

“Trump-xhaustion” Opps - p. 5

Friday
March 14, 2025
Vol. 11, No. 28
ValleyWeeklyllc.com

SALUTE!
Rosetta James Foundation
ELDER OF THE WEEK



Mr. Eugene Dickerson

2025 Rosetta James Gala - Page 10

The Valley Weekly

“Reconciliation is a part of the healing process, but how can there be healing when the wounds are still being inflicted?” - N.K. Jemisin

The Market at MidCity Begins Seventh Season

The Apollo Coalition and MidCity District Association have announced the return of The Market at MidCity, a vibrant weekly event showcasing local farmers, bakers, and artisans. Celebrating its seventh season, the Market features more than 40 vendors each week and offers produce, baked goods, plants, and much more.

The Market will be open every week from 12-4 p.m. from Sunday, March 16, to November 9. Located at The Camp, 5909 University Drive, Huntsville, Ala., the market allows visitors to shop locally from regional producers and creators.

Visitors to The Market at MidCity can expect a lively atmosphere filled with music, shop-



ping, and family-friendly activities. The market aims to support local businesses and provide a unique shopping experience that highlights the best of what the North Alabama region has to offer.

“The Market at MidCity is the perfect example of how to support local self-starters,” shared Joanna White, Managing Director

of the Apollo Coalition. “Every Sunday, MidCity becomes the ideal place to shop local and build community. The Apollo Coalition is proud to be a part of creating an environment for small businesses to thrive.”

For more information about The Market at MidCity, visit www.midcity-district.com/market or follow along on social media.

Community Foundation Holds Status Event

The Community Foundation of Greater Huntsville presented on March 4 its first-ever State of the Community Foundation, highlighting 2024 successes and previewing 2025 initiatives. The leading organization on strategic philanthropy in the area, the Foundation mobilizes generosity in the North Alabama region.

Held at the Jackson Center, the event attracted local

elected officials, executives, donors, and other Foundation stakeholders. During the program, leaders from the Foundation took center stage, sharing stories of philanthropy that resulted in gifts from 766 donors who invested more than \$23.7 million in 2024. Nearly 800 different nonprofit organizations received grants from the Community Foundation and its donors last year.

The Foundation

brings innovation to its philanthropy, including its “Now and Later” Funds that provide current-year grantmaking while endowing future support. Each now and later fund provided an update at the event.

Coming in 2025 is the return of the Foundation’s popular NAVIGATE Nonprofit Networking Conference on May 6, 2025.

Additional info can be found at www.givehsv.org.

Boys & Girls Clubs Urgently Seeks Volunteers, Positions

The Boys & Girls Clubs of North Alabama (BGCNAL) is actively seeking passionate individuals to join its mission of empowering young people. With immediate part-time and volunteer opportunities available across multiple club locations, the organization is calling on the community to step up and

make a meaningful impact.

“Every child deserves a safe, supportive environment where they can learn, grow, and thrive,” said Patrick Wynn, President & CEO of Boys & Girls Clubs of North Alabama. “We are looking for dedicated individuals who can help us continue providing

life-changing experiences for the next generation.”

Available Positions & Volunteer Needs:

JE Williams Club
Part-Time: Front Desk Coordinator, Youth Development Professional
Volunteers: Baseball & Softball Coaches (ages 4+) Tee Ball, Coaches pitch, Kid Pitch, Tutors (reading & math),

Bible Study Leader, Seasonal Volunteers (Youth of the Month judging, decorations)
Seminole Club
Part-Time: Front Desk Coordinator, Art Director, Floater (Youth Development Professional)
Volunteers: Tutors/Homework Helpers (must be available 2:30-4:30 PM daily, with a focus on literacy and math)
3rd Street Club

Part-Time: Game Room Youth Development Professional, Floater (Youth Development Professional)
James A. Lane & Cavalry Clubs
Volunteers: Baseball & Softball Coaches (ages 4+), Tee Ball, Coaches Pitch, Kid Pitch

Visit bcgnal.com or call Jordan Tip-pit, club director, at (256) 534-6060.

The Valley Weekly

INSIDE THIS ISSUE!

