

All the Single Ladies! Money Tips, p.8

FREE



Poet Achieves Bestseller Status, p. 4

Friday
July 2, 2021
Vol. 7, No. 43
ValleyWeeklyllc.com

SALUTE!
Rosetta James Foundation
ELDER OF THE WEEK



Dr. Jimmy Wall



"I have a huge and savage conscience that won't let me get away with things." - Octavia Butler

Commissioner Supports Drake Campus Improvement

Madison County Commissioner Violet Edwards presented a \$10,000 check to Drake State Community & Technical College June 25 for campus improvements. The funds come from Madison County's General Fund and will be used to build on other recent campus improvements, including renovations to multiple buildings, the addition of outdoor LED lighting throughout campus, and upgraded internet access.



Drake President Sims and Commissioner Edwards

message to students that their safety and well-being are important to us," said Commissioner Edwards.

"We're so grateful for the support this community and the Madison County Commission has shown our College," said Drake State President Dr. Patricia

Sims. "While we're focused on delivering quality education in a variety of industry sectors, it's equally important that we provide our students with a safe and comfortable campus with modern amenities. This donation will help us do that."

City Addresses Fireworks Safety Prior to Fourth

The Huntsville Police Department (HPD), Huntsville Fire & Rescue (HFR) and Huntsville Animal Services (HAS) are urging the community to practice firework safety ahead of the upcoming Fourth of July holiday.

During a June 23 press conference, Huntsville Fire

& Rescue Chief Howard McFarlen urged members of the community to refrain from shooting fireworks in the city limits.

Many fireworks stores sell both commercial and recreational fireworks. To use commercial fireworks, citizens must obtain a special permit. Recreational

fireworks are also hazardous and often unpredictable. Those who enjoy fireworks are urged to attend a city-sanctioned event.

the holiday safely. If you'd like to enjoy fireworks, please consider attending a City-sanctioned event conducted by professionals."

Local Track Star Bound for Tokyo

Local track superstar and LSU All-American JuVaughn Harrison (r) earned a spot on the U.S. Olympic track and field team recently.



On June 27, JuVaughn met the requirements for his first Olympic berth by mastering the high jump-long jump double, clearing 7 feet and 7-3/4 inches at Eugene, Oregon's Hayward Field. Following an hours-long delay because of high temperatures, the already Tokyo-bound JuVaughn won the long jump.

JuVaughn's mother, Georgia Marie Harrison (r), is not only his biggest supporter, but she is also a star track and field athlete herself, amassing many honors during her days as an athlete at Alabama A&M University (AAMU). A member of 2014's AAMU Athletic Hall of Fame, Georgia was part of the track team from 1993-96, a recruit of track coaching legend Joseph Henderson.

Georgia was among the best in the nation in her respective events. She received gold medals in the 400m

dash and 400m intermediate hurdles and 400m relay team. Leading the pack from the Southern Intercollegiate Athletic Conference, she

received

honors as four times USA Track and Field All-American during her career.

JuVaughn's father, AAMU alum Dennis Blake, is a two-time Olympian who won the bronze medal at the 1996 Summer Olympics in At-

lanta, Ga. He was inducted into the AAMU Athletic Hall of Fame in 2006.

JuVaughn, 6'4", in March 2021, became the first man in history who was able to jump at least 8.40 m in the long jump and 2.30 m in the

high jump at the NCAA Division I Indoor Track and Field Championships. Success in Tokyo in late July 2021 would make JuVaughn the first American man to compete in both the long jump and high jump

at the Olympics since Jim Thorpe in 1912.



The Valley Weekly

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Physicist Becomes Administrator at U. of West Georgia

Dr. Daryush Ila, a trained researcher whose work has received more than \$78 million in grant funding, has been named the vice president for innovation and research at the University of West Georgia.

Currently serving as associate vice chancellor for research at Fayetteville State University (FSU), Ila will assume the new role on July 12 to build upon UWG's current strengths and elevate its research and

scholarship activity.

Dr. Jon Preston, UWG's provost and senior vice president for academic affairs, announced the appointment to the university community.

