

Saving Money for Your Kids - p. 8

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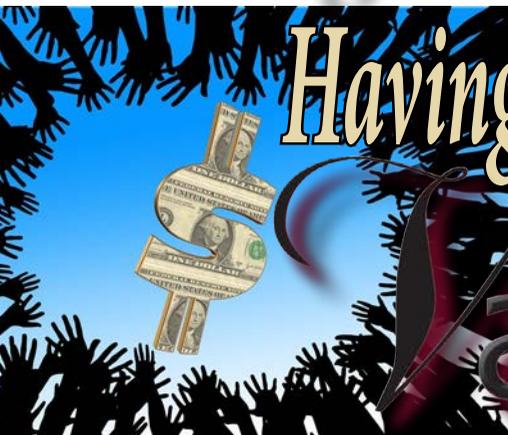
Having More than Enough, p. 3

Friday
April 22, 2022
Vol. 8, No. 33
ValleyWeeklyllc.com

SALUTE!
Rosetta James Foundation
ELDER OF THE WEEK



Mother Betty Craighead



The Valley Weekly

"In the end, facts will help eradicate prejudice and misunderstanding ..." - Monroe Nathan Work

GoodHire Ranks City as No. 5 on Affordability

GoodHire's new study — "The Most Affordable Places to Live & Work in 2022" — analyzes 155 U.S. cities "to uncover the greatest places to live, work and flourish financially in 2022."

The site features Huntsville's ranking as the 5th most affordable city in America in 2022.

GoodHire is a self-service background check platform for businesses that is considered simple to use.

The study weighed seven factors — wage growth, unemployment rate, job growth, job openings, rental prices, real estate sale prices and real per capita personal income — to measure affordability in each of the cities.

Topping the list of the most affordable U.S. cities is (1) Sioux Falls, S.D.; (2) Reno, Nev.; (3) Provo, Utah; (4) Madison, Wis.; (5) **Huntsville, Ala.**; (6) Charleston, S.C.; and (7) Fayetteville, Ark.



BREAKING GROUND ON CITY HALL: City officials recently participated in a rainy-day ceremonial ground-breaking for Huntsville's new \$90 million city hall complex. The new structure will centralize municipal units and enable them to serve the public more efficiently.

Huntsville Bible College Offering Financial Literacy Course

Huntsville Bible College is offering its Financial Literacy summer course to the community. The Course will begin on June 6, 2022, and will last 8 weeks.

The class, part of the eight-week Frank Williams Financial Literacy Project and scholarship program, will meet on Monday night from 5 to 7:15 p.m., either in-person or via Zoom.

The cost to the student is \$55, plus the cost of the book. The balance will be covered by a scholarship.

This scholarship will promote the following to the HBC student body and the community, namely:

- 1) An understanding and proper use of financial management skills;
- 2) Promote proper management of debt, calculate interest, and understand the time value of money;
- 3) Learn how to budget, track spending, effectively pay off debt and plan for retirement;
- and 4) Make wise financial decisions and avoid abusive financial practices.

For additional information, contact admission at (256) 469-7536 or e-mail reg@hbc1.edu.

"Lift Every Voice ... Featuring Jason Max Ferdinand

Huntsville Site of Regional Choral Festival

Just imagine singers coming together from many diverse communities around the state to perform a powerful musical repertoire designed to uplift and inspire an audience.

Huntsville Master Chorale is hosting just such an event on June 3 and 4 with a concert at 5:30 p.m. on June 4 at Trinity United Methodist Church, Airport

Road, in Huntsville. *Lift Every Voice and Sing!* promises to be the landmark choral event of the summer season.

The guest clinician for this event is none other than internationally known Jason Max Ferdinand, the founding artistic director of The Jason Max Ferdinand Singers and director of choral activities, chair of

the music department, and a full professor at Oakwood University, where he conducts the Aeolians of Oakwood University.

As a singer, observer, or audience member, participants will have a rare opportunity to participate in an educational, aesthetic, and inspiring choral festival concert led by a renowned choral conductor

and clinician. The creator of this landmark event in choral music is the artistic director of the Huntsville Master Chorale, Dr. Patricia Ramirez Hacker.

Persons interested in being a part of this free festival choir as a singer or as an observer should visit hsvmasterchorale.org and register online.

The Valley Weekly

INSIDE THIS ISSUE!

