

PAYMENT REQUEST

VENDOR NAME: Journal West 10 Media LLC dba Magic Valley Publishing W 10

ADDRESS LOCATION ID: 001

ADDRESS: 2850 Stage Village Cove Suite 5
Bartlett, TN 38134

INVOICE #: 5361

TDEC CUSTOMER ID:

Date of Publication	Description - References	Cost	Proof of Publication Attached
12/4/2023	TDEC Legal Notice	\$157.50	yes

TOTAL PAYMENT DUE \$157.50

CHARGE TO:

SUPPLIER ID: 72988
SPEEDCHART: EN00019126
ACCOUNT CODE: 70806000
PAY STATUS: PAY NOW

APPROVED FOR PAYMENT:



*Brian Canada, Manager
DWR Information and Budget*

12/4/2023
Date



Magic Valley Publishing
 West 10 Media
 PO Box 899
 Camden, TN 38320

Date: 11/30/2023
Activity: 11/1/2023 - 11/30/2023
Terms: Net 15

Bill to:
 SHEILA MOORE
 TN. DEPT OF ENVIRONMENT AND
 CONSERVATION
 312 ROSA L. PARKS AVE 11TH FLOOR
 NASHVILLE, TN. 37243-1102

Sold to: Account ID: 5361
 SHEILA MOORE
 TN. DEPT OF ENVIRONMENT AND
 CONSERVATION
 312 ROSA L. PARKS AVE 11TH FLOOR
 NASHVILLE, TN. 37243-1102

Balance Forward before 11/1/2023 **\$157.50**

Date	Ad	Type	Description	Page	Sale	Adj	Pmt	Balance
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No activity within the statement date range

Unapplied Credit	\$0.00
Credit Applied to Future Ads	\$0.00
Account Balance as of 11/30/2023	\$157.50

Invoice Balances:

Current	1-30	31-60	61-90	91-120	Over 120	Credit	Total
	\$157.50						\$157.50

Please return with payment

Statement Date: 11/30/2023

Account # 5361

Account Name TN. DEPT OF ENVIRONMENT

Amount Enclosed _____

Remit Payment to:

Magic Valley Publishing W10
 2850 STAGE VILLAGE CV STE 5
 Bartlett, TN 38134
 901-433-9138

Account Balance as of 11/30/23 **\$157.50**

West 10 Media

The Millington Star -The Bartlett Express-The Collierville Herald Independent
The Germantown News

Date 12-1-23

Affidavit of Publication

I, Lee Ann Krueger, in my capacity as General Manager of West 10 Media

Newspaper Group in Memphis Tennessee (The Collierville Herald Independent) hereby certify that
the ad for TN. Dept. of ENVIR & Conservation was inserted into the above newspaper on 10-19-23

Signature of Person Making Affidavit Lee Ann Krueger
General Manager

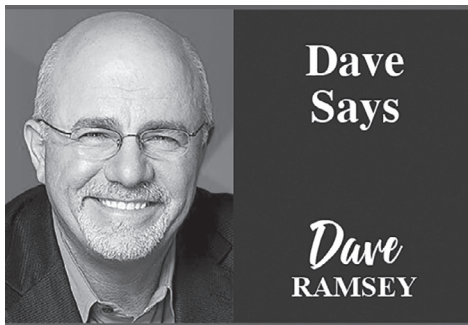
Subscribed and sworn to before me in the County of Shelby in the State of Tennessee on this date:

12-1-23 2023
Notary public Signature Victoria Clark

Commission Expires 9-26-27 Notary Public Seal



When You Nickel and Dime Things, Nothing Gets Done Well



I'm currently on Baby Step 2, and I have about \$7,000 in debt to pay off before I can move to bulking up my emergency fund in Baby Step 3. When you're paying off debt, what do you recommend for 401(k) contributions?

—Rae

Dear Rae,

I recommend putting a temporary stop to investing while you're getting out of debt. Lots of people are shocked by this advice, and some disagree with it, because they're afraid of missing out on their employer's match or the wonders of compound interest. But before we go any further, let me emphasize one thing. The key word here is temporary.

