the community that shaped her.

"Coming home to serve the people of Florence and the surrounding areas is a profound honor," said Armstead. "I am dedicated to fostering a culture of compassion and excellence at NAMC, ensuring our patients receive the highest quality care while supporting our incredible nursing team."

Armstead holds a Master's of Business Administration (MBA) and a Bachelor of Science in Nursing (BSN) from UNA. She also holds a Certificate for

Professionals in Patient Safety.

As CNO, Armstead will oversee nursing operations, drive quality improvement initiatives, and enhance staff development programs.

"Melissa's expertise and heartfelt connection to our community make her the perfect fit for this role," said Mike Howard, CEO and Market President of North Alabama Medical Center. "Her leadership will strengthen our mission to deliver exceptional healthcare, and we are excited to see the positive impact she will have on our patients and staff."

Bank Sponsor of 31 Students

SHEFFIELD— Bank Independent sponsored 31 Shoals area high school juniors and seniors from 11 schools to participate in the Alabama Bankers Association Legislative Day event in Montgomery on Wednesday, April 16.

Nearly 200 bankers and high school students from all over the state attended the annual event featuring speakers representing key areas of government including

a keynote address by Gov. Kay Ivey.

According to ABA President and CEO Scott E. Latham the event is designed to heighten awareness of the students as to how state government works and to encourage involvement in the democratic process at a young age.

"Students actually have the chance to talk with their legislators and state government leaders about issues prevalent in their own communities, while getting a first-hand view of how the legislative process works," he said. "Bankers in Alabama have a tremendous sense of community and make service to their communities a top priority. Events such as Legislative Day are designed to reinforce and facilitate this priority by giving our bankers the opportunity to interact with students."

Three Civics Bee® Winners

SHOALS- the Shoals Chamber of Commerce hosted the inaugural 2025 National Civics Bee® Regional Competition on April 26, an initiative aimed at

encouraging more young Americans to engage in civics and contribute to their communities. Hosted in partnership with The Civic Trust® of the U.S. Chamber of Commerce Foundation, the regional competition in The Shoals inspired middle schoolers to become better informed about American's democratic republic form of government, to engage respectfully and constructively in the community, and to build greater trust in others and institutions.

Nine middle school students in grades 6-8 tested their civics knowledge at the regional competition: an in-person, live event featuring two rounds of civics questions followed by a Q&A round.

Congratulations to the National Civics Bee® NW Alabama Regional Champions! 1st - Carson Kelly, 2nd - Ava Parker, 3rd - Abby Hinton.

The regional champions received various prizes, including \$500 for the first-place, \$250 for second-place and \$125 for third-place, as well as, all nine finalists received an Onn tablet.

The top three winners now advance to the National Civics Bee® Alabama State Finals on July 18 in Montgomery.



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OFFICE HOURS:

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

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DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
DISPLAY ADS - 5 pm Thursday
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

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

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

219 W. Tennessee St.
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editor@courierjournal.net

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

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Community Notes

It's a great opportunity to connect with fellow members, share in the excitement of what's ahead, and hear more about the vision for the future of TVAA. New board members will also be nominated at this meeting. For more information, email ashley.fink@tennesseevalleyarts.org

The Tennessee Valley Art Association will host its annual Member Meeting at the Ritz Theater in Sheffield on Wednesday, May 7 at 1:30pm according to new Executive Director, Ashley Finkelstein.

This special gathering will include an exclusive preview of upcoming exhibits at the Tennessee Valley Museum of Art as well as a look at our new Ritz Theatre programming for the coming season.

LifeSouth Bloodmobile Dates:
Thursday, May 8 Pilgrims - 2045 County Rd 244, Russellville, 6am - 2 pm
Monday, May 19 Colbert County High School, 2200 High School St., Leighton, 8am - 1pm
Wednesday, May 21 Chick-fil-A - Florence, 12pm - 6pm
Thursday, May 22 North Alabama Medical Center, Florence, 8am - 4pm
Sunday, May 31 Walmart - Hwy 43 - Russellville, 10am - 4pm

Crafternoon - Tuesday, May 6, 3:30pm-4:15pm at the Florence-

Lauderdale Public Library. Join us for a fun crafternoon! Each month we will work on a different art project or craft.

Internet Searching - Thursday, May 8, 10:30am-12pm, at the Florence-Lauderdale Public Library.

Various websites will be viewed and explained, including information regarding weather, maps, health, and news, so that users become familiar with navigating from one website to another and searching for basic information.

"The Mummy" at the Shoals Theatre - Friday, May 9, 7pm, at the Shoals Community Theatre, 123 N Seminary St., Florence, 256-764-1700. The Mummy is a rousing, suspenseful and horrifying epic about an expedition of treasure-seeking explorers in the Sahara Desert in 1925. Stumbling upon an ancient tomb, the hunters unwittingly set loose a 3,000-year-old legacy of terror, which is embodied in the vengeful reincarnation of an Egyptian priest who had been sentenced to an eternity as one of the living dead.

The Lauderdale County ADC (Alabama Democratic Conference) meets at 1pm each second Saturday (May 10) at Florence Public Library room 1, 350 N. Wood Ave. Chairwoman Joyce Nelson, 256-760-9236.

Misfit Quilters Wanted: This is a craft group for adult friends who draw, craft, paint, sew, quilt, embroider, crochet, etc. (all artisans welcome). Bring your project to work on and come join the fun! This group meets at the Florence Lauderdale Public Library (in the Board Room) once

per month. Spring dates are Sundays, May 11 and June 8 from 1-4pm.

The Shoals Piecemakers Quilt Guild meets the second Monday (May 12) each month at 7 p.m. at St. Bartholomew's Episcopal Church, 1900 Darby Drive, Florence.

Pancake Breakfast - Monday, May 12, 7am, at the Elgin Senior Center, Alabama 101, Rogersville.

Elgin Senior Center has a pancake breakfast the 2nd Monday of each month. 256-762-2104.

Quad Cities Photography Club, 6:30pm, second Tuesday, (May 13) Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence.

May 15-17, Shoals Storytelling Festival Returns to Florence - The 14th Anniversary of the Shoals Storytelling Festival is set to bring captivating tales and talented storytellers to Florence, Alabama. Known for its rich tradition of oral storytelling, the festival offers a unique experience filled with humor, history, and heartwarming narratives. At Shoals Theatre - 123 N Seminary St. - Florence.

The festival begins on Thurs from 6:30pm - 9:00 pm. Doors will be open at 6:00 pm

Friday 9am - 9pm. Doors open at 8am. Saturday 9am - 5pm. Doors open at 8am.

Go to shoalsstorytelling.com/festival-2025/ for ticket

Historical Plaques Again Available - After a few years of unavailability, the plaques to mark individual historical

See NOTES... page 22

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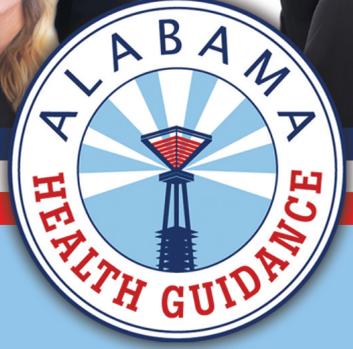
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Opening...

Continued from Page 1

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positive presence in the communities they serve. With decades of experience in the McDonald's system, the Gray Family proudly operates 45 McDonald's restaurants across Tennessee and Alabama. "We're so excited to officially be part of Muscle Shoals and the surrounding community," said Michael Waldram of Gray Family McDonald's. "We want this restaurant to be more than a place to grab a meal. We want it to continue to be a place where people feel welcome and valued. Our goal is to build on the efforts that the previous owner-operator, Debbie Martin, and her family made in the area. We plan to invest in our team, support the community, and deliver the kind of experience that keeps people coming back." This exciting new chapter will be celebrated with a fun-filled community event on Saturday, May 10 at 2pm. The first 107 guests to arrive at the event tent at 2pm will receive a card for a FREE Big Mac or Egg McMuffin every week for a year!

Hunger...