- Washington Update, Page 2
- Preston Brown’s “Spiritual Game Plan,” Page 4
- Gloria B. & Tim: Perspectives, Page 5
- “Jahni” Moore’s PowerShots, Page 6
- Sunday Lectionary, Page 7
- Honoring Our Elders, Page 7

The Valley Weekly Washington One Minute

by Ron Hamm



Here are the latest top issues and events in Washington:

1. CONGRESS. The Senate and House are in session. The House GOP Leadership released a 99-page continuing resolution (CR) on Saturday to keep the federal government open through September 30 when the current stopgap funding measure expires today, March 14, at midnight. They took it up on the floor as soon as Tuesday, with the Senate following later in the week. The Senate voted Monday on the nomination of Labor Secretary nominee Lori Chavez-DeRemer, who is among the last members of the President's Cabinet to be confirmed (only NY GOP Rep. Elise Stefanik's nomination to be U.N. Ambassador is still pending. Houston-area Rep. Sylvester Turner (D-TX) died unexpectedly last week, just hours after attending the

Joint Session for the President's address to Congress and only weeks after taking office in January.

2. U.S. DOGE SERVICE. The Washington Post reported on Saturday that DOGE, which was prevented from accessing U.S. citizens' sensitive financial data from Internal Revenue Service records, has gained access to this data through the Department of Health and Human Services. This department has granted associates of the U.S. DOGE Service access to a sensitive child support database containing extensive income information. DOGE reportedly aims to check personal tax records against federal benefits, grants, and student loans, seeking to connect traditionally separate government systems to identify duplicative or wasteful payments.

3. EXECUTIVE BRANCH.

Last Friday, 20 state attorneys general, led by Maryland Attorney General Anthony Brown, sued the administration in federal court and sought a temporary restraining order against nearly two dozen federal agencies, arguing that the recent mass layoffs of thousands of federal probationary employees were conducted illegally. The President met with Taoiseach (Irish Prime Minister) Micheál Martin on Wednesday and may activate a 25% tariff on all steel and aluminum imports. Last week, a 25% across-the-board tariff on Canada and Mexico imports went into effect on Tuesday, but just 2 days later the White House paused tariffs on goods and services compliant with the United States-Mexico-Canada Agreement, including automobiles, until April 2. Last Friday, however, the President threatened to impose reciprocal tariffs on Canadian lumber and dairy products.

4. SUPREME COURT. Last Wednesday, the U.S. Supreme Court in a 5-4 vote (with Roberts and Co-

ney Barrett siding with the court's 3 liberal judges) denied a request by the Trump administration to stop an order by a federal judge in Washington, D.C., directing the State Department and the U.S. Agency for International Development to pay nearly \$2 billion in foreign-aid reimbursements for work that has already been done.

5. WORKFORCE. On Wednesday, March 5, the House Education and Workforce Subcommittee on Higher Education and Workforce Development held a hearing titled "Strengthening WIOA: Improving Outcomes for America's Workforce." The hearing centered on the urgent need to reform the Workforce Innovation and Opportunity Act (WIOA) to address labor shortages and effectively align workforce training with employer needs. The discussion showed bipartisan

support for modernizing WIOA to create a more responsive, efficient, and employer-driven workforce development system, ensuring federal investments result in sustainable career opportunities. Chairman Burgess Owens (R-UT) highlighted the importance of directing more funding toward industry-driven training initiatives and enhancing program effectiveness. Ranking Member Alma Adams (D-NC) concurred on the necessity for modernization, but emphasized that workforce funding has not kept pace with demand, advocating for increased investments in apprenticeships, community colleges, and equity-focused workforce initiatives. Other significant themes discussed during the hearing included youth opportunity and youth employment programs and federal workforce program coordination and efficiency.

6. FEBRUARY JOBS REPORT. On Friday, the Department of Labor announced that the U.S. economy gained 151,000 jobs in February, less than the consensus forecast of 170,000 by economists, with the unemployment rate unexpectedly ticking up a tenth to 4.1% (expectations had been for the rate to remain steady at 4.0%). Federal employment declined by 10,000, reflecting the first cuts by Elon Musk's DOGE Office, and the number of people employed part-time because their hours had been reduced or they were unable to find full-time jobs increased by 460,000 to 4.9 million.