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Washington in One Minute



Here are the happenings in Washington, D.C., this week:

1. ON THE FLOOR. The House and Senate are in recess and will reconvene on April 25. Senate Majority Leader Chuck Schumer (D-NY) said that when the Senate returns it will take up a \$10 billion COVID relief bill, a bill to strengthen the U.S. semiconductor industry (the America COMPETES Act), and a House-passed bill to legalize and tax marijuana.

2. THE WHITE HOUSE. On Monday, President and First Lady Dr. Jill Biden hosted the annual White House Easter Egg Roll on the South Lawn of the White House with an expected 30,000 children and adult participants. On Thursday, President Biden traveled to Portland, Oregon, to tout the benefits of

his infrastructure law.

On Friday, April 22, he will travel to Seattle, Washington, to discuss the clean energy economy. Last Wednesday, the President spoke by telephone with Ukrainian President Zelenskyy and announced that the U.S. would send \$800 billion in additional military assistance to Ukraine, including artillery systems, artillery rounds, armored personnel carriers, and helicopters.

3. WORLD BANK MEETING. On Thursday, the World Bank will host an economic meeting in Washington with the International Monetary Fund and Group of Seven finance officials to discuss the effects of the war in Ukraine. According to Reuters, Ukrainian officials, including Prime Minister Denys Shmyhal, will be in attendance.

4. MASK MANDATE. On April 14, the U.S. Centers for Disease Control extended the federal mask mandate on trains, planes, buses and transit hubs through May 3, 2022. The mandate was due to expire on Monday (April 18).

5. PRESIDENTIAL DEBATES. Last Thursday, the Republican National Committee unanimously voted to withdraw from the Commission on Presidential Debates (CPD), the non-profit entity sponsored by the Democratic and Republican parties that has run all presidential debates since 1988.

The CPD took over the debates after the League of Women Voters withdrew its sponsorship due to what it considered excessive demands from the George H.W. Bush and Michael Dukakis campaigns in 1988.

After the vote, the RNC stated it was withdrawing because the CPD is "biased and has refused to enact reforms to help ensure fair debates including hosting debates before voting begins and selecting moderators who have never worked for candidates on the debate stage."

6. STUDENT LOAN REPAYMENT MORATORIUM. The Biden administration will take action to extend the moratorium on student loan payments or decide whether he plans to cancel student debt through executive action in the coming months. Earlier this month, President Biden extended a pandemic-related freeze on student loan payments until August 31.

The moratorium was put in place by former President Donald Trump in 2020, as part of fed-

eral efforts to minimize the financial impact of the coronavirus pandemic.

The White House prefers a legislative solution, citing concerns that an executive action could be overturned by federal courts or future administrations.

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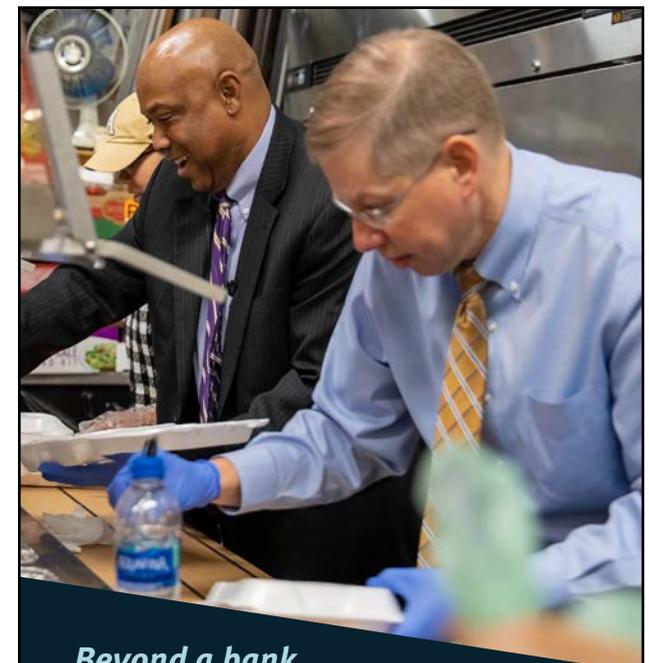
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The Valley Weekly

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Eighth Page	5x5 inches	\$200
	2.5x5 inches	
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THE VALLEY WEEKLY
VALLEY DEATHS



NELMS MEMORIAL FUNERAL HOME

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Huntsville, AL 35816 - (256) 539-8189

Funeral service for MR. ROBERT HENRY BONE, SR. (b. 1935) was held Saturday, April 16, at the Indian Creek Primitive Baptist Association Tabernacle with the Elder Dr. Maurice Childress officiating.