"Dr. Ila will bring a wealth of experience to our research enterprise at the University of West Georgia and will accelerate our positive trajectory in pursuit of constant innovation," Preston said.

As vice president, Ila will

work collaboratively with faculty, staff and administration to expand scholarship, creative activity and research; increase external funding and expenditures; and coordinate key research and sponsored activity.

"It is a great honor to be named the inaugural Vice President for Innovation and Research at the University of West Georgia," Ila said. "I am invigorated by the opportunity to contribute to the vision outlined in

the strategic plan of evolving the university in service to students."

Ila will also oversee the university's institutes and research centers with emphasis on regional and state economic development. Prior to joining Fayetteville State, he served as a professor of physics at Alabama A&M University for more than a decade – co-founding the institution's research institute.



Former A&M Researcher Gets \$1M SBIR Grant

The National Science Foundation (NSF) recently awarded IngateyGen a nearly \$1 million Small Business Innovation Research (SBIR) grant to support peanut allergy research.

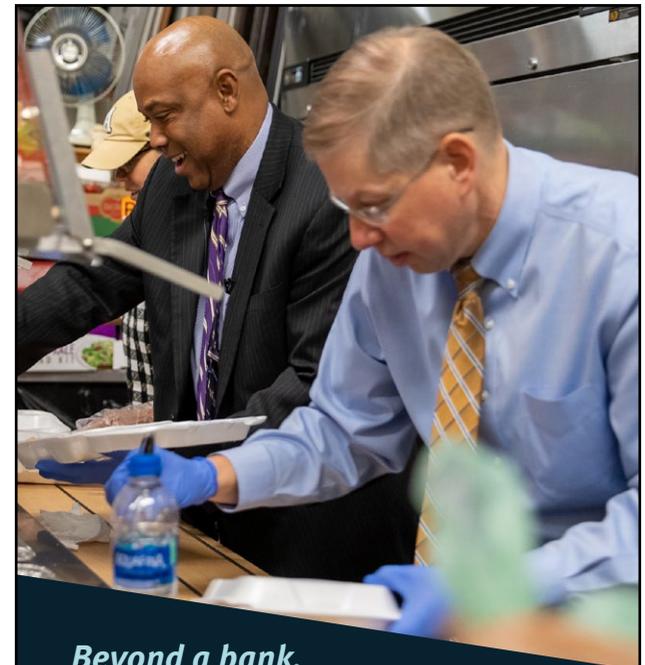
IngateyGen had already demonstrated that allergens can be suppressed by using an older technology called RNA interference (RNAi), a "gene-silencing" approach that involves stopping a gene from producing a problem protein. RNAi has been successfully applied to other agricul-



tural products. Three years of field trials and analysis by an independent lab revealed no significant difference in yield, nutritional quality, and flavor compared to commercial

peanuts, according to Susanne Kjemtrup, the company's director of operations. The startup now aims to test the CRISPR technology. Rather than silencing allergens, the goal is to use CRISPR to delete the peanut plant's production of those allergens, said IngateyGen co-founder and president Hortense Dodo, Ph.D., speaking during a video presentation at CED's Venture Connect online summit in March.

Dodo is also a former professor from Alabama A&M University.



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Submissions to TVW do not necessarily reflect the belief of the editorial staff and TVW is not responsible for the authenticity of submissions.

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3/4 Page	7.5x10 inches	\$600
Half Page	Horizontal	\$400
	Vertical	
Fourth Page	5x10 inches	\$400
	10x5 inches	
Fourth Page	5x5 inches	\$200
Eighth Page	2.5x5 inches	\$100
Sixteenth Page	2.5x2.5	\$50
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VALLEY DEATHS

NELMS MEMORIAL FUNERAL HOME

2501 Carmichael Avenue NW

Huntsville, AL 35816 - (256) 539-8189

Funeral service for MRS. DEBBIE J. FLETCHER (b. 1957) was held Saturday, June 26, at Hope Community Church. Interment was held in the Berkley Community Cemetery.