Continued from Page 1

the 16 area post offices. Each year on the second Saturday in May, letter carriers across the country will be collecting non-perishable food donations from postal customers while on their rounds. The donations go directly to local food pantries or food banks, providing food for people who need our help. The first Stamp Out Hunger Food Drive took place in 1993 and it has continued every second Saturday in May, except for the two years at the height of the COVID-19 pandemic. To help with the Stamp Out Hunger Food Drive, please leave your nonperishable food items in a bag next

celebrated with a fun-filled community event on Saturday, May 10 at 2pm. The first 107 guests to arrive at the event tent at 2pm will receive a card for a FREE Big Mac or Egg McMuffin every week for a year! Guests will also enjoy \$1.99 Hamburger Happy Meals all day at the Muscle Shoals location and the four additional Gray Family McDonald's restaurants in the area: In addition to the Woodward Avenue location, other locations include:
• 412 Hwy 43 South in Tuscumbia
• 2048 Hwy 20 in Tuscumbia
• 15254 Hwy 43 in Russellville
• 4201 Jackson Hwy in Sheffield
For the latest updates from Gray Family McDonald's be sure to follow them on Instagram or Facebook.

to your mailbox on Saturday, May 10. If for some reason, your letter carrier is not able to pick up your donation, don't hesitate to bring it to your local post office. Carriers try to pick up all donations, but sometimes some are missed, and sometimes their vehicles are literally full. Examples of non-perishable foods include peanut butter, anything canned, like soup, vegetable stew, tuna beans, dried beans, rice, whole-grain, pasta, sugar, pancake, mix, teabags, mac & cheese, etc. The postal carriers send an advance 'Thank You' to all those who are participating in the food drive.

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Commentary

Help Explaining the Miraculous

Science can explain most any unusual physical situation that we encounter. Then there are the things we get ourselves into that we wonder how we survived or came away unscathed.

And then there are some select examples that go beyond mere coincidence, random life occurrences or experiences that don't add up, to which science and modern medicine have no answers. Those who experience the unexplainable often refer to it as a "miracle."

Understandably, many of us dislike the random use of the word. We hear it often. Granted, it IS a strong word, one used far too cavalierly, often without contemplation of what a 'miracle' might entail. Point taken.

So, what about those rare life instances that defy science, situations where we know something much bigger than us has chosen to intervene? When the only rational explanation can be the result of something

See **MIRACULOUS...** on Page 16

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the *Shoals*

THIS WEEK

May 7, 2025

Happening THIS WEEK

Peter Pan JR.
MAY 8-10
7:30 pm

FLORENCE—The Shoals Christian School Drama Department presents Peter Pan Jr. Thursday-Saturday, May 8-10 at 7:30pm at the school. The 60-minute musical based on J.M. Barrie's classic tale features the iconic songs, "I'm Flying," "I've Gotta Crow," "I Won't Grow Up" and "Never Never Land," and is filled with the adventures of revengeful pirates, brave girls, and lost boys. Peter Pan JR. is the perfect show for the child in all of us who has dreamed of soaring high and never growing up. The Shoals Christian School talented cast consists of 72 students. The production is being directed by Jennifer Adams. The production team consists of Jacob Adams as musical director, Stephanie Jackle and Alyssa

See **PETER PAN JR...** on Page 17

THE TENNESSEE VALLEY ART ASSOCIATION

welcomes *Live in Concert* Angela Hacker and the Symphony of Funk at 7pm on Saturday, May 10, at the historic Ritz Theatre in downtown Sheffield. Doors open at 6pm. Tickets are \$20, \$25, and \$30 and available online at <https://tennesseevalleyarts.ticketspice.com/angela-hacker>. Call 256-383-05334 for ADA seating.

SENIOR APPRECIATION DAY IS FRIDAY, MAY 9,

from 10am-2pm at the Florence-Lauderdale Coliseum, 702 Veterans Drive. All Senior citizens are welcome and encouraged to attend. The event is FREE. Event Contact: 256-760-6642.

THE 2ND ANNUAL SHOALS COTTAGECORE FESTIVAL

takes place Saturday, May 10 from 10am-8pm along S. Main St. in downtown Tusculumbia. The event will feature over 90 skilled artisan vendors, the best food trucks in the Shoals, entertainment, activities, and more! This event is the day before Mother's Day, so grab Mom and make a day of it! They will have a VIP Shopping Experience from 10am- noon with an entry fee of \$5 (kids under 12 get in free). From noon forward, public entry is free.

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YOUR Letters

Your Courier Journal welcomes tastefully presented typed or neatly written letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.) Letters are subject to editing. Please limit 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.

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'Free' Healthcare is Not 'Free' at All

Editor,

"Free" So-Called Healthcare and "Free" Products for Review Cost Me Over \$15,000

Last year, due to not reporting extra estimated income, I had to repay \$900 in Obamacare. This year it is over \$4,000. I'm disabled and, while waiting for Medicare to kick in, chose the lowest tier of "healthcare" simply so I would have insurance in the case of something basically catastrophic - an accident or serious illness.

I've always thought that if my life was ruined in the process of saving

it, what would be the point? And I didn't want creditors taking what little I have or there being nothing left for my son when I'm gone. The coverage did nothing to save me money. There was no co-pay and my deductible was \$7,000. There was a "discount" with some bills per the "agreement" which is basically the most a provider can charge and be reimbursed. I've been between contracts before and uninsured and I am familiar with the self-pay charges that were often less than my out-of-pocket when I had group insurance so I know the "discounted charges" were actually more than what they would be if I had no coverage.

The "free" products were for Amazon Vine, an invitation only platform where I could select from

products that were sent free of charge with the expectation of writing a review. The "market value" of those products were reported to the IRS in the form of a 1099-NEC (non-employee compensation) which I file under "other income" as a hobby.

And this is how the \$15,000.00+ evolved:

- 1) I knew the "free" stuff would be taxable
- 2) Since it increased my "income" the full amount of my social security is now taxable
- 3) Since my income was increased, and I had no way to know how much ahead of time, I was above the threshold for the "premium tax credits" that I got through the worthless Obamacare for January

See **LETTERS...** on Page 10

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Letters... Obamacare is Not Free

Continued from Page 8

to May last year and have to pay back the \$4000+ which is way more than a typical year of healthcare.

I knew nothing from the government was free as we all pay for it through taxes. I knew the "free" stuff from Amazon would actually cost me in taxes. Now I know that the federal government, given the chance, will come after us for even more to try and recoup some of the cost of that "free" stuff.

That free stuff is costing me over half my income. Then I have bills to pay.

Mike Kelly
Florence

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- Check Indoor Blower Motor Clear Drains
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1-VISIT

PMA \$119

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- Check Capacitor
- Tighten Electrical Connections
- Check Condenser Cleanliness
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I'm going to take my tech hat off for a minute. It feels like we're constantly bombarded with tough headlines these days – political fights, worries about money, and new tech popping up faster than we can keep track. It's easy to feel like everything is in chaos. But guess what? History tells us that these turbulent times often pave the way for some pretty amazing progress. There are genuine reasons to feel hopeful, even if they're not making the loudest noise.



Martin Dean

Dealing with money can be stressful, especially with costs going up. But don't let that overwhelm you! Taking even small steps can add up to big results. Have you checked out those apps

Elephant in the Room

by "The Computer Skeptic"

that help you track spending or save money automatically? Or maybe you're thinking about making your home more energy efficient? There are tax credits for things like solar panels that can save you money and help the planet. Don't forget the power of local support, like community groups or credit unions. Financial stability isn't about being perfect with every penny, it's about making consistent progress.

Okay, I know we sometimes talk about the scary side of technology, like scams or the potential impact of AI on jobs.

But technology also offers some amazing, everyday breakthroughs that are actually helping solve real problems. AI isn't just for chatbots; researchers are using it to predict extreme weather, speed up drug discovery, and even help farmers protect their crops. There are also tools designed to give you more control, like apps that lock your texts like a diary, ad blockers, and apps to help you step away from your screen. Right here in our own communities, libraries are helping bridge the digital divide by lending internet hotspots, and

towns are using tech to monitor air quality. Think of technology as a toolkit for tackling problems right where you live. We are always here to help you navigate these issues.