Funeral service for Huntsville, Ala., native, MRS. BARBARA JEAN BRADFORD WINSTON (b. 1946), was held Friday, April 15, from Dortch-Williamson Funeral Home - 1410 Highway 138 SW, Riverdale, Ga.

Graveside service for MR. JAYCEN ERVIN (b. 1974) was held Tuesday, April 12, in the New Hope #2 Cemetery with Pastor Charlie Holley officiating.

Funeral service will be announced at a later date for MR. ALAN FLETCHER, JR. (b. 2006) and MR. SAMUEL WARD, JR. (b. 2011).

ROYAL FUNERAL HOME

4315 Oakwood Avenue

Huntsville, AL 35810 - (256) 534-8481

Funeral service for MRS. KATHY J. DOUGLAS HOLLIS (b. 1958) was held Saturday, April 16, at the Royal Chapel of Memories with Pastor Leslie Warner-Eno officiating.

Funeral service for MR. BRIAN KEITH PATTON (b. 1969) was held Saturday, April 16, at the Hurricane Chapel Missionary Baptist Church (155 Teague Rd, Brownsboro, Ala.) with Bishop Maury Patton as the eulogist and Pastor Gary W. Battles officiating.

Graveside service for MRS. SHIRLEY JEAN GARNER (b. 1946) was held Saturday, April 16, in the Madison Memory Gardens (100 Hughes Road, Madison, Ala.) with Pastor Dr. Patrick S. Arrington officiating.

Graveside service for MRS. SHIRLEY JEAN GARNER (b. 1946) was held Saturday, April 16, in the Madison Memory Gardens (100 Hughes Road, Madison, Ala.) with Pastor Dr. Patrick S. Arrington officiating.

Graveside service for MR. JACKIE RAY TOWNSEND (b. 1962) was held Friday, April 15, at the St. Ruth Cemetery (330 Grimwood Road, Hazel Green, Ala.) with Pastor Perry Clark officiating.

SERENITY FUNERAL HOME

2505 University Drive NW

Huntsville, AL 35816 - (256) 539-9693

Funeral service for MR. JOSHUA ADAMS SMITH (b. 1977) will be announced at a later date.

THE VALLEY WEEKLY
VALLEY EVENTS

HAPPENINGS, ACTIVITIES & MORE!

April 22-23

Tony Rock
Marlon Wayans
Stand Up Live Huntsville
2012 Memorial Parkway
SW
Huntsville, Ala.
(256) 261-3374

April 27

UAH Nurse's Pinning
Von Braun Center
North Hall
4p.m.

April 29

Investiture for Daniel K. Wims

12th President of Alabama
A&M University
T.M. Elmore Building
10 a.m.

Alabama A&M University
Black-Tie Scholarship Gala
Von Braun Center North
Hall
(256) 372-8344

April 30

Katt Williams: World War
III Tour
Propst Arena
Von Braun Center
Huntsville, Ala.
8 p.m.



"MORE THAN ENOUGH"

Matthew 6:33 says, *But seek ye first his kingdom and his righteousness, and all these things will be given to you as well.*

You know, it is amazing to me that depending on what "season" you are in, as it pertains to your spiritual life, how this scripture will affect you.

In other words, you can read something one year and then the next year it seems to take on a different meaning. This year this scripture speaks to me a message of "more than enough." When we seek God first in our lives, we will realize that we have more than enough.

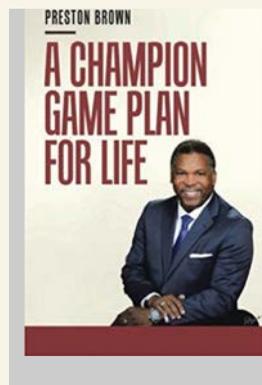
Today, we seem to live in a time where there is never enough. There is always the need for more, never less. For example, many people's jobs require more effort, more production, and more time. Even in the church, we need

more members. Let's face it: we live in a time of never enough.

Also, many times when we wake up in the morning, we say, "I didn't get enough sleep, or when we go to bed at night we say: "We didn't get enough done in the day." It's always never enough. And then, so often we may have enough money, but not enough time to enjoy it, or we have time but not enough money. That's why Ecclesiastes says, "Whoever loves money never has enough."