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ON THIS DAY

March 14 is a day in Black history that marks the death of civil rights activist Fannie Lou Hamer in 1977 and the 1881 Petersburg Convention.

- Google.com



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The Valley Weekly

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Long Spring and Summer to Come!

Daylight Saving Time has arrived and Spring is around the corner, bringing with it blooming dogwoods, lush green grass, and, unfortunately, a full dose of pollen, ragweed, and other airborne irritants that make this season a struggle for many. For newcomers to the Tennessee Valley, the seasonal allergies in our valley can be a real shock, as allergens tend to settle in and impact our quality of life. I never had a problem with allergies until I moved back to Huntsville 30 years ago.

Growing up, we heard elders talk about 'hay fever.' According to Mayo Clinic, hay fever (allergic rhinitis) causes cold-like symptoms such as a runny nose, itchy eyes, congestion, sneezing, and sinus pressure. Unlike a cold, it's triggered by allergens like pollen, dust mites, and pet dander rather than a virus. Nowadays, doctors recommend avoiding triggers and finding the right treatment. When I was a child, doctor visits for hay fever were unheard of.



Much like the measles, mumps, and chicken-pox, we relied on home remedies of salves, balms and creams.

When they didn't kill us, we lived through it! Even when we were really sick, we *endured* it—missing work or school simply wasn't an option.

My father, a moonshine maker, had his own remedy. His clear-as-water moonshine, mixed with lemons, peppermint candy, and honey, was the go-to cure for everything. One dose at bedtime, a quick prayer, and soon enough, the bed would spin as sleep would take us over. By morning, we'd wake up drenched in sweat, feeling lighter, as if the illness had been purged overnight. It was a cure that worked—or at least, you believed it did! The lemon peel would dissolve into the liquid after a few days, proof of its potency.

Many locals endure this seasonal misery for weeks or even months due to the allergens trapped in our valley's unique environment. While the beauty of blooming flowers is undeniable, this time of year can be unbearable for allergy sufferers. Whether you rely on traditional home remedies or modern medicine, take care of yourself. If symptoms persist, it may be time to visit a doctor.

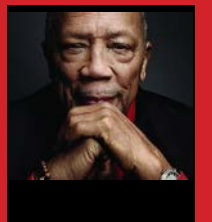
Stay healthy, and try to enjoy the season's beauty. Until next week ...

Dorothy



MARCH 14 - QUINCY JONES - Quincy Delight Jones Jr. is an American record producer, musician, composer, and film producer. His career spans six decades in the entertainment industry with a record 80 Grammy Award nominations, 28 Grammys, and a Grammy Legend Award in 1992. In 1995, he was the first African-American to receive the Academy's Jean Hersholt Humanitarian Award. He has tied with sound designer Willie D. Burton as the second most Oscar-nominated African-American, with seven nominations each. Jones was the producer, with Michael Jackson, of Jackson's albums *Off the Wall* (1979), *Thriller* (1982), and *Bad* (1987), as well as the producer and conductor of the 1985 charity song "We Are the World."

- BlackCelebrityBirthdays.org



THE VALLEY WEEKLY
**VALLEY
DEATHS**



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Funeral service will be announced for **MR. JOSEPH KNOWLES** (b. 1959) at a later date.



Funeral service for **MR. DERRION SETTLERS** (b. 1998) will be held Saturday, March 22, at Serenity Funeral Home at 1 p.m.

Funeral service will be held for **MR. IDOWU BAILEY** (b. 1962) on Saturday, March 15, at The Redeemed Christian Church, Jesus House Huntsville for All Nations, 4906 Blue Spring Road, Huntsville, Ala., at 11 a.m.



Funeral service for **MR. CHARLES EZELL** (b. 1951) was Sunday, March 2, at Saint Bartley Primitive Baptist Church, 3020 Belafonte Avenue NW, Huntsville, Ala.