Let's be honest, the political noise can be deafening. But step back from that, and you'll find people working together. Remember that big infrastructure bill that's funding bridges and rural internet? That happened because lawmakers from both sides found common ground on one truth: crumbling roads hurt everyone. Young people are also stepping up, turning out to vote in big numbers on issues like climate and student debt. And right in our town, local leaders and volunteers are tackling issues like homelessness and improving schools. Building trust and finding common ground, even by just listening to a neighbor with

different views, can start small. So, while the path ahead might be bumpy, the U.S. has always been strong when we work together. Focus on the things you can control, whether it's your personal finances or how you use technology. Be intentional with your tech; let it educate or inspire you. This week, try one thing: Save a dollar in a jar, mute one toxic account, or thank someone you disagree with. Small steps build sturdy bridges. Listen more, smile more, talk less, stay skeptical, we're navigating this together.

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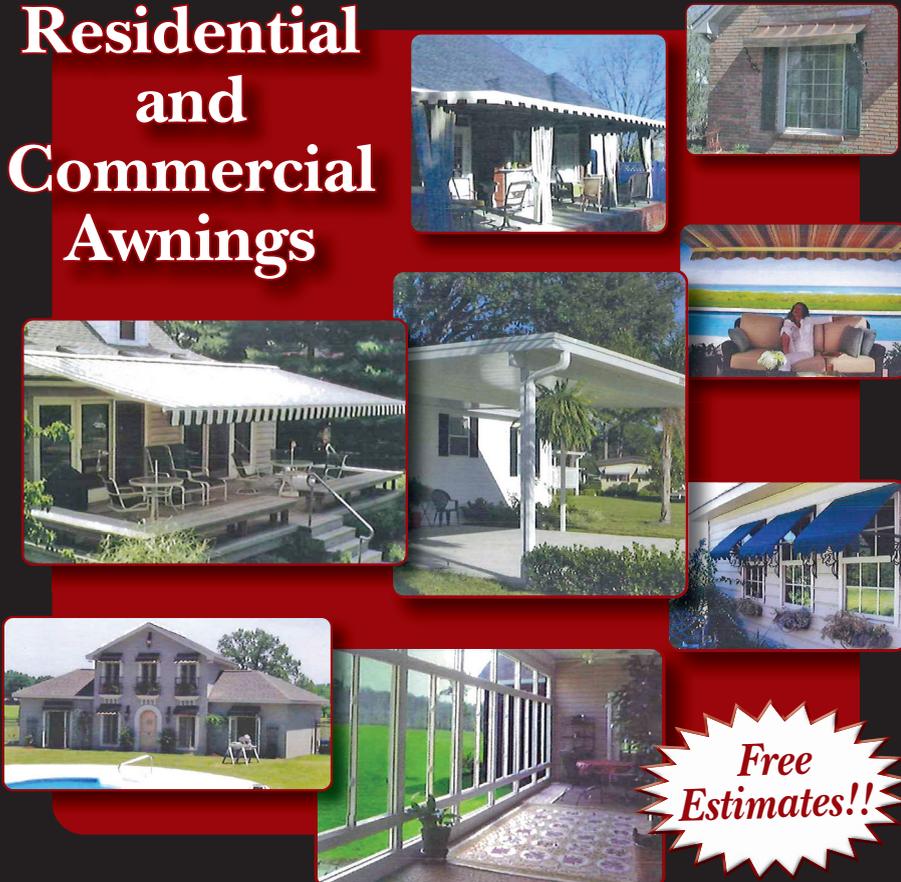
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ON YOUR DEBT

Feeling the Pinch? How Bankruptcy Can Help Alabama Homeowners Stay Secure

B. Grant McNutt
Managing Attorney

If you're like many of your neighbors here in Alabama, the rising cost of everything – from mortgage payments to groceries – might be making things tough. You're not alone if you're worried about keeping your home during these uncertain times. Job losses, inflation, and just the general ups and downs of the economy can put a real strain on families.

The good news is that bankruptcy is a legal tool that can act as a real lifeline, offering a way to protect your home and get back on solid financial ground.

How Bankruptcy Can Be Your Home's Shield

Losing your home to foreclosure is a major worry when you're facing money troubles. Thankfully, bankruptcy offers some strong protections to help you keep your house:

- **The Automatic "Stop Sign": The Automatic Stay.** As soon as you file for bankruptcy, something called an "automatic stay" goes into effect. Think of it as a legal "stop sign" that immediately halts foreclosure actions. This buys you crucial time to figure out a plan.
- **Catching Up on Payments with Chapter 13 Bankruptcy.** This type of bankruptcy, often called "reorganization bankruptcy," can be a real benefit for homeowners who've fallen behind on their mortgage payments. It lets you create a manageable plan to repay those missed payments over three to five years, making it easier to catch up and keep your home.
- **Protecting Your Home Equity with Chapter 7 Bankruptcy.** Chapter 7 bankruptcy is known for providing quick relief from many unsecured debts like credit card bills and medical expenses. For folks in Alabama, important "homestead exemptions" can allow you to protect a significant amount of the value (equity)

you have in your home, even while getting rid of other debts. This can help you keep your home while getting a fresh financial start.

Understanding Your Home Protection: Homestead Exemptions in Alabama

These "homestead exemptions" are key to understanding how bankruptcy can help you keep your home:

- In Alabama, homeowners can protect up to **\$18,800** of the equity in their home. For married couples filing bankruptcy together, this amount doubles to **\$37,600**.

These exemptions are so important because they determine how much of your home's value is protected during the bankruptcy process. This can be a huge relief for families wanting to stay in their homes.

Why Acting Sooner Rather Than Later Matters

Financial problems can snowball quickly, especially during tough economic times. Getting professional legal advice early on can really open up your options. Bankruptcy laws are there to help, but waiting too long can limit the protections available to you. Talking to an experienced bankruptcy lawyer as soon as you start facing financial difficulties can make a big difference in the outcome.

Get the Help You Need Today—It's Confidential and Free so Contact us at Bond & Botes Today

At Bond & Botes, our dedicated bankruptcy attorneys understand the challenges facing Alabama residents right now. We're here to help you navigate these tough times. Don't wait until a foreclosure notice is on your door.

Contact us today for a free, confidential consultation. We'll explain your options clearly, help you understand how to protect your home, and work with you to build a more secure financial future.

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Medicare Minute "Medicare Fraud"

As of October 2024, there were 64 million people enrolled in Medicare. A large majority of agents who assist Medicare beneficiaries are upstanding, ethical people. But Medicare is no different than any other industry. Where there is opportunity, there will be scam artists.

So, how are Medicare beneficiaries taken advantage of? Most scams happen over the phone. People who reach out to you by phone are known as telemarketers. Telemarketers are trained to get as much information out of you as they can, including your personal and Medicare information. They are also trained to talk fast and never take "no" for an answer. They may be offering walkers, wheelchairs, back braces, or Medicare Advantage Plans.

Here are some tips to help you avoid being scammed. First is never, never, NEVER give your Medicare or Social Security number out over the phone. If someone calls representing your insurance company, and they ask for your Medicare number, do not give it to them. If they are truly your insurance company, they will already have it.

The second thing to avoid is allowing anyone, except your doctor or other provider, to review your medical records or services. Third, never join a Medicare Advantage plan or Prescription Drug plan over the phone without checking with Medicare first. The commercials you see on television are designed to entice you to call an 800 number. Once you make that call the odds are you will be enrolled in a Medicare plan whether you wanted it or not.

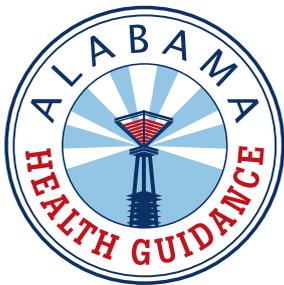
The most important thing to remember is Medicare will never call you unless you have called Medicare and left a message. Also, Medicare will never visit you at your home. If you suspect someone has contacted you without your consent call 1-800-Medicare.