Whoever loves wealth is never satisfied with their income. So what is the answer?

I believe that until we seek God first in our lives, we will always feel like we don't have enough. There will always be this insatiable appetite that



cannot be filled. That's why we all need to be looking for that well that "won't run dry." We can only find it when we partner with Jesus and let him take control of our

lives. Also, let him take control of our finances. And, we do it by asking God to supply us with the discerning wisdom to take control of what really matters, and that comes when we seek first his kingdom and his righteousness. His promise to us is that all

other things, significant things, will be added to our lives ... Stay encouraged, my brothers and sisters, and make sure you purchase a copy of "A Champion Game Plan For Life" at

amazon.com.

This book is a "life changer"!

COVID-19 Assistance

UNITED WAY COVID-19

Assistance Fund

Donate:

www.uwmadison-county.org

Get Assistance: Call 211

SMALL BUSINESSES

disastercustomerservice@sba.gov

sba.gov

(800) 659-2955

COVID-19-RELATED UNEMPLOYMENT

Alabama Department of Labor

(866) 234-5382

labor.alabama.gov

MADISON COUNTY HEALTH DEPARTMENT

(256) 539-3711

LATEST COVID-19 INFORMATION

Alabama Department of Public Health

www.alabamapublichealth.gov

Centers for Disease Control and Prevention
cdc.gov

TAKEOUT/ DELIVERY RESTAURANTS

<https://hsvchamber.org/restaurant-deliveries-take-out-food-service-providers/>

Stand Up Live Huntsville Adds DL Hughley

Stand Up Live Huntsville has added Comedian DL Hughley to its list of hilarious artists. Hughley is slated to appear August 5-7.

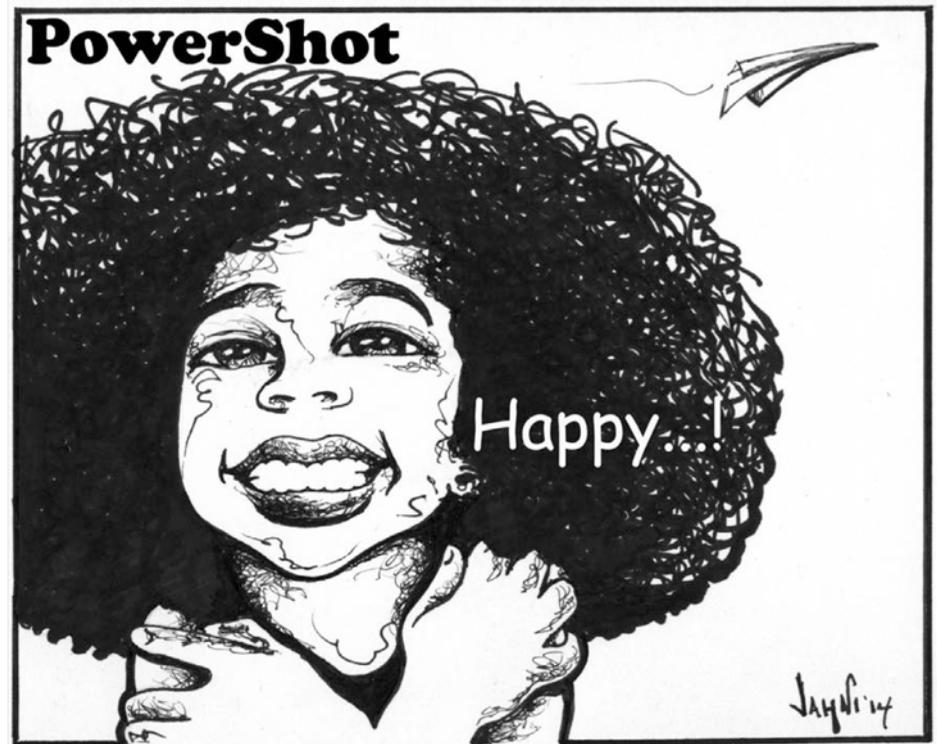
One of the most popular and highly recognized standup comedians on the road today, Hughley has also made quite an impression in the television, film and radio arenas.



DL can currently be heard nationwide as host of

his own afternoon radio-show, "The DL Hughley Show," which is nationally syndicated in over 60 cities across the country, including the #1 radio market – New York.