NELMS MEMORIAL FUNERAL HOME

2501 Carmichael Avenue NW- Huntsville, AL 35816
(256) 539-8189 - www.nelmsmemorial.net



Memorial service for **MR. ROY LEE KING** (b. 1925), formerly of Huntsville, Ala., will be Thursday, March 13, at 11 a.m. at William C. Brown Community Funeral Home, 321 South Philadelphia Road, Aberdeen, MD.

Funeral service for **MRS. LORETTA PHILLIPS ADAMS** (b. 1958) was Saturday, March 8, at Hopewell Missionary Baptist Church with Pastor Larry Davidson, Jr., officiating.

Funeral service for **MRS. THELMA T. HARDIN** (b. 1943) was on Friday, March 7, at Union Chapel Missionary Baptist Church with Rev. Zachary Williams officiating.

ROYAL FUNERAL HOME

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Funeral service for **MOTHER PAULINE ABERNATHY** (b. 1935) was Saturday, March 8, at Beaver Dam Primitive Baptist Church, 785-A Beaver Dam Road, Toney, Ala.

Funeral service for **MRS. ROCHELLE MOORE-ROSS** (b. 1957) was Saturday, March 8, at Deliverance Outreach Worship Center, 3412 Mastin Lake Road NW, Huntsville, Ala.

Funeral service will be announced at a later date for **MRS. FAVIS FUQUA-JONES** (b. 1965) by Royal Funeral Home.

Spiritual Game Plan

PRESTON BROWN'S

Today's Spiritual Game Plan: "Winning the Spiritual Battles"

Ephesians 6:12 says, "For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places."

Our thoughts and our words are extremely important. And when we think about something long enough, we will eventually act on it. Where the mind goes, the man (or the woman) will follow.

Any thought that we have that doesn't agree with the word of God is not from God. If we want to overcome evil thoughts, we have to learn how to replace them with better ones. And the way that we do this is to learn the word of God, so we can defeat the enemy on a spiritual level.

For example, you may think that whatever you are going through is impossible. But, God's word reminds us that with God all things are possible (Matthew 19:26). When Jesus was in the wilderness being tempted, He used the word of God to overcome what the devil was trying to tempt Him with. He kept saying "it is written", which means

God has said it. And we need to be able to do the same thing when we are being attacked spiritually.

You see, we can only use God's words to fight our battles when we know them. So we need to meditate on them until they become part of us. Remember, as a man thinketh in his heart so is he (Proverbs 23:7 KJV).

Prayer: Awesome God, teach us how to win our spiritual battles by using your words.



Question: When you are tempted by anyone or anything to do something you don't want to do, how do you handle that situation?

Stay encouraged, my brothers and sisters, and

make sure you purchase a copy of my books, *Spiritual Game Plans For A Successful Life* and *A Champion Game Plan for Life*, at amazon.com.

NEXT WEEK:
"You Complete Me"

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Fired Fed Workers: Turn Your “Trump-xhaustion” into Opportunity (Part 1 of 2)

“Weeping may endure for a night, but joy cometh in the morning.” – Psalm 30:5

As of February 22nd, nearly **30,000 federal workers** have been fired or laid off by President Trump and **Elon Musk’s Department of Government Efficiency (DOGE)**. A Brookings Institution study estimates that for every federal employee, there are two government contractors—meaning these cuts could ultimately impact **up to 1 million people**.

I previously defined “**Trump-xhaustion**” as:

“*The wearing down and subsequent exhaustion caused by this second Trump administration due to its relentless stream of White House actions that challenge the U.S. Constitution, best practices, or even common sense—or all three.*”

But here’s the good news: **this forced transition can be your greatest opportunity.**

Pastor Charles Swindoll said it best:

“*Life is 10% what happens to you, and 90% how you choose to react to it.*”

Instead of letting Trump-xhaustion define your future, why not use this moment to **finally pursue your lifelong dream** of:

- ◇ Being your own boss
- ◇ Launching your own business
- ◇ Working from home with flexible hours and real work-life balance

But how?

As W.H. Murray wrote:

“*Until one is committed, there is hesitancy, the chance to draw back ... The moment one definitely commits oneself, then Providence moves too. All sorts of things occur to help one that would never otherwise have occurred ... unforeseen incidents, meetings, and material assistance, which no man could have dreamed would have come his way.*”

Now is the **perfect time** to leverage your **severance package, subject-matter expertise, and network** to launch your own business.