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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Commentary... and my examples

Miraculous.....

Continued from Page 8

supernatural, something miraculous.

Jesus performed his miracles for a reason, to help make believers out of skeptics. His were major feats and seen by many. Many say that miracles no longer take place, that they are no longer needed.

Then again, Biblical examples demonstrate that God can do what He wants, when He wants -- if it is His will.

The stirring new documentary-drama, *Show Me Your Glory*, can help us answer some lingering questions. It opens next week for three days only, from May 13-15, in 900 select theaters across the country, including the AMC Classic Theaters in Florence.

Show Me Your Glory takes a close look at a variety of situations,

some of which clearly defy scientific explanation, true stories of the supernatural colliding with human suffering, with people who have experienced the incomprehensible -- and demonstrating that what seems impossible still happens in our world.

What of the times when someone was unresponsive, flat-lined while in surgery, or when a physical healing took place without medical intervention?

Why are some prayers for physical healing answered while others are not answered, or at least not in the manner we had initially hoped?

If you or a loved one has ever wondered why a loving God allows so much suffering and evil in the world, this well-presented series of situations may provide some clarity.

This riveting docu-drama was filmed primarily in the Shoals. The producers are Shoals residents, and much of the film's talented cast lives here.

Examples of strength, patience, perseverance, dedicated prayer, leadership, unexplained recoveries, unimaginable grief, understanding, and profound faith can lead each of us to some new perspectives.

Most importantly, when we suffer or mourn a loss, we can take comfort in the fact that God doesn't just know about our suffering, but through His many experiences, He too is immersed in each situation.

Tickets to *Show Me Your Glory* are available online at fathomentertainment.com/releases/show-me-your-glory/

There is also a separate feature article about the documentary-drama, *Show Me Your Glory*, in this issue.

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My Personal Example

Many of us can think of situations in our lives that can't be explained or when we were more than lucky to get through intact.

There were at least two situations where I could have died in separate vehicular incidents a few years apart, one in high school and one in college.

One was a wreck where the vehicle in which I was a passenger was exceeding 90 mph on impact. The other was a late-night near wreck where I was run off of Gunwaleford Rd. Technically, no laws of science or gravity were broken in either. However, my friends and I were far more than lucky in each instance.

Then there was the time I was working as a deckhand on the Tennessee River one summer in the late '70's when I would have lost a leg if not for something unexplainable.

Safety was drilled into us as priority #1 on that boat. The potential for death and injury was constant.

We were rearranging barges in a port around Chattanooga one warm afternoon on a tow of maybe 15-16 barges. I was young, green, and stupidly casual. While stretching for the eye of a steel cable with my left hand, I had my right knee across one

of the barge's tow knees for balance, not paying close attention. (Tow knees are short exactly vertical steel columns on barges of that day, two spread out on each short side of the 195' x 35' barges. The back side of each tow knee tapered in a triangular shape for strength to keep each barge precisely aligned when the tow is secured and en route to the next port.)

While toiling with it, I suddenly felt pressure on both sides of my knee and jerked it back in panic. What I saw is still surreal. My knee had been pinned by two tow knees when another barge had slowly drifted up to the barge I was working on.

The tow knees met. However, the one on the other barge was bent back,

no longer at a vertical 90 degrees, and it just allowed my knee to fit snugly between the two. Otherwise, my knee would have been pinned, then crushed instantly.

I had to sit down and contemplate my experience for about a half-hour. I immediately knew "lucky" was not the right word. Neither was "coincidence."

No one else on the deck crew of that boat (one a 12-year veteran) had ever seen a tow knee bent back like that. The boat captain had been with Iget Towing for 26 years. Neither had he.

The laws of science were not broken on that humid July day, only several laws of probability... simultaneously.

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Insurance Insights

"Below is a State Farm® Simple Insights® article about "Securing smart home devices" is provided by State Farm agent Rebecca Stutts Hovater.

How To Secure Your Smart Home Devices

Help keep your connected home protected with these security tips.

Today's homes feature a large number of devices connected to the internet — everything from kitchen appliances and smart thermostats to light bulbs and always-on security cameras. While there's convenience to being able to turn off forgotten lights, save energy by reducing usage when no one is home or monitor who comes and goes no matter what time of day, connected home devices can also create a security headache.

Cyber security protocols aren't nearly as strong for home devices as what you would find on a laptop or smartphone. And because they're connected to the Internet, these devices are a potential doorway into your laptop and smartphone if they're on the same network. Once there, cyber thieves have access to your identity, banking credentials, credit card numbers and other personal information. The Federal Trade Commission (FTC) estimates that nine million Americans have their identity stolen each year.

What can help secure your smart home from a data breach?

- **Keep your smart devices to a minimum.** Take an inventory of the digital entry points into your home and consider consolidating. Only use those devices that you need.
- **Make sure your home network is secure.** Take some time and learn the different settings on your modem and router, the hub of your home network. There are multiple options for Wi-Fi encryption, each with their own benefits.
 1. WPA2 (Wi-Fi Protected Access II) is typically recommended.
 2. WPA and WEP are sometimes susceptible to brute-force type attacks.
- **Change all the default passwords.** Do this immediately, before you attach any computer or smart device to your home network. Make sure you are using a strong, unique password for each device.
- **Disable internet access to the router's admin screen.** Most home users do not need to change the modem or router's settings from outside the home.
- **Use a firewall.** Most routers at home act as a firewall by constantly monitoring traffic to block unexpected, unwanted or specifically malicious traffic. Even though the small computers inside your smart devices may not be capturing sensitive or personal information, they are an entry point so they should be behind a firewall.
- **Use the guest network option.** This allows guests to connect to your home network while not opening access to your personal devices. You can also use the guest network for connected home gadgets that you want separate from your personal network used for your computer, phone and printer. Most home routers have a guest network option. By connecting your home gadgets to that, a compromised refrigerator won't be the gateway for someone to move on to your banking.
- **Factor in multifactor authentication.** Don't rely on passwords alone to keep your devices safe. Check to see if your system offers two-factor authentication, which adds an extra security layer to the login process, such as a security key or a one-time code received by text. Even if a hacker is able to steal your password, it's much less likely that your phone can also be hacked.
- **Consider disabling Wi-Fi Protected Setup.** A rarely used feature designed to allow for easy device setup on a home network with a simple PIN, some implementations have serious security flaws.
- **Update regularly.** Just as you would update your computer or tablet, do the same for home devices. Vulnerabilities are found all the time in the software and firmware, and regular updates provide the necessary protection against them.
- **Use antivirus and antimalware software.** Make sure this is loaded on all your computers in your home and those guests might bring into your home.



State Farm® Insurance Agent
Rebecca Stutts Hovater



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Peter Pan JR...

Continued from Page 8

Stephens as choreographers, Paige Stephens as sound technician and set designer, Neal Wright as lighting technician, and Mike Adams as light technician assistant.

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ASK THE ATTORNEY



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

Common Problem

This week I spoke with a very nice gentleman who was disappointed with my opinion of his case. He felt as if the legal system was in some way broken. It's not, but it's the way it is for a reason.

Here's what we're talking about. This gentleman had worked in a well-respected industry and was living off his social security. He had a wreck that was not his fault. Money was tight, and he did not go to the hospital or see a doctor. He did not go to a chiropractor or a nurse practitioner.

He just toughed it out for over a year. He cut back on his activities and struggled to make himself comfortable. After 14 months he sees a doctor for the first time and gets an MRI. The gentleman then discovers that he has a herniated disc.

I believe the man is telling the truth. He had no medical history prior to the accident because he didn't go to the doctor. If he had seen a doctor on a regular basis for yearly check-ups, we would know that he probably had a good back, or at least he hadn't complained about it.