The radio show dives head-first into hot topics of the day and dishes on the latest news, entertainment, pop culture and what's trending in social media.



A&M Prez to 'Close Out' Six Priorities

Alabama A&M University will continue to fulfill several key areas of a comprehensive strategic plan set to conclude in 2025. The ten-year document, adopted after constituent and campus-wide input in 2015, was launched as an earnest declaration of the institution's vision, made even more descriptive by a series of priorities and timelines. The overarching aim, however, is the production of citizens and leaders for

a global society. Thus, part of the next five years will include the "closing out" of the following six key priorities:

1) Enhance AAMU's Distinctiveness and Competitiveness;
2) Strengthen Structures, Operations and Systems to Promote and Support Organizational Excellence and



Stewardship;
3) Upgrade University Infrastructure and Facilities;
4) Secure the University's Financial Future;
5) Enhance the University's Image and Recognition; and
6) Enhance University Engagement Through Expanded Outreach.

Comic and Pop Culture Expo This Weekend

The seventh annual Huntsville Comic & Pop Culture Expo has been set for April 22-24, 2022 at the Von Braun Center South Hall



in beautiful downtown Huntsville. Planners say this year

is "bigger than ever" and attendees "definitely do not want to miss it!"

APRIL 22 - CATHY HUGHES - Cathy Hughes is a dynamic, media pioneer who demonstrates the power of one – one woman, one vision, one company – Urban One, formerly known as Radio One. As Founder and Chairperson of Urban One, Inc., the largest African-American owned and operated, broadcast company in the nation- BlackCelebrityBirthdays.com





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"Art must discover and reveal the beauty which prejudice and caricature have overlaid"

– Alain LeRoy Locke

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When #BlackGirlMagic met Silver-Mettle Leadership

Following February's Black History Month and March's Women's History Month celebrations, let's now declare April 7th as a national Black and Women's History holiday: on that date in 2022, the first Black and female Vice President (Kamala Harris) presided over the confirmation of the first Black and female Supreme Court Justice (Ketanji Brown Jackson), which was later certified by the first Black and female Secretary of the Senate (Sonceria Berry).



Mses. Harris, Jackson, and Berry are prime examples of

#BlackGirlMagic intersecting with silver-mettle leadership.

Women's activist and author Beverly Bond is credited with creating the phrase "BlackGirlMagic," as articulating the resolve of Black women triumphing against structural oppressions.

Silver-mettle leaders are those who serve their organizations from secondary leadership positions (silver) with character, fortitude, and courage (mettle) by utilizing their influence and relationships (leaders).

While Harris serves currently as the nation's #2 public servant, Justice-designate Jackson once clerked for Justice Stephen Breyer, whose vacating Supreme Court seat she will soon occupy.

And Alabamian Sonceria Berry served four decades as a staffer for Senators Tom Carper, John Edwards, Daniel Patrick Moynihan, Howell Heflin, Doug Jones and most recently, as deputy chief of staff for Patrick Leahy.

Consistent with BlackGirlMagic's stated resolve over varied oppressive tactics, both candidate Harris and nominee Jackson withstood with dignity the steady barrage of unsubstantiated charges and demeaning character assaults during their respective campaigns. They adhered to Jesus' warnings to his disciples who soon would be trailblazing the path for creating Christianity as the world's largest religion with 2.3 billion followers. In Matthew 10:16-18, Jesus warns and encourages, "I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves.

"Be on your guard; you will be handed over to the local councils and be flogged in the synagogues.

"On my account you will be brought before governors and kings as witnesses to them and to the Gentiles.

"But when they arrest you, do not worry about what to say or how to say it. At that time you will be given what to say, for it will not be you speaking, but the Spirit of your Father speaking through you."

My sisters: don't let the magic stop at April 7th! Kamala Harris, Ketanji Brown Jackson, and Sonceria Berry are calling you to get and stay in this marathon - 'cause it ain't gonna be a sprint!