Ready to “**mine your own business**” (as Robert Kiyosaki says in *Rich Dad, Poor Dad*)?

In my next installment, I’ll show you **exactly how** to take the first step—including a self-assessment to see if entrepreneurship is right for you.



Tim Allston
Leadership Player-Coach & Four-time
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Millennial Moment

by Gloria B. Caldwell

Say ‘No’ ...

It’s time to take charge of your life; with that, you have to focus on what’s important. Focus on the things moving you into the area of progress. So what you must pull out of that vocabulary of yours is the word “No.” I know it’s a small word, but it’s hard to say.

Well, get used to saying it. You’re going to have to say no to your friends, family, social events, alcohol, etc.

Your No isn’t a complete rejection. Someone said, “No’s are deposits into your goal account! Yes depletes your emotional and physi-



cal energy.” Saying “No” is a commitment to what truly matters. When you say “No” to distractions and obligations that don’t align with your goals, you are, in fact, saying “Yes” to your dreams and aspirations. Each “No” you utter is a step away from the noise and chaos, leading

you toward clarity and purpose.

Protect your time and resources. This doesn’t mean you must become a hermit or be unkind; it means you prioritize yourself and your journey. You’re making deposits into your “goal account,” ensur-

ing it’s full and healthy instead of allowing it to be depleted by unnecessary commitments. So use No for you!

You ready? Now is the time to use the word “Yes!” You’ve got this.

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Valley Weekly
VALLEY
EVENTS
 HAPPENINGS, ACTIVITIES & MORE!

March 15
 Oakwood University Church "Community Guest Day"
 Music: "Virtue"
 Message by Senior Pastor Debleaire Snell
 Adventist Boulevard
 Huntsville, Ala.
 11 a.m.

March 17
 Expungement & Voting Rights Restoration Workshop (Free One-on-One Consultation)
 District 6 Community Room
 3210 Hi-Lo Circle

Huntsville, Ala.
 5-7 p.m.

March 20
 Spring Equinox Camping Retreat: Joy Journey Camp Ed-

wards, LLC
 205 A Water Tank Road
 Toney, Ala.
 campedwardsllc.com

March 20-30
 Rocket City Fair
 2195 Jaycee Way
 Huntsville, Ala.

"Brantley Gilbert: The Tattoos Tour 2025"
 The Orion Amphitheater
 701 Amphitheater Drive
 Huntsville, Ala.
 7 p.m.

March 22

Jazz Jam Session
 Valley Conservatory
 (Donations Encouraged)
 5732 U.S. Highway 431
 Brownsboro, Ala.
 5-7 p.m.

March 27-30
 5th Annual Women's Expo
 Von Braun Center
 www.thewomensexpohsv.com
 Huntsville, Ala.

March 29
 Taste of Soul Family Festival
 701 Amphitheater Drive
 NW
 Huntsville, Ala.
 12 noon

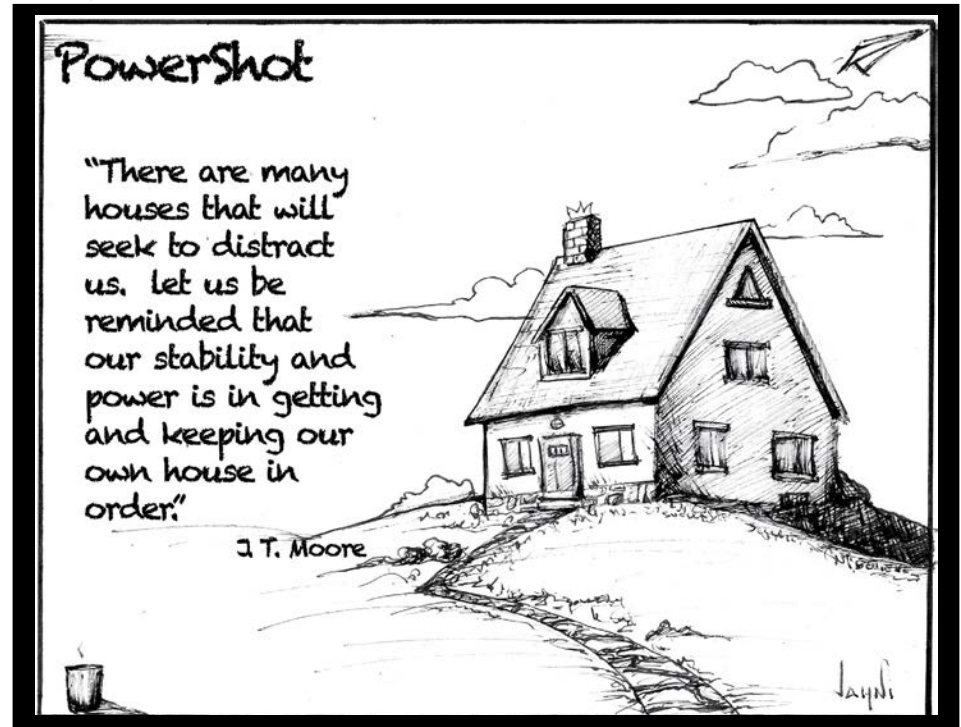
April 10
 "Jay Jurden"
 Comedy Standup
 Levity Live
 2012 Memorial Parkway SW
 Huntsville, Ala.