Funeral service for MR. JOE HARRIS (b. 1982) was held Saturday, June 26, at Syler Tabernacle with Pastor Timothy Townsend officiating.

ROYAL FUNERAL HOME

4315 Oakwood Avenue

Huntsville, AL 35810 - (256) 534-8481

Funeral service for MRS. CHARLIE MAUDE JORDAN (b. 1934) was held Saturday, June 26, at Royal Chapel of Memories (4315 Oakwood Avenue NW, Huntsville, Ala.) with Reverend Dr. Johnnie E. Jordan Sr., officiating.

Funeral service for MOTHER HELEN MARIE BURWELL (b. 1926) was held Friday, June 25, at the Beaver Dam Primitive Baptist Church (785 Beaver Dam Road, Toney, Ala.) with Pastor Larry Smith officiating.

Graveside service ELDER JOHN HENRY JUDE, SR., (b. 1929) was held Thursday, June 24, at Pleasant Grove Cumberland Presbyterian Church Cemetery (15439 Hastings Road, Athens, Ala.) with Pastor John Jude, Jr. officiating.

Funeral service for MR. TAYLOR ERVIN BURNS, JR., (b. 1949) was held Thursday, June 24, at Lakeside United Methodist Church (3738 Meridian Street North, Huntsville, Ala.) with Dr. Randy Kelley officiating and Pastor Waymond Smith eulogist.

Public viewing for MRS. MARY ELLEN GRAHAM (b. 1931) was held from 10 a.m. until 1 p.m. (EST) Wednesday, June 23, at the John P. Franklin Funeral Home (1101 Dodds Avenue, Chattanooga, Tenn.).

Graveside service for MRS. BESSIE MAE MATLOCK SMITH (b. 1933) was held Tuesday, June 22, at Meadowlawn Garden of Peace (450 Mount Lebanon Road, Toney, Ala.) with Dr. Paul Hollman officiating and Reverend Dr. Karnie Smith eulogist.

SERENITY FUNERAL HOME

2505 University Drive NW

Huntsville, AL 35816 - (256) 539-9693

Funeral service for MR. STARCY LACAHHN WALKER (b. 1976) was held Friday, June 18, at Oakwood Memory Gardens, 1 H.L. Cleeland Way, Huntsville, Ala.

CHAMPION GAME PLAN

PRESTON BROWN

WHY I MADE IT

In Mark 4:39 it says: "Jesus got up, rebuked the wind and said to the waves, 'Quiet! Be still!' Then the wind died down and was completely calm."

No one really "crosses over" to the promise that God has for your life without going through some kind of storm. No one really grows spiritually or matures spiritually without some kind of conflict. It seems that the closest you get to your breakthrough, the more the devil tries to throw

your way. It may come in the form of a tragedy. It may come in the form of discouragement, especially if you feel like you have done everything that you can do.

In Mark 4:35, Jesus said to his disciples, "Let us go to the other side." So if Jesus says for us to go, it doesn't matter what storm you are going through. We should have the blessed assurance that we are going to make it. So for the believer it's not *when* we make it, but *why* we made it. You see, it's the "why" we made it that



makes us important. Also, It's the size of our storm that makes us important. Because the size of your storm can be directly related to the size of your assignment that God has planned for your life.

You see, we are important because of what lies ahead of us on the other side of the storm. But

my question is, "What assignment has God given you after your storm? Because after your storm you have a testimony that can change lives as well as save lives and provide the spiritual healing that a person may need.

So, there is no need to be afraid when you are in a storm. We just need to remember the one who can calm the storms of life

and remember that God is the reason why you made it out of your storm ... Stay encouraged, my brothers and sisters ... and make sure you purchase your copy of my book, "A Champion Game Plan For Life," on amazon.com <<http://amazon.com/>>.

NAAACC Meetings

The North Alabama African American Chamber of Commerce (Huntsville) meets monthly on the 3rd Tuesday at 12 noon.

The meeting location varies. Call (256) 564-7574.