- tim allston

PUBLIC NOTICE ADVERTISEMENT FOR BIDS

ALABAMA A&M UNIVERSITY (AAMU)
DEPARTMENT OF TRANSPORTATION (DOT)



Sealed proposals will be received by Alabama Agricultural and Mechanical University (AAMU) Department of Purchasing at its office at Room 305, Patton Hall, 4900 Meridian Street, Normal, AL 35762, until CST 2:00 pm, April 28, 2022 for the construction of A&M Bulldog Bus/Vehicle Service Bay, at which time and place they will be publicly opened and read. A cashier's check or bid bond payable to Alabama Agricultural and Mechanical University in an amount not less than five (5) percent of the bid amount, but no more than \$10,000, must accompany the bidder's proposal. Performance and Payment Bonds and evidence of insurance specified in Project Manual will be required at the signing of the Contract. Drawings and Manual may be examined at Datatek Reprographics 2108 Island Cir, Huntsville, AL (256-539-8402) and at the University weblink: <https://www.aamu.edu/about/administrative-offices/facilities/projects.html>. A non-mandatory prebid meeting will be held at CST 3:00pm, April 14 2022. General Contractors may obtain PDF formatted Bid Documents from the Architect upon providing contact information. This contact information is required and will be used for electronic distribution of bid information. Addenda and other information will be issued only to General Contractors whose contact information is provided to Architect. Printing costs will not be refunded. Federal Transit Administration (FTA), Davis-Bacon Act and Buy-America Act requirements apply to this contract. Alabama A&M University has a 29% Disadvantaged Business Enterprise (DBE) participation (Goal) obligation requirement for this project. Bids must be submitted on proposal forms furnished by the Architect or copies thereof. Only on-time hard copies will be accepted; emailed or late submittals will not be accepted. All bidders bidding in amounts exceeding that established by the state licensing board for general contractors must be licensed under the provisions of title 24, chapter 8, code of Alabama 1975 and must show evidence of license before bidding or bid will not be considered. The bidder shall show such evidence by clearly displaying his or her current license number on the outside of the sealed envelope in which the proposal is delivered. The owner reserves the right to reject any or all proposals and to waive technical errors if in the owner's judgement the best interests of the owner will thereby be promoted. Paseur & Associates Architecture LLC (256-694-1170).

Andrea Paseur
Paseur & Associates Architecture, LLC
Mob. 256-694-1170
Website: www.paseurassociates.com

Marshall P. Chimwedzi
DBE Liaison Officer;
Director, Bulldog Transit System
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November–March: Tuesday – Saturday: 10am – 4pm & Sunday: noon – 4pm

THE VALLEY WEEKLY

CALLED 2 PREACH

REV. MICHAEL RICE

In the Grip of Grace

Psalm 37:23-25
(MSG)



By his own words the Psalmist lets us know that he is no rookie.

These were not zealous words spoken from naïve lips, but rather words spoken with the weight of experience obviously present.

This was the kind of experience that knew that life is not lived in the

quick lane. Life's journey is made up of steps, and the Psalmist had learned that it was the Promise-Keeping LORD that *directs* them.

Any person who has been made righteous by the LORD is under His constant care and watch. This was also the kind of experience that spoke with the assurance that the LORD not only directs the steps of His children, He also *delights* in them.

Our LORD loves having His children around and making sure that our steps stay on point and on the right path. However, the Psalmist also had enough experience to know that life on this side of heaven is not perfect.

There is still the pos-



sibility of falling. The good news is that even when that happens, it does not mean that marks the end of the journey. The reason that is so is because we are *in the*

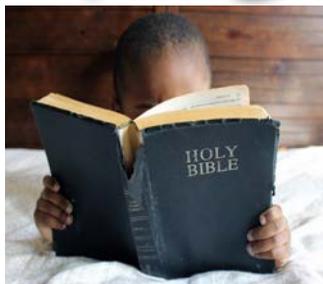
grip of grace.

Not only does God direct and delight in the steps of His children, He *destines* them. David had lived through the season of

youthfulness with all of its mistakes and had by God's grace reached 'old age.' Will God forsake?

David said *NEVER*.

This Sunday's Lectionary



Sunday, April 24, 2022
Second Sunday of Easter

(Track 2 - Year C)

Acts 5:27-32

Revelation 1:4-8

John 20:19-31

Psalm 118:14-29

or Psalm 150



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

Mother Betty Joyce Ford Craighead

Mother Betty Joyce Ford Craighead is a native Huntsvillian who is the first of four children born to the late Walter and Lucy Steele Ford. She attended Winston Street Elementary School, Council High School and Alabama A&M University. She married Willie Mack Craighead, her high school sweetheart, and they are the parents of Karen Craighead McGlathery and Roderick T. Craighead; two grandsons, and three great-granddaughters.