FHWA & FTA Public Involvement Session Notice

The Federal Highway Administration (FHWA) and The Federal Transit Administration (FTA) invites the public to an open session to express their views on transportation planning in the Huntsville MPO. This meeting is part of a Transportation Management Area (TMA) Certification review. This meeting will occur on Monday, March 17, 2025, at 5:30PM, following the Citizens Advisory Committee meeting on the 6th Floor of the City of Huntsville Municipal Building. To review items on the agenda for these meetings, visit [link] For more information on the TMA public meeting and the review process, visit <https://www.huntsvillempo.org/tma-public-meeting/>

Huntsville Area Metropolitan Planning Organization Meetings

The Citizens Advisory Committee of the Huntsville Area Metropolitan Planning Organization will meet Monday, March 17, 2025, at 5:00 pm, on the 6th Floor of the City of Huntsville Municipal Building, at 305 Fountain Circle SW. The Metropolitan Planning Organization Policy Board will meet on Wednesday, March 19, 2025, at 4:00 pm on the 6th Floor, of the City of Huntsville Municipal Building, at 305 Fountain Circle SW. The boards will be considering adopting a Final 2050 Long-Range Transportation Plan (LRTP) update. For more information on the LRTP, visit <https://www.huntsvillempo.org/2050-lrtp/>. To review items on the agenda for these meetings, visit: <http://www.huntsvillempo.org/about-meetings-and-agendas/>. For more information on the MPO, visit: <http://www.huntsvillempo.org/>



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*"Life is an unfoldment, and the further we travel
 the more truth we can comprehend."*

- Hypatia



Rosetta James Foundation "Spotlight on Our Elders" ... Featuring

Mr. Eugene Dickerson

Mr. Eugene O. Dickerson is a native of Marion, Ala. He is a military veteran with both active duty and reserve service. He received a B.S. degree from Alabama A&M University in vocational education in 1959 and the Master of Education degree in trade and industrial education in 1975. He has done further study at AAMU in urban planning.

In August 1966, Dickerson began a civilian career with the U.S. government at Redstone Arsenal, serving at the U.S. Army Missile Munitions Center & School (MMCS) as an electronics training instructor. He was patient

with the students, spent extra time with them, and sought ways to improve his lesson presentations and teaching techniques to reinforce the soldiers' learning experiences and understanding of missile and radar systems operation.

In 1980, Dickerson accepted a transfer from the missile school to the Research, Development, and Engineering Center (RDEC) on Redstone Arsenal to support Millimeter Wave Guidance Technology and Equipment Development. After a stellar civilian career of more than 32 years, he retired from the government but continued to serve in the private



sector as a technical specialist for 17 years.

Dickerson is also a community servant and was appointed to the Huntsville Beautification Board by the Huntsville City Council in 1999 and was reappointed to serve through 2010. He also serves as a volunteer for Huntsville Hospital Authority.