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Oakwood Opens Community Health Center

On June 21, Oakwood University and Huntsville Hospital celebrated the grand opening of the Community Health Action Center (CHAC), at the corner of Sparkman Avenue and Bronco Circle, at 1863 Sparkman Drive NW, in Huntsville. Oakwood administrators, employees and students, civic leaders, educational representa-

tives, community residents, donors, friends and the media were present for the historic event.

Both Oakwood University and Huntsville Hospital have existed for 125 years. The building of this facility speaks to the collaboration between two of Huntsville's two historic institutions.

"Huntsville Hospital Health System is very

pleased to work with Oakwood University in bringing this dream to fruition. The clinic will provide important health services to people throughout this community," said David Spillers, CEO of Huntsville Hospital Health System.

President Leslie Pollard thanked a number of key Oakwood personnel who supported the vision.

Local Poet's Work Among Bestsellers

A Huntsville poet's book of poetry has joined Amazon's bestseller list.

Carey Link's "To Light a House of Bones" (published by Blue Light Press) has ranked in the Top 10 of three Amazon hot new release lists.

The book ranked 6th in the sales category of Death, Grief & Loss Poetry; 8th in the category of Poetry by Women, and 8th in the category of Love Poems.

The book was 19th among

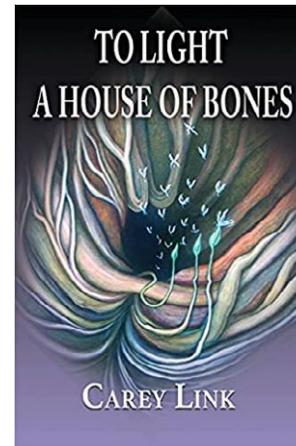
works of American Poetry.

Harry Moore, author of "Broken and Blended: Love's Alchemy," described Link's work as language which "blooms infinite colors like multicolored

scarf -- azure, yellow, rose, orange sun and indigo sky."

"Reading Carey Link's new collection, I found myself breathing more slowly, easing into a world of light, color, and, most impor-

tantly, attentiveness to the



moment," wrote Alabama Poet Laureate Jennifer Horne. "... Floating in this book, I felt an amniotic sustenance, a challenge to be continually reborn, and to live fully."

To order a copy of Link's poetry click on book image in this story.

PowerShot

"Art... reacts to or reflects the culture it springs from."

Sonia Sanchez



"I have a good poker face because I am half-dead inside."

- Colson Whitehead

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“And a (Little) Child Shall Lead ...”

“Train up a child in the way he should go, and when he is old he will not depart from it” - Proverbs 22:6

The Bible says properly trained children will not depart from their upbringing once they mature. However, in my recent experience, it became the child training the Daddy.

“Dad: you’re holding us up from being a fully-vaccinated family,” our 17-year old daughter chided. She and my wife had been vaccinated and their initiative later convinced me.

On June 11, I showed them my COVID-19 Vaccination Record Card, with pride I demonstrated to her on November 4, 2008: My wife and I took her with us to vote.

The then-four-year-old slid my ballot into the voting machine to elect the first U.S. president whose last name ended with a vowel!

Our family’s greatest weapon against voter suppression will come on Tuesday, November 8, 2022, when this now 18-year old voter slides in her own midterm election ballot - a sign of her own sense of enterprise ... **And Speaking of Enterprise**, . . . Our daughter was blessed to be born and raised in Huntsville, a city that boasts of such calculated risk-takers (entrepreneurs, y’all) as Turner Construction founder Thornton Stanley, Sr., space-preneur Dr. Wernher von Braun, and yes, “Aunt Dorothy,” The Valley Weekly founder Dr. Dorothy Williams Huston.

Hopefully, soon our daughter’s name will join that pantheon of successful Huntsville entrepreneurs.

Progress Report: A Successful Rocket City Launch. Her first jobs came at age 14 in the food industry. She saved her monies, paid God faithful tithes and offerings, and both paid off handsomely. Four weeks ago, she bought her first car - self-paid in full.

Additionally, she has followed her passion and established her “Mane Thang,” specializing in blending natural hair with commitment-free braids - “It’s called ‘faux locs,’ Dad.”