I tried a case in Huntsville for a very nice lady whose first complaint of shoulder pain was four months after the accident. She didn't complain about her shoulder to the ambulance crew or to the emergency room. She didn't mention it to her doctor nine days after the accident. She had shoulder surgery, and I valued that case between \$65,000.00 and \$75,000.00 for a variety of reasons personal to her case, such as how likable she was, how provably honest she was, and the poor result she got from the surgery. The jury gave me \$6,500.00. Not \$65,000.00. When I interviewed the jury after the trial, they felt that because she was so active with no complaints for four months, she could have injured her shoulder in one of the many activities she engaged in.

The legal reality is that a doctor has to say that the accident more likely than not or "probably" caused the injury that you are seeking compensation for. We've seen cases where people believe their cancer came out of remission or they're concerned that perhaps their ability to reproduce has been compromised. Without a doctor's opinion, you don't win. Without documentation of treatment, your case isn't what it would have been. If you are hurt, tell your doctor.

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

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

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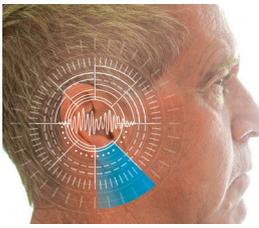
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Well, a preacher is telling you now, today, Jesus Christ is just a call away, and if you are not saved, you are in real trouble. Don't be afraid to be wrong! I was. I got over it! You burning in hell forever is a serious matter! God has and is calling you again today, will you answer? Silence is an answer! **John 8:32** "And ye shall know the truth, and the truth shall make you free." See John 14:6. Truth is Jesus Christ! **Hebrews 7:25** "Wherefore he (JESUS CHRIST) is able also to save them to the uttermost that come unto God by him, seeing he ever liveth to make intercession for them." **Acts 4:12** "Neither is there salvation in any other: for there is none other name (JESUS CHRIST) under heaven given among men, whereby we must be saved." Don't be a fool and lose your soul to religion! Christ is just a call away!

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Hawk Pride Mountain Water Annual Drinking Water Quality Report

for January through December 2024

The Hawk Pride Water System is pleased to provide you with this year's Annual Water Quality Report. We want to keep you informed about the excellent water and services we have delivered to you over the past year. Our goal is and always has been, to provide to you a safe and dependable supply of drinking water. We want you to understand the efforts we make to maintain and continually improve the water you receive and to protect our water supply.

Our water is groundwater drawing from the Fort Payne Chert aquifer. Each water system must complete a Source Water Assessment Program (SWAP). The SWAP is comprised of four distinct activities: delineation

of the source water assessment area, contaminant inventory, susceptibility analysis and public awareness. Hawk Pride has completed each required component of the source water assessment. We are interconnected with Franklin County for emergency purposes. To provide safe drinking water Alum, Aqua Mag, and chlorine is added as a disinfectant.

Hawk Pride Water is pleased to report that our drinking water is safe and meets federal and state requirements. If you have any questions about this report or concerning your water utility, contact **Water Operator Steven James at 256- 627-6463**. If you want to learn more, please attend any of our regularly scheduled meetings. Call office for meeting date and times at 256-381- 4520.

Board Members

Greg Dalrymple • Craig Black • Randy Gargis

All drinking water, including bottled water, may

reasonably be expected to contain at least small amounts of some contaminants. The presence of these does not necessarily indicate that water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline (800426- 4791).

The sources of drinking water (both tap and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs and wells. As water travels over the surface of land or through the ground, it dissolves naturally occurring minerals and radioactive material, and it can pick up substances resulting from the presence of animals or from human activity.

Hawk Pride Water System wants you to be aware that there is not a problem with lead in our drinking water. However, if present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. Hawk Pride Water System is responsible for providing high quality drinking

water but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.

MCL's are set at very stringent levels. To understand the possible health effects described for many regulated constituents, a person would have to drink 2 liters of water every day at the MCL level for a lifetime to have a one-in-a-million chance of having the described health effect.

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders,

some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by cryptosporidium and other microbiological contaminants are available from the Safe Drinking Water Hotline (1-800-426-4791). All drinking water, including bottled water, may be reasonably expected to contain at least small amounts of some constituents. It is important to remember that the presence of these constituents does not necessarily pose a health risk.

Hawk Pride Water System also tests for disinfection byproducts in your water, such as trihalomethanes and haloacetic acids. Disinfection byproducts are contaminants that develop when chlorine breaks down over an extended period. All test results were well within state and federal standards.

Additional testing LT2 in our RAW water is on-going and there were no detection levels. This monitoring was performed by a state certified lab according to ADEM and EPA regulations.

Hawk Pride Water System strives to provide a dependable and safe supply of water to all consumers. We ask that you be considerate when accidents or mother nature hinder our efforts to supply your water. Regardless of the time, or weather, water works personnel are on call and working to keep your water flowing. Please help us protect our water sources, which is, a vital part of our lives, and our children's future.

Lead Service Line Inventory:

Our Lead Service Line Inventory was completed and submitted by the deadline of October 16,2024 and a copy of it is in our office as required by EPA. If any would like to view it or has any questions, please feel free to contact our office.



UCMR5

The Safe Drinking Water Act (SDWA) requires that once every five years the EPA issues a list of unregulated contaminants to be monitored by public water systems (PWSs).

The fifth Unregulated Contaminant Monitoring Rule (UCMR 5) was published on December 27, 2021. UCMR 5 requires sample collection for 30 chemical contaminants between 2023 and 2025 using analytical methods developed by the EPA and consensus organizations. This action provides the agency and other interested parties with scientifically valid data on the national occurrence of these contaminants in drinking water. Below is a list of the contaminants that are being tested for during the UCMR5 along with their results.

Contaminants that may be present in source water include; presented in the following tables show the results of our monitoring period of January 1st to December 31st, 2024.

Table of Primary Contaminants

At high levels some primary contaminants are known to pose a health risks to humans. This table provides a quick glance of any primary contaminant detections.

CONTAMINANT	MCL	AMOUNT DETECTED	CONTAMINANT	MCL	AMOUNT DETECTED
Bacteriological			Endothall(ppb)	100	ND
Total Coliform Bacteria	< 5%	ND	Endrin(ppb)	2	ND
Turbidity	TT	0.039	Epichlorohydrin	TT	ND
Fecal Coliform & E. coli	0.3	ND	Ethylbenzene(ppb)	700	ND
Radiological			Ethylene dibromide(ppt)	50	ND
Beta/Photon emitters (mrem/yr)	4	ND	Glyphosate(ppb)	700	ND
Alpha emitters (pci/l)	15	2.7	Haloacetic Acids(ug/l)	60	1.31
Combined radium (pci/l)	5	0.78	Heptachlor(ppb)	400	ND
Uranium(ppb)	15	2.7	Heptachlor epoxide(ppt)	200	ND
Inorganic			Hexachlorobenzene(ppb)	1	ND
Antimony (ppb)	6	ND	Hexachlorocyclopentadiene(ppm)	50	ND
Arsenic (ppb)	10	ND	Lindane(ppb)	200	ND
Asbestos (MFL)	7	ND	Methoxychlor(ppb)	40	ND
Barium (ppm)	2	0.03	Oxamyl [Vydate](ppb)	200	ND
Beryllium (ppb)	4	ND	Pentachloropheno(ppb)	1	ND
Bromate (ppb)	10	ND	Picloram(ppb)	500	ND
Cadmium (ppb)	5	ND	PCBs(ppt)	500	ND
Chloramines(ppm)	4	ND	Simazine(ppb)	4	ND
Chlorine(ppm)	4	1.95	Styrene(ppb)	100	ND
Chlorine dioxide(ppb)	800	ND	Tetrachloroethylene(ppb)	5	ND
Chlotite(ppm)	1	ND	Toluene(ppm)	1	ND
Chromium (ppb)	100	ND	TOC	TT	<0.300
Copper (ppm)	AL=1.3	0.19	TTHM(ppb)	80	6.90
Cyanide (ppb)	200	ND	Toxaphene(ppb)	3	ND
Fluoride (ppm)	4	ND	2,4,5-TP (Silvex)(ppb)	50	ND
Lead (ppb)	AL=15	0.8	1,2,4-Trichlorobenzene(ppb)	70	ND
Mercury (ppb)	2	0.22	1,1,1-Trichloroethane(ppb)	200	ND
Nickel	0.1	ND	1,1,2-Trichloroethane(ppb)	5	ND
Nitrate (ppm)	10	1.22	Trichloroethylene(ppb)	5	ND
Nitrite (ppm)	1	ND	Vinyl Chloride(ppb)	2	ND
Total Nitrate & Nitrite	10	1.22	Xylenes(ppm)	10	ND
Selenium(ppb)	50	ND			
Thallium(ppb)	2	ND			