"Spotlight on Our Elders" is a weekly feature sponsored by the Rosetta James Foundation to promote volunteerism and activism in our community among those who are 70-plus. The Foundation also provides scholarships. Learn more about us at www.rosettajamesfoundation.org. Know an outstanding elder (70+) that you would like to see featured? Send us a photo and 250-word write-up to info@valleyweeklyllc.com.

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This Sunday's Lectionary

Sunday, March 16, 2025

Second Sunday

in
Lent



(Track 2, Year C)

First Lesson:

Genesis 15:1-12, 17-18

Psalm 27

Second Lesson:

Philippians 3:17-4:1

GOSPEL:

Luke 13:31-35



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November-March: Tuesday - Saturday: 10am - 4pm & Sunday: noon - 4pm

NOTES OF A NATIVE SON

Walking on Water

by afroblastik [John 'Jahmi' Moore]



The other day, I stood in my friend's vineyard, surrounded by rows of bare vines stretching toward the sky. The air was cool with breeze, the earth beneath us steady, yet his voice carried an unmistakable weight. He spoke of the world—of its seeming unraveling, its greed, its suffering. He spoke with frustration, passion, and a deep yearning for something better. Then he asked me the question, eyes searching. What are we to do?

I stood there for a moment, letting the question settle. The truth is, I didn't have a simple answer. I replied, We begin with ourselves. We have to shore ourselves up from the inside out first. There's always a way. Ours is but to find it, or realize it. As we continued to talk, his words still ticked in my brain. I felt my answer wasn't really sufficient. I knew there was more. Later that day, as the memory of our conversation came back around, my mind drifted to a moment just weeks ago, one that spoke through an experience that I wish I had words for at that moment he asked the question.

It was cold that day, the kind of cold that stiffens the air and

silences the ground. My daughter and I walked across the street to where the world had frozen over. A wide sheet of ice stretched before us, smooth and solid. I had told her that when it froze over, we'd go ice skating. Even with all of her excitement and anticipation she hesitated at first, fearing to test the unknown. This was all new to her, and daunting. After all, this was water. It can be intimidating to come face to face with possible going nose to nose with what we thought impossible or unmanageable. This space, moment of change shifts our paradigm - takes us from belief to knowing. It



forever alters how we see the world around us, and how we respond to it. In it we are transformed into more than we thought we were. Each time we enter this space

in any situation, it brings a little more of the world into our command.

We are not victims of circumstances. We are commanders of being.

Then, with a glimmer in her eyes, she stepped forward, first one foot with hesitation, then her other foot with her

entire weight. After a moment or two of gathering her wits she began to move across the plate of ice fearless and free.

She was walking on water.

Her laughter rang out, a sound of pure wonder unleashed. To her, it wasn't about logic or doubt. It was about possibility. She had stepped into something that should have been impossible, yet there she was—weightless, gliding, proving that there are places we can go that we never thought we could. Impossible situations can become victory stories.

That day in the vineyard, I would have told my friend, We take the next step, even though it's uncharted territory, we move forward. We do not allow ourselves to freeze with fear or

expending precious energy lamenting the state of things without action. We step. Even when the road is unclear, even when the weight of the world presses down, we move. We move in faith over fear. The faith I speak of is not passive or laid back. This faith doesn't just wait for a shift in the wind or hope's happenstance. It's an activating faith. One that tests the waters. It is trusting that the ground will hold, even when we can't see the entire way. It is stepping onto and into what seems impossible and finding, to our astonishment, that we do not sink. We will not sink.

It is possible.

We just have to be willing to take the steps ... and make them ours.



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How to Boost Savings: Smart Strategies to Save with Intention

(BPT) - Savings can help meet unexpected expenses, fund short-term spending goals and protect against unanticipated life events. At the same time, leaving too much of your money uninvested can jeopardize long-term financial goals like retirement. Set a goal to be more intentional with your savings by getting clear on your savings goals, ensuring your savings earn a competitive return and putting excess cash to work for your long-term financial goals.

Set Savings Goals

To determine your personal savings goals, consider your ability to withstand savings shocks and potential income loss, as well as any short-term spending goals such as buying a car or taking a vacation.