Y’see, . . . Dad’s still in training.

tim allston is the two-time Amazon best-selling author of U.S. Politics *The Rise of Silver-Mettle Leaders* (now on Amazon), and the author-narrator of *The U.S. Coronavirus Crisis and the Rise of the “Silver-Mettle” Leaders* audiobook, with a free sample chapter, when you click on <https://bit.ly/3xiZhP9>.



Historically Black Colleges and Universities (HBCUs) have stood as pillars of excellence for more than 180 years and continue to serve as havens for Black students in pursuit of higher education.

Founded to provide Black Americans with a fundamental human right — the access to a full education, they have grown to produce some of the greatest leaders, thinkers and cultural influencers of our time. In Alabama, Tuskegee and several other institutions are actively shaping the next generation of Black leaders and are helping build a more diverse workforce across all industries, including tech. In fact, 25% of African American graduates with



STEM degrees come from HBCUs.

Despite the success of HBCUs, Black professionals continue to be underrepresented across the tech industry. One company decided to do its part to support these institutions and close the gap, together.

On June 17, Google announced a \$50 million grant to 10 HBCUs that will help support scholarships, invest in technical infrastructure for in-class and remote learning, and develop curriculum and career support programs.

“This financial commitment is our largest to date for HBCUs,” according to Melonie Parker, Google’s chief diversity officer.

Each institution will receive a one-time unrestricted financial grant of \$5 million, providing institutions with the flexibility to invest in their communities and the future workforce as they see fit.

“Google’s \$5 million gift will support the University as it bolsters its work in STEM education and moves forward into new fields in STEM and in business,” said Tuskegee’s Charlotte Morris. “This gift will have a lasting and profound impact on the course of the University’s future plans.”

The grant follows a lot



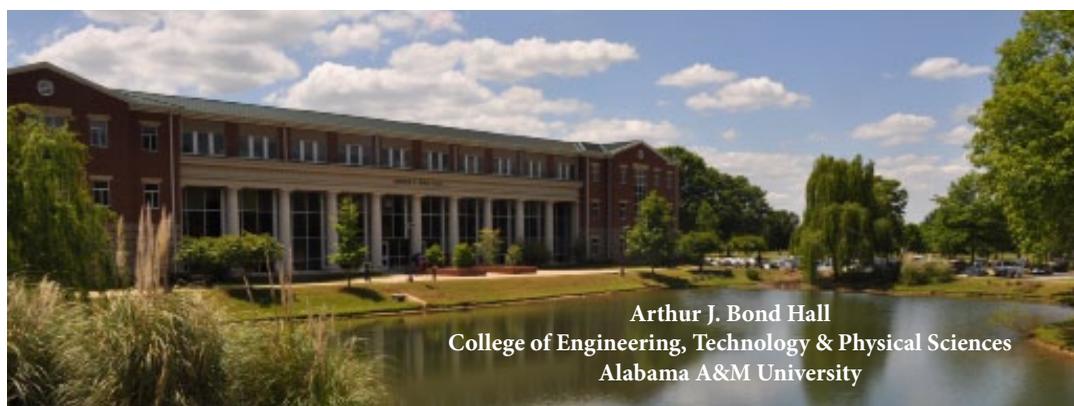
of work in the last several years to support HBCUs, including our Pathways to Tech initiative. These initiatives are designed to build equity for HBCU computing education, help job seekers find tech roles, and provide opportunities to accelerate their careers.

This grant further solidifies Google’s commitment to providing access and opportunities for underrepresented groups in tech. We’ll continue to partner closely with HBCUs to achieve this shared goal.

Apple Awards Millions to Four HBCUs

Apple recently announced that four historically Black colleges and universities will receive \$5 million of its Racial Equity and Injustice Initiative fund, including one school in the Tennessee Valley.

The Racial Equity and Injustice Initiative is a \$100 million fund supplied by Apple to ensure more positive outcomes for communities of color. It focuses on three areas: education, criminal justice reform, and economic equality.



Arthur J. Bond Hall
College of Engineering, Technology & Physical Sciences
Alabama A&M University

Last week, Apple announced four new schools that would be receiving funds. Alabama A&M University, Howard University, Morgan State University, and Prairie View A&M University will each receive three-year grants to support each school’s engi-

neering pipelines.