Baby Step 1 is to save \$1,000 as a starter emergency fund. Baby Step 2 is paying off all of your debt, except for your home, from smallest to largest using the debt snowball plan. During this time you're attacking your debt with incredible intensity, and putting every penny you can scrape together toward paying it off.

Working my plan, the average person

can pay off all their debt, except for their home, in 18 to 24 months. Some folks can do it faster, and for some it takes a little longer. But during this time I want your financial focus to be on nothing but getting out of debt. Once that's done, you'll find you have a lot more control over your biggest wealth-building tool—your income.

Trying to accomplish too many things at once diminishes the ability to focus. And when you spend all your time nickel-and-diming everything, the result is that nothing at all gets done very well. You need to really move the needle and see results, because personal finance is 80 percent behavior and only 20 percent head knowledge. It's not so much a math issue, because if you'd been doing the math all along you wouldn't have a bunch of debt.

That's why, for a short period of time, I want you to concentrate with laser intensity on knocking out debt. Once that's out of the way, you can pour even more money into investing, saving and giving!

— 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 the company Ramsey Solutions.

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TUE	WED	THU	FRI	SAT	SUN	MON
		30%				
72	75	75	72	75	75	78
48	58	54	50	54	54	

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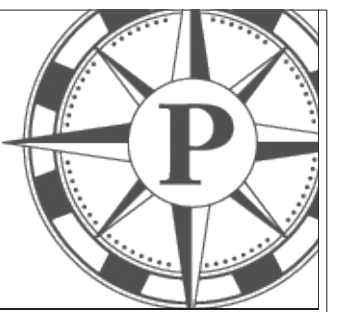
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1	7	6	4	3	5	8	2	9
2	8	5	9	7	1	6	4	3
4	3	9	6	8	2	7	5	1

Living with Purpose

By David Peel



Blue oval city's construction has required a slew of dump trucks on the roads. While most drivers are true professionals, Dump trucks can be involved in accidents or cause damage in various ways due to their size and nature.

Here are some instances:

- **Rollovers:**** Due to their high center of gravity, dump trucks can be prone to rollovers, especially when turning too sharply or when their load is improperly distributed. Rollovers can result in significant damage to the truck and pose a danger to other vehicles on the road.
- **Spillage:**** Dump trucks carry loose materials like gravel, sand, or dirt. Improperly secured loads or mechanical failures can lead to materials spilling onto the road, creating hazards for other drivers and potentially causing damage to vehicles.
- **Backing Accidents:**** The large blind spots of dump trucks can make it challenging for drivers to see pedestrians or smaller vehicles when backing up. This can result in accidents, particularly in construction zones or tight spaces.
- **Brake Failures:**** Brake failures in dump trucks can lead to rear-end collisions or other accidents, especially on steep downhill slopes or when carrying heavy loads.
- **Overloading:**** Exceeding the truck's weight limit can put excessive stress on its components, potentially causing mechanical failures or tire blowouts that can result in accidents or damage.

- **Collision with Overhead Objects:**** Due to their height, dump trucks can collide with low-clearance bridges, signs, or other overhead objects, causing damage both to the truck and the infrastructure.
- **Tire Blowouts:**** Blowouts of the large tires on dump trucks can lead to loss of control and accidents, with debris from the damaged tire posing risks to nearby vehicles.
- **Accidents at Construction Sites:**** Dump trucks are commonly used in construction, and accidents can occur when maneuvering within construction sites, particularly in tight spaces or when interacting with other heavy equipment.
- **Load Spreading:**** If the load is not evenly distributed within the dump truck's bed, it can shift during transport, leading to instability and accidents.

It's important for dump truck operators to follow safety regulations, properly maintain their vehicles, and secure their loads to minimize the risk of accidents and damage. Additionally, other drivers should exercise caution when sharing the road with dump trucks, particularly in construction zones or areas where they are commonly used.

Attorney David Peel seeks justice for those injured in tractor trailer and car accidents, medical malpractice, and disability. He often addresses churches, clubs and groups without charge. He can be reached through PeelLawFirm.com where other articles may be accessed.

What do we do when we're afraid?