She joined Huntsville Hospital as a unit secretary in the Pediatrics, Medical/Surgical Unit, and Labor & Delivery in 1965. Exposed to every facet of medicine, she gained a great love for and knowledge of the medical profession. However, the Labor & Delivery area was truly her passion --recording and witnessing the births of many babies in Huntsville.

In 1970, Medical Center Hospital was opened by a group of doctors and Mrs.



Craighead was hired, taking her to another level in the medical field. Medical Center was later purchased by Humana Hospital but kept her in the same position as operating room secretary. She was promoted to customer service representative and then to customer service supervisor, retiring from Humana in 1996.

A faithful member of Union Chapel Missionary Baptist Church for over 45 years, she has served in positions ranging from the Stitching and Quilting Ministry to Superintendent of the Sunday School. In 2012, she was asked to do a commercial for First Com-

munity Health Plan due in part to her work in health insurance and her affiliation with the Stitching and Quilting Ministry. She is indeed a dedicated leader who loves people.

Among her many community service projects are her service as director of Rural Senior Services (Union Chapel Center); advisor, Alabama Cooperative Extension

System-Alabama A&M University Successful Aging Initiative, 14 years; representative, Alabama Alzheimer's Campaign, 2010; St. Jude Children Research (Campaign for a Cure); and others.

Mrs. Craighead enjoys sewing and creative arts. She has traveled throughout the United States and several foreign countries, including Israel, Bahamas; Cozemul, Mexico; Ontario, Canada; Tanzania; and Nairobi, Kenya, where she was adopted by the Kuria tribe and given the tribal name of "Robi." She has been abundantly blessed by God.

World Games Theme Features Alabama Artists, AAMU Producer

The new theme song of The World Games 2022, "Hope of Alabama," features some of Alabama's most iconic musical stars, including Randy Owen of the Group ALABAMA; Hip-Hop Artist Yung Bleu; Country Stars Sara Evans and Jamey Johnson; Stellar Awards Gospel Artist of the Year Pastor Mike Jr.; NBC's The Voice top contestants Worth the Wait; Rolling Stones Keyboardist Chuck Leavell; American Idol Winners Ruben Studdard and Taylor Hicks, American Idol Runner-Up Bo Bice, Motown Legend Martha Reeves, and the Legendary Blind Boys of Alabama, with the combined youth and adult choirs of the World Games 2022.

Produced by World Games Artistic Director Dr. Henry Panion III, an Alabama A&M University alumnus, and penned by Randy Owen, daughter Allison Owen, and Panion, "Hope of Alabama" brings a fresh voice to the world from a community that has

HOPE OF ALABAMA
THEME SONG OF THE WORLD GAMES 2022



Featuring Randy Owen • Yung Bleu • Jamey Johnson • Pastor Mike Jr. • Worth The Wait • Chuck Leavell
Ruben Studdard • Taylor Hicks • Bo Bice • Martha Reeves • Blind Boys of Alabama • Sara Evans
and The World Games Youth and Adult Choirs

The World Games
2022 BIRMINGHAM, USA



PRODUCED BY DR. HENRY PANION, III
ARTISTIC DIRECTOR

experienced its share of trials, hardship, and tribulations.

Yet, through its music, represented by the broad range of artists from the world of Rock, Country, R&B, Gospel, and Hip-Hop, "Hope of Alabama" sends an upbeat, infectious and eternal message of unity and love to the world, especially in these troubled times. And as athletes from across the globe descend

on Birmingham, Alabama, for these World Games, these Alabamians send them back to their homelands with more than just medals of bronze, silver, and gold, but with this message: "Hope of Alabama is the hope for all the world. Every man can hold on, every woman, boy, and girl. It is the dawn of the new day, when love is what we bring. Ev'rybody sing, sing, sing!"



"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@valley-weeklyllc.com.



Ways to Save Money for Your Kids



(BPT) - While there are many ways to set your kids up for a successful future, money in the bank is one of the most powerful financial tools you can pass along. Every dollar you save or invest can help your child create a productive and stable foundation for many years to come.

When it comes to saving for your kids, the sooner the better. Building up funds now can ensure kids will have less to worry about as they get older and can open up more financial opportunities.

To help you get started, consider these several ways to save wisely for your kids.