This table shows the results of our monitoring for the period of January 1st to December 31st, 2024. It is important to remember that the presence of these constituents does not necessarily pose a health risk. This table has many abbreviations you might not be familiar with. To help you better understand these abbreviations we have provided the following definitions:

- **Not Required (NR)** – Laboratory analysis not required due to waiver granted by the Environmental Protection Agency for the State of Alabama.
- **Parts per million (ppm) or Milligrams per liter (mg/l)** - one part per million corresponds to one minute in two years or a single penny in \$10,000.
- **Parts per billion (ppb) or Micrograms per liter** - one part per billion corresponds to one minute in 2,000 years, or a single penny in \$10,000,000.
- **Parts per trillion (ppt) or Nanograms per liter (nanograms/l)** - one part per trillion corresponds to one minute in 2,000,000 years, or a single penny in \$10,000,000,000.
- **Parts per quadrillion (ppq) or Picograms per liter (picograms/l)** - one part per quadrillion corresponds to one minute in 2,000,000,000 years or one penny in \$10,000,000,000,000
- **Picocuries per liter (pCi/L)** - picocuries per liter is a measure of the radioactivity in water.

- **Millirems per year (mrem/yr)** - measure of radiation absorbed by the body.
- **Nephelometric Turbidity Unit (NTU)** - nephelometric turbidity unit is a measure of the clarity of water. Turbidity in excess of 5 NTU is just noticeable to the average person.
- **Variances & Exemptions (V&E)** - State or EPA permission not to meet an MCL or a treatment technique under certain conditions.
- **Action Level – (AL)** the concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow. Treatment Technique (TT) - (mandatory language) A treatment technique is a required process intended to reduce the level of a contaminant in drinking water. Maximum Contaminant Level - (mandatory language) The "Maximum Allowed" (MCL) is the highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.
- **Maximum Contaminant Level Goal** - (mandatory language) The "Goal" (MCLG) is the level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.
- **Maximum Residual Disinfectant Level Goal or MRDLG** - The level of a drinking water disinfectant below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.
- **Maximum Residual Disinfectant Level or MRDL** - The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants.

Unregulated contaminants are those for which EPA has not established drinking water standards. The purpose of unregulated contaminant monitoring is to assist EPA in determining the occurrence of unregulated contaminants in drinking water and whether future regulation is warranted.

All drinking water, including bottled drinking water, may be reasonably expected to contain at least small amounts of some contaminants. It's important to remember that the presence of these contaminants does not necessarily pose a health risk. The EPA or ADEM requires us to monitor for certain contaminants less than once per year because the concentrations of these contaminants do not change frequently. The table below lists all of the drinking water contaminants that we detected.

Table of Detected Drinking Water Contaminants

CONTAMINANT	MCLG	MCL	Range	Amount Detected	Likely Source of Contamination
Bacteriological Contaminants January - December 2024					
Turbidity	0	TT		0.039 NTU	Soil runoff
Inorganic Contaminants January - December 2024					
Barium	2	2	0.03 - 0.03	0.03 ppm	Discharge of drilling wastes; discharge from metal refineries; erosion of natural deposits
Chlorine	MRDLG 4	MRDL 4	1.70 - 2.2	1.95 ppm	Water additive used to control microbes
Copper	1.3	AL=1.3	No. of Sites above action level 0	0.19 ppm	Corrosion of household plumbing systems; erosion of natural deposits; leaching from wood preservatives
Lead	0	AL=15	No. of Sites above action level 0	0.8 ppm	Corrosion of household plumbing systems; erosion of natural deposits
Nitrate (as N)	10	10	0.95 - 0.95	0.95 ppm	Runoff from fertilizer use; leaching from septic tanks, sewage; erosion of natural deposits
Nitrite (as N)	1	1	ND - ND	ND ppm	Runoff from fertilizer use; leaching from septic tanks, sewage; erosion of natural deposits
Total Nitrate & Nitrite	10	10	0.95 - 0.95	0.95 ppm	Runoff from fertilizer use; leaching from septic tanks, sewage; erosion of natural deposits

Organic Contaminants January - December 2024

Total Organic Carbon (TOC)	N/A	TT	<0.100 - <0.500	<0.300 ppm	Naturally present in the environment
Total trihalomethanes (TTHM)	0	80	4.00 - 10.00	6.90 ppb	By-product of drinking water chlorination
Haloacetic Acids (HAAs)	0	60	ND - 4.80	1.31 ppb	By-product of drinking water chlorination

Secondary Contaminants January - December 2024

Chloride	N/A	250	6.37 - 6.37	6.37 ppm	Naturally occurring in the environment or as a result of agricultural runoff
Copper	N/A	1	0.001 - 0.001	0.001 ppm	Erosion of natural deposits; leaching from pipes
Sulfate	N/A	250	5.58 - 5.58	5.58 ppm	Naturally occurring in the environment
Total Dissolved Solids	N/A	500	240.0 - 240.0	240.0 ppm	Erosion of natural deposit

Special Contaminants January - December 2024

Calcium	N/A	N/A	84.5 - 84.5	84.5 ppm	Erosion of natural deposit
Carbon Dioxide	N/A	N/A	6.16 - 6.16	6.16 ppm	Erosion of natural deposit
Magnesium	N/A	N/A	3.14 - 3.14	3.14 ppm	Erosion of natural deposit
pH	N/A	N/A	7.1 - 7.1	7.1 SU	Naturally occurring in the environment or as a result of treatment with water additives
Sodium	N/A	N/A	3.58 - 3.58	3.58 ppm	Naturally occurring in the environment
Specific Conductance	N/A	<500	418 - 418	418 umhos	Naturally occurring in the environment or as a result of treatment with water additives
Temperature	N/A	N/A	18.47 - 18.47	18.47	Naturally occurring in the environment.
Total Alkalinity	N/A	N/A	199.0 - 209.0	204.5 ppm	Erosion of natural deposit
Total Hardness (as CaCO3)	N/A	N/A	224.0 - 224.0	224.0 ppm	Naturally occurring in the environment or as a result of treatment with water additives

Unregulated Contaminants January - December 2023

Bromodichloromethane	N/A	N/A	1.95 - 3.13	2.40 ppb	Naturally occurring in the environment or as a result of industrial discharge or agricultural runoff; by-product of chlorination
Chloroform	N/A	N/A	3.63 - 5.58	4.27 ppb	Naturally occurring in the environment or as a result of industrial discharge or agricultural runoff; by-product of chlorination
Dibromochloromethane	N/A	N/A	1.10 - 1.83	1.47 mg/l	Naturally occurring in the environment
Per-and polyfluoroalkyl	N/A	N/A	2.0 - 11.0	6.60 ppt	A man-made substance that repels both water and oil.