** Step 1: Start by ensuring you have a buffer for unexpected expenses. Aim to have at least \$2,000 or about half a month's household expenses, whichever is greater, set aside in a cash savings account. If you've*

navigated any changes in the last year that impact your income or spending, it's also worthwhile to revisit that emergency savings goal.

** Step 2: You might also have additional short-term financial goals. Perhaps you're planning a home renovation or saving up for a wedding. Money to fund these goals that are a year or two away probably shouldn't be exposed to much risk of loss and may be best kept in a cash savings account.*

** Step 3: Think about building a more substantial financial safety net that can cover three-to-six months of living expenses. This fund will help you manage financial disruptions, such as job loss or other longer-term income interruptions. This fund might also be used to help with longer-term goals like retirement savings, but such money, however it is invested, should be easily accessible if needed to bridge periods of income loss. Certain accounts like a 401(k) or traditional IRA with limited ability for early withdrawals likely won't*

be the best homes for these funds.

Get specific about why you're saving and create an action plan. Start small and build. Saving something is better than not saving at all, especially when saving in an account with a competitive yield. Yield, or annual competitive yield (APY), indicates how much interest or return you can expect to earn on your savings in a given account over a year. Put simply, the higher the APY, the more your savings can grow.

Letting your money sit in an average bank savings account might mean your money doesn't have much chance to grow. The average bank savings account yield as of Dec. 16, 2024, was 0.42% according to the FDIC National Rate and Rate Caps. That means for each \$100 you save you'll earn 42 cents annually. Compare this to a higher yielding account like Vanguard's Cash Plus Account, which offers a sweep program currently yielding 3.65% APY effective Jan. 6, 2025.*

Build on Your Savings Foundation

A well-funded emergency savings account can prevent you from taking on high-interest debt, tapping into a retirement account or turning to other sources that could slow your long-term financial progress.

While crucial for funding short-term financial goals, an intentional savings plan can also create the foundation for a longer-term financial plan. Once you have a solid savings plan in place, consider whether you can move excess cash - beyond the amount needed to meet

your identified savings goals - into higher-earning-potential asset classes like stocks and bonds for long-term goals like retirement.

When you're intentional about your savings goal and seeking out the best home for your savings, even the cash you choose to keep more readily accessible, outside of stock and bond investments, has the opportunity to grow.

Whether your savings goal is to start your first rainy-day fund or shop around for higher returns on your well-funded piggybank, ensure you have clear goals

and a plan for reaching them.

All investing is subject to risk, including the possible loss of the money you invest.

Investments in bonds are subject to interest rate, credit, and inflation risk.

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**The APY will vary and may change at any time. APY is current as of date of publication. Current APY is available at vanguard.com.*

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Scenes from the 19th Annual Rosetta James "Honoring Our Elders" Celebration

Saturday, March 8, 2025 - The Jackson Center - Huntsville, Ala. (Unofficial Photos by J. Saintjones)



Honorees (seated) and Scholarship Recipients



The 2025 RJF Scholarship Recipients



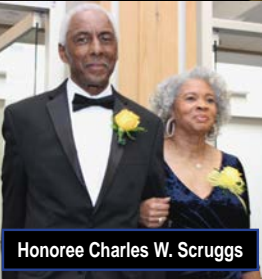
Emcee Mr. Gary T. Whitley, Jr.



Dr. Dorothy Huston & Ms. Linda Burruss



Honoree William D. Smothers



Honoree Charles W. Scruggs



Gala VIPs: Dr. Henry Bradford, Dr. Andrea Bradford and Mrs. Nell Lane Bradford



RJF's President Dr. Dorothy W. Huston provides briefing.



Mrs. Ja'Lissa Cothron & Mrs. Katie Payne



Honoree Dr. Dorothy Downing



Honoree Rev. Oscar Montgomery



Honoree Mary L. Curry



Mrs. Johnnie Clift & Dr. Carla Clift



Honoree Rev. Jacqueline Wilson



Honorees Richard & Nancy Van Valkenburgh



Hostesses (l-r) Mrs. Dorothy El'Amin, Dr. Carla Clift & Ms. Mariah Mathis



Mrs. Josephine Robinson



Mrs. Nell Lane Bradford