1. Open a college savings account. If higher education is in your child's future, consider a 529 savings plan. This is a tax-advantaged investment plan that can be opened as soon as your child is born. The money grows tax free and can be withdrawn without taxes. There are two types of 529 plans: prepaid tuition and education savings. Prepaid tuition plans can purchase credits at a participating university and lock in current tuition costs. An education savings plan is an investment account where funds are designated for qualified college expenses. Be sure to consult a tax advisor to assist with your specific circumstances as this is only intended to provide general information.

2. Invest in a home. Purchasing a home can be one of the most secure and highest-return investments you can make for your children, especially in today's housing market. A home can be passed

down through generations or sold when the value has increased.

If you're looking to invest in a home for your children, consider manufactured housing. Manufactured homes attached to a permanent foundation appreciate at an average rate of 3.4%, while traditional homes appreciate at an average rate of 3.8%. So, while manufactured homes may not appreciate at the exact same rate, they're pretty close! Vanderbilt Mortgage and Finance can help you finance manufactured housing with their newly improved loan process, which allows you to apply online and track your progress digitally. Vanderbilt's Home Loan Guide offers more ideas on how to budget and prepare for buying a home.

3. Use Roth IRA contributions. If you have a Roth IRA account, you can use some of the funds to pay for qualifying education expenses. If your account is at least five years old, you can withdraw up to your original contribution amount. Be sure to consult a tax advisor to assist with your specific circumstances.

4. Allow kids to use debit cards. Consider teaching your kids money management skills early on by allowing them to use a debit

card co-owned by you. If you have teenagers who earn an income, this is a great tool for learning how to deposit checks, set aside money for savings and more.

5. Open a high-yield savings account. A high-yield savings account can be a great place to stash birthday and holiday gift money over the years and watch it continue to grow. This type of account can typically be co-owned and managed by parents until your child is responsible enough to manage it on their own.

6. Set aside money in a trust fund. Putting money for your kids in a trust doesn't have the same tax benefits as a 529 plan, but it does pose some important benefits. Trust accounts allow you as parents to create exact rules around how you want the funds dispersed to your children. For example, you can give the money in a series of installments or request that it be used only toward tuition.

Whether you're thinking about your child's education or simply want to set aside funds for when they reach a certain age, plan ahead and consider these tips and options for reaching your goals.

- Content by Vanderbilt Mortgage and Finance, Inc.

Irene J. Thomas Turns 100!

To commemorate this milestone birthday, members and friends posted a Happy Birthday greeting card on the lawn of her church – Church Street Cumberland Presbyterian Church in America. Determined to celebrate this grand event, a reception was held at the church on Monday, that adhered to COVID guidelines and family wishes. Pastor Mitchell M. Walker, Sr., Clergy, Elders, Deacons, Mothers, and some members of the church extended best wishes to Sister Thomas, by presenting her with flowers and a collection of birthday cards from Church members and friends. Representative Laura Hall presented a Certificate of Congratulations and Best Wishes. Joining in the celebration was her daughter, Carolyn Thomas and family friend, Mrs. Eloise Hester.

Mrs. Thomas, a native of Texas, is a longtime member of the Huntsville/Madison County community and served as an educator for many years. She began teaching in the Madison County, Alabama School system in 1947, after coming to Huntsville with her late husband, Dr. Winfred Thomas, former dean of the School of Agriculture and Environmental Sciences at Alabama A&M University.

An engaging and creative teacher, Mrs. Thomas taught third grade at Council Training School and fourth grade at Riverton Elementary School in the Madison County School System. In 1972, she was nominated as one of the Most Outstanding Teachers in America by Mr. R. Gates, principal of Riverton. In addition to being an impactful teacher, Mrs. Thomas served as one of the Alabama facilitators during the time when the state of Mississippi was making the transition from segregated to integrated schools.

Mrs. Thomas retired from teaching in 1977, but did not retire from learning. She became proficient in computer, master gardening, calligraphy, and music (piano and guitar).

She has been affiliated with the following educational, social and civic organizations: Madison County Teachers Association, Alabama Education Association, Alabama Retired Teachers Association, Continental Professional Society, Lamron Professional Society and a Charter Member of the Madison County Rural Senior Services. Mrs. Thomas has faithfully served in Christian ministry as a Sunday School teacher as well as other organizations. Through this "life well-lived," the Huntsville/Madison County community continues to be enriched!

**CONGRATULATIONS ARE EXTENDED TO
MRS. IRENE THOMAS ON TURNING 100 YEARS OLD!**



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