Hawk Pride Mountain Water Unregulated Contaminant Rule 5 (UCMR5) Contaminants

Contaminants	Unit Msmt	Level Detected	Contaminant	Unit Msmt	Level Detected
lithium	ppb	ND	PfHxA	ppb	ND
1,1,1,2,2,2-hexachloroethane	ppb	ND	PfHxS	ppb	ND
4,2,4,2-TFS	ppb	ND	PfMBA	ppb	ND
6,2,2-TFS	ppb	ND	PfMPPA	ppb	ND
8,2,2-TFS	ppb	ND	PfNA	ppb	ND
9,CLP,3ONS	ppb	ND	PFOA	ppb	ND
ADONA	ppb	ND	PFOS	ppb	ND
HFPO-DA	ppb	ND	PfPeA	ppb	ND
NFDBIA	ppb	ND	PfPeS	ppb	ND
PfBA	ppb	ND	PfUlnA	ppb	ND
PfBS	ppb	ND	NEtFOSAA	ppb	ND
PfDA	ppb	ND	NMeFOSAA	ppb	ND
PfDoA	ppb	ND	PfTA	ppb	ND
PfEESA	ppb	ND	PfTDA	ppb	ND
PfHpA	ppb	ND			
PfHpS	ppb	ND			

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bobbygreene93049@gmail.com



CHEVROLET: BLAZER RS, 2019 \$16,200 Dark Green / Black Wheels 98,000 miles, good condition. 256-565-5166

DAVE Says

by DAVE RAMSEY

MEDICAL EMERGENCIES COME FIRST

Dear Dave,
I recently experienced a medical emergency and unexpected hospital stay. I'm about halfway through Baby Step 2, and I'm paying off my debts using the debt snowball system. I have good insurance, but should I put Baby Step 2 on hold for now due to all the hospital bills?
Gerard

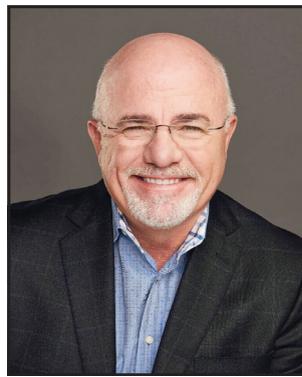
Dear Gerard,
That's exactly what you should do. I'm sorry to hear about your health issues, but at the same time, I hope you'll make sure you're only pressing the pause button on Baby Step 2. I'm talking about temporarily stopping the debt snowball and making only minimum payments on all non-mortgage debt for now. Can you manage that?

Things like this can be expensive, but they're part of life. At the same time, taking care of these kinds of issues doesn't have to mean giving up on gaining control of your finances. Emergency issues, especially medical emergencies, come first. Then, go back and pick up where you left off when things are better, and finish knocking out your other debt by restarting your debt snowball. After that, I've got a feeling you'll have the motivation to fully fund your emergency fund in Baby Step 3 all the way up to three to six months of expenses.

God bless you, friend. Keep your head up, and take good care of yourself while you're recovering. You can do this!
— Dave

PAY IT OFF, YOUNG LADY!

Dear Dave,
I'm 28, and I make around \$75,000 a year. My only debt right now is a car payment. I still owe \$15,000 on the vehicle, and currently I have \$30,000 in savings and a 401(k) through my employer. I love my job, but my income can fluctuate from month to month. Do you think I should pay off the car, or hang on to all my savings?
Erin



Dear Erin,
Debt is a bad thing to have in your life, even with a good income. It's an especially bad thing when your income can vary from paycheck to paycheck. It's sounds like you're in pretty good shape financially, except for that car note. It's like an anchor weighing your finances down.

If you paid off the car, you'd still have \$15,000 sitting in your savings account. And with your income, plus the money you'd free up by no longer having a car payment, you could rebuild your savings in a flash.

You know where I'm going with this, don't you? Pay off that car, young lady!
— Dave

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

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SIGNS OF THE PAST



HISTORY OF LEIGHTON UNITED METHODIST CHURCH

The region's rich history of Methodism predates the creation of Colbert County. Local Methodists helped raise \$10,000 to persuade the Tennessee Methodist Conference to build LaGrange College (4 miles SW), which opened in 1830. In 1837, William Leigh donated an acre lot on County Line Rd. in Leighton for construction of a brick building to be used as a meeting place by local denominations and the Masons.

By 1902, under the leadership of Rev. J.A. Brock, and with a membership of 168, the congregation of Leighton Methodist Episcopal Church, South, elected to build a new church on this lot. The building committee consisted of Thos. Lite, Claude King, F.R. King, J.H. Hall, D.L. Spangler, and J.A. Lindsey. Architects J.B. Carr & Co. of Birmingham designed the 400-seat sanctuary, which featured an elevated choir alcove, Sabbath school rooms, and a pastor's study. Construction began in May 1903. The marble cornerstone (donated by a Georgia firm) was laid on Sept. 14, 1903. The church was completed at a basic cost of \$6,200. The Ladies Aid Society raised additional funds to purchase curved cathedral pews that matched the altar. Congregants purchased stained glass windows as memorials. The first service was held on March 20, 1904.

Sponsored by Leighton United Methodist Church and Colbert County Historical Landmarks Foundation.
(Continued on other side)

ALABAMA HISTORICAL ASSOCIATION 2019

Location: 34. 6994°N, 87.5291°W
8655 Main St, Leighton, AL

In addition to presenting the history of this church, the marker also describes the local Methodists raising \$10,000 as "seed" money to build LaGrange College which opened 1830 about four miles distant. LaGrange College eventually moved to Florence and now is known as the University of North Alabama.

~ Courtesy David Curott ~ author of Historical Markers & other "Signs of the Past"

LEGAL NOTICE
STATE OF ALABAMA, LAUDERDALE COUNTY NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES.

Notice is hereby given that on the **13TH DAY OF JUNE 2025 FROM 9AM-3PM** we will be accepting sealed bids on the following vehicles to dealers only. Vehicles will be sold for parts only. No titles will be offered. The auction will be held at

FRANKIE'S AUTO & TOWING
990 COUNTY ROAD 28, FLORENCE, AL 35634

Frankie's Auto & Towing will accept proof of ownership should anyone care to submit the same Monday-Friday 8:00am-5:00pm until the day of the sale. Vehicles may be viewed starting Monday June 9th 2025 between the hours of 8:00am-5:00pm. Vehicles must be paid for by Monday June 16th, 2025. Frankie's Auto & Towing reserves the right to accept or reject any and all bids.

Year/Make/Model	VIN#	Color
2004 Chevrolet Silverado	1GCGC24U74Z161204	White
2004 Cadillac CTS	1G6DM577540124733	Black
2001 Ford Explorer	1FMYU60EX1UC94650	Silver
1998 Ford Ranger	1FTYR10C5WUD08551	Black
2012 Nissan Altima	1N4AL2AP7CC188639	Black
1998 Ford Explorer	1FMYU22E7WUC17327	Red
2000 Chevrolet S10	1GCCS14W0Y8188558	White
2003 Ford Explorer	1FMZU64K33UC03161	Black
2006 Pontiac Grand Prix	2G2WR554961106635	Blue
2007 GMC Envoy	1GKDS13S272251703	Gray
2006 Chrysler 300	2C3LA43RX6H250401	Gold/Tan
2012 Honda CMX250C Rebel	JH2MC1306CK600144	Black



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Information and Safety Tips from Sheffield Utilities for Public Awareness Program (Alabama Act 94-487 and Office of Pipeline Safety Part 192.616)

What is Natural Gas?

Natural gas is made up of hydrocarbon gases, primarily methane, naturally occurring in rock formations deep below the earth's surface. The natural gas is withdrawn and transported to homes and businesses through an underground system of pipes.

Why use Natural Gas?

Natural gas is a fuel of choice because it is:

1. Efficient
2. Clean-burning (emits few pollutants)
3. Plentiful
4. Safe

Who uses Natural Gas?

- Residential users use natural gas in their homes to fuel furnaces, pool/spa heaters, gas lights, stoves, generators and space heaters.
- Commercial users use natural gas in businesses such as restaurants, hotels, and hospitals.
- Industrial users use natural gas for heating processes and as a fuel for the generation of steam.
- Electric utilities use natural gas to generate electricity.
- Natural gas pipeline companies use natural gas as a fuel to run compressor units.

Natural Gas Safety Precautions

Natural gas is colorless, odorless, lighter than air, and non-toxic. Breathing natural gas is not harmful as long as there is an adequate supply of fresh air to breathe along with it. Natural gas by itself will not burn, but with the proper mixture of gas and air combined with an ignition source, combustion can occur.

An odorant that smells like rotten eggs is added to natural gas so that it can be detected. The odor is a warning that natural gas may be present and, if ignited, could result in personal injury or property damage.