We've heard them before — "The air turned black all around me." "Icy fingers gripped my arm in the darkness." "Wandering through the graveyard, it felt like something was watching me." "A shrill cry echoed in the mist." Lines from scary Halloween stories.

And recalling their impact raises the matter of fear. Many and various are its causes — home invader, mass shooter, kidnapper, pandemic, sexual predator, peril of a loved one in a war zone, etc.

So what do we do when fear seizes us and we feel helpless and defenseless?

We can call upon the resources of our faith. For instance, we can turn to Psalm 27:1 and imbibe: "The Lord is my light and salvation; whom shall I fear? The Lord is the stronghold of my life; of whom shall I be afraid?"

Behind this and other scriptural assurances is the understanding God is sovereign. Meaning what? Meaning God, infinitely good and all-powerful, has no rivals. Meaning God always has the last word.

Meaning that every time some dark force in our fallen world causes us to panic, we take a deep breath and ask ourselves, "Who has the final say here? Lord Assailant or the Lord of Lords? Lord Tornado or the Lord of Lords? Lord Four Stage Pancreatic

Cancer or the Lord of Lords? Lord Death or the Lord of lords?"

In Charles Dickens' novel David Copperfield, there's a scene where Agnes is concerned that a person of questionable character has gotten too close to her father, making him vulnerable. That her father may be harmed, however, does not throw her into a panic.

Instead, showing herself strong, she says to David Copperfield, her confidant, "If any fraud or treachery is practiced against him, I hope that simple love and truth will be strong in the end. I hope that real love and truth are stronger in the end than any evil or misfortune in the world."

That hope is worthy of confidence, given the sovereignty of God, evident in the resurrection of the crucified Christ.

So, to the question of what we do when we're made afraid, we recenter our confidence on the God who robs any dark force, including death, of its terror.

Warner F. Davis is a retired Presbyterian pastor. Warner Davis is a retired Presbyterian pastor. He has authored a spiritual memoir titled "Peace In a Mad Dog World," published by Trilogy.



LEGAL NOTICE

The TDEC Division of Water Resources (DWR) proposes to issue a water quality National Pollutant Discharge Elimination System (NPDES) permit:

Town of Collierville

Permit Number: TN0057461

Major Rating: Memphis

EFO Name: Shelton Rd. STP

Location: 136 East Shelton Road

City: Collierville, TN 38017

Applicant: Wade Murphy

Permit Writer: Shelby County

Activity Description: Treatment of municipal sewage

Effluent Description: treated municipal wastewater from Outfall 001

Receiving Stream: Wolf River at mile 30.9

###

For more information, or to review and/or copy documents from the permit file (there is a nominal charge for photocopies), contact Wade Murphy at (615) 532-0666 or the Memphis Environmental Field Office at (901) 371-3000. To comment on this permit issuance or proposed conditions submit written comments to TDEC-DWR, William R. Snodgrass - Tennessee Tower, 312 Rosa L. Parks Avenue, 11th Floor, Nashville, Tennessee 37243. Comments should be received within 30 days from the Legal Notice and should include the applicant name and NPDES Number.

Interested persons may request a public hearing on any application. The request must be filed within the comment period and must indicate the interest of the filing party and reasons for the request. If there is significant interest, a hearing will be held pursuant to Rule 0400-40-5-.06(9)(a), and the Director will make determinations regarding permit issuance.

The proposed permit contains limitations on the amounts of pollutants to be discharged, in accordance with Federal and State standards and regulations. Permit conditions are tentative and subject to public comment.

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LETTERS TO THE EDITOR POLICY
The Collierville Herald Independent welcomes letters to the editor on topics of interest to residents of Collierville. This newspaper reserves the right to edit letters for length and clarity. Letters of no more than 300 words are suggested. Only one letter per writer per month will be considered for publication. All letters must include the writer's name, address and phone number for verification purposes. Only the name and city of residence will be published. Anonymous letters will not be published. Letters may be emailed to graham@magicvalleypublishing.com; faxed to 901.529.7687; mailed to The Collierville Herald Independent, 2850 Stage Village Cove, Suite #5, Bartlett, TN 38134; or dropped by the office.

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