If the smell of gas is present inside your home or business (no matter how faint or strong),

Do Not:

1. Smoke or strike a match.
2. Operate an electric switch or appliance control.
3. Pull any plugs from outlets.
4. Use a flashlight or lighter.
5. Use a telephone or cell phone in the building.

If you SMELL A FAINT ODOR of natural gas INSIDE YOUR HOME OR BUSINESS, check to see if any appliances have been left on accidentally or if a pilot light has been extinguished, which would cause the odor (rotten eggs). If the odor persists, TAKE NO CHANCES, get out of the house immediately, and then call us from a nearby phone or neighbor.

If a STRONG OR PERSISTENT ODOR OF GAS is present IN YOUR HOME OR BUSINESS, OR IF YOU HEAR A HISSING SOUND of escaping natural gas, follow this procedure:

1. Get everyone out of the building immediately.
2. Leave the door open.
3. Use a neighbor's phone or cellular phone outside the building to call us.
4. If you SMELL OR DETECT NATURAL GAS OUTSIDE, call us.

Leaks from natural gas pipelines are extremely rare, however it is important that you know how to recognize the signs of a leak if one were to occur in your area. A strong odor, hissing sound, or dirt blowing up from a hole are signs of a leak. Move away from and upwind of the suspected leak before calling us. Do not light matches, smoke, use a cell phone or attempt to start any motor vehicles in the area of a possible gas leak.

Call Before You Dig

Whether you are building a home, installing a sprinkler system, or just planting a tree, we want you to be safe. No matter the size of the project, before you dig, grade, or excavate, the law requires you to call for all underground utilities to be located. Please contact the One-Call Center for more information on this free service. (Alabama One Call 811) If you are digging and expose a gas pipeline, call us. Proper attention to pipe that has been exposed can prevent problems later.

Phone Number: Sheffield Utilities 256-248-2745, or 256-389-2478
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VEGETABLE PLANTS: COLE CROPS, 30+ varieties of tomatoes, peppers, squash, cucumbers, melons, herbs, etc. No vegetable plants over \$1 per plant. **NEW PRODUCTS:** Blueberry bushes & Fruit Trees. **Closed Every Sunday, also on April 18th & May 29th.** Joe P Gingerich, 225 Dooley Road, Etheridge, TN 38456.

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Notes...

Continued from page 5

homes and buildings in Florence are being offered once again by popular demand.

To be eligible for a plaque, the home or building must be at least fifty (50) years old and must not have had its street side facade significantly altered. Heritage Preservation, Inc., a local non-profit organization, is producing the plaques in lots of 50 or more, and the cost is \$100 each, prepaid. Therefore, when as many as 50 have been ordered, the company will go to press. To receive an application for ordering a new plaque or replacing an existing one, please contact Billy Warren at 256-718-5020 or by email at: brwarren@florencial.org.

Spring Community Yard Sale at The Club (Florence Senior Center) at 450 Country Club Drive in Florence on Saturday, May 17, from 6:30-11:30am in the parking lot at The Club. Call 256.760.6420 to reserve your \$10 spot to sell your items off the back of your truck, out of your trunk, off of tables or quilts, etc. Set up at 6:30am. Closing up 11:30am. Rain Date will be May 31. Proceeds benefit programming at Florence Senior Center, The Club.

The 2025 Ace for CASA Golf Tournament is scheduled for Monday, May 19 at Cypress Lakes Golf Club, 1311 E 6th St in Muscle Shoals. Tee off at 8:30am (breakfast and lunch are provided). \$100 per player (\$400 per team) Hole sponsorships available for \$500 total - includes team entry and hole sponsorship. This tournament is a shotgun start where all teams begin play simultaneously from different holes. Each group will be assigned a starting hole. At check in, each group will get carts, playing cards, and additional information about the rules. Awards will be given at the end of play. All proceeds from this event benefit the work of Shoals CASA (Court Appointed Special Advocates).

For more information or to register, email contact@shoalscasa.org or call Shoals CASA at 256-765-0041.

The 2nd Annual Cramer Kids Classic at the beautiful Robert Trent Jones Golf Trail of the Shoals takes place on Friday, May 23 from 8am-1pm.

Grab your friends and form a 4-person team or become a sponsor - either way, you'll be supporting the kids served by the Cramer Children's Center, children in NW Alabama who've experienced abuse or witnessed violence. Four-person teams

See NOTES... page 23



The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

Meet McBride! Wow! This is a beautiful girl is amazing. She is medium to large size and has a kind spirit. She would love to meet you and go out for doggies day out. Not ready to adopt? Foster her until her forever family is ready. She is new hear and would like not to overstay her welcome. Please come by and meet her.



Meet Princess Moo! This precious girl is super sweet and loves to be around people and get attention. If you are looking for your new BFF this girl is your match! Looking into her eyes every day will be very rewarding. She loves walks and playing

Meet Worley! Worley is sweet and has an adorable personality. This amazing boy has grown up at shelter! It's definitely time for him to go to his forever home. Worley is trained to sit and give paw. He is sweet dog friendly and just all around a good dog that you must meet!



The adoption fee is currently \$85 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test.

Please call or come by Florence Lauderdale animal services 256-760-6676 to meet these wonderful companions.



2002 FORD T-BIRD, white with red premium interior, one owner, 20,045 miles, \$25,000. Call 256-710-8820

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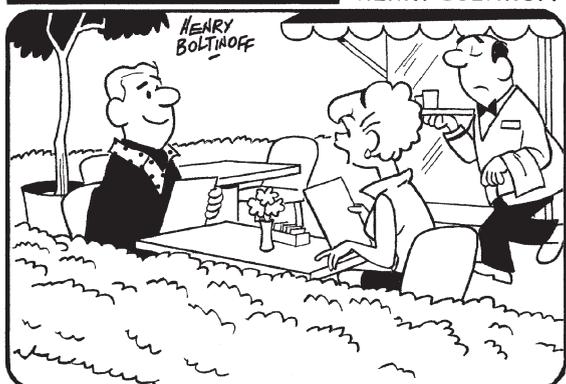
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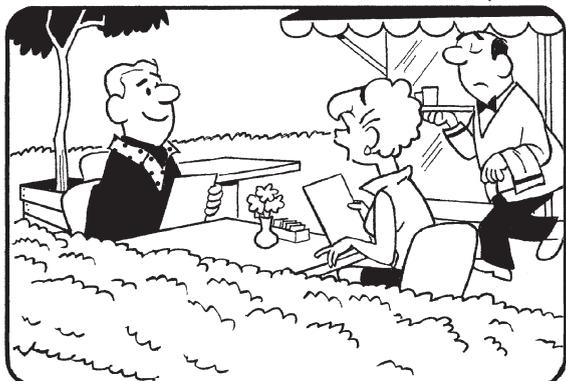
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HOCUS-FOCUS BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Nametag is missing. 2. Chair is missing. 3. Vase is different. 4. Table is wider. 5. Planter is different. 6. Stripe is added to towel.

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Notes...

Continued from page 22

are \$550. Registration includes greens fees and cart; gift item at registration; Breakfast box; Lunch and Awards ceremony; Opportunity to win amazing packages at our prize raffle

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Trinity M. B. Church welcomes ladies to view the Cece Winans Generation Live Conference via simulcast on May 16 at 5:30pm and May 17 at 8:30am. Registration is \$25 for adults and free for ladies in college. Lunch is included. The church is located at 606 Marietta St. in Florence. To register by May 9, please text Rev. Kim Garner at 256-288-4814 or Sis. Sharon Smith at 443-838-8606

Mhoontown Methodist Church is having its Annual Homecoming - Sunday, May 18. Located at 1135 Mhoontown Road, Cherokee. Worship service at 11am. Lunch at Noon and Unity Four of Iuka, MS will be our featured guests to sing at 1:10pm/ Pastor Sammy Waddell and the congregation invite you to attend.

The Central Community Center Breakfast 7-9am, the third Saturday of each month. Located at 4130 Lauderdale County Rd. 6, Florence.

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ALL prices DO NOT INCLUDE tax, title & fees. Some photos for illustration purposes only.