“The HBCU community is home to incredible Black talent and we are thrilled to work alongside these universities to enhance the opportunities for their students,” said Lisa Jackson, Apple’s vice president of environment, policy

and social initiatives, in a statement. “We know many jobs of the future will be in innovative areas like silicon engineering and we want to help ensure the leaders of tomorrow have access to transformational learning opportunities.”

THE VALLEY WEEKLY

CALLED 2 PREACH

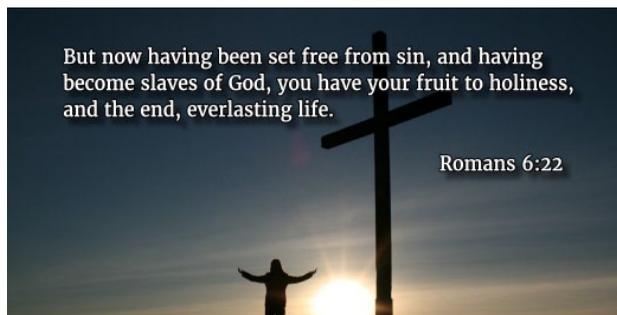
REV. MICHAEL RICE

Freedom Without Flaws

Romans 6:22

In America, two holidays commemorate freedom. One is the one where America celebrates her freedom (Independence)

from the rule of the monarch of Britain. This day is known by different names, Independence Day, the 4th, the 4th of July. Then there is the recently signed-



But now having been set free from sin, and having become slaves of God, you have your fruit to holiness, and the end, everlasting life.

Romans 6:22

into-law national holiday known as Juneteenth. This is the celebration of the end of slavery for African

Americans in this nation. It was on this day that the slaves in Texas received the news of the Emancipation Proclamation which was the last state of the Confederacy with institutional slavery. As important as these two dates are and the freedom they symbolize, in both cases it is a flawed freedom. Even while



America was celebrating July 4th throughout the years, they did so while still embracing slavery of many of her citizens and even after 1865 and until this day, freedom is still not

fully realized by dare I say too many of her citizens.

There is, however, a freedom without flaws. The Apostle Paul put it this way, But now you are free from the power of sin and have become slaves (servants) of God. Now you do those things that lead to holiness and result in eternal life. There is no delay in this announcement. It becomes true the moment one accepts Jesus as their Lord and Savior. No adjustments, amendments, or arguments can negate this freedom. It is permanent, personal, and powerful. Celebrate this freedom! It has no flaws!

THE VALLEY WEEKLY

VALLEY EVENTS

HAPPENINGS, ACTIVITIES & MORE!

July 1-3

Comedian Gary Owen
Stand Up Live
Huntsville, Ala.

July 2

Eric Essix
City Lights and Stars
Concert
Burritt on the Mountain
3101 Burritt Drive
Huntsville, Ala.
6 p.m.

July 3

Madison's Star-Spangled
Celebration
Dublin Memorial Park
8324 Old Madison Pike
Madison, Ala.
5-9 p.m.

July 4

Exhibit
"Tell Their Story: Remembering the Scottsboro Boys"
Sponsors:
Burritt on the Mountain,
Francis Tate with CEOTA,
John Allison and the
Morgan County Archives,

and The Scottsboro Boys
Museum Scottsboro, Ala.
The Burritt Museum

Armed Forces Week at
Botanical Garden
Huntsville Botanical
Garden
4747 Bob Wallace Avenue
Huntsville, Ala.

July 8

Boys & Girls Club Leaders
& Legends Dinner with
Deion Sanders
Von Braun Center North
Hall
5 p.m.

South Huntsville Main
Progressive Dinner
Good Company Cafe (Appetizer), Nick's Ristorante (Main Course), and Buddy's Diner (Dessert)
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July 9

Tosha Hill EP Release

Show
Mars Music Hall
Von Braun Center
7 p.m.

Reba McEntire
Propst Arena
Von Braun Center
8 p.m.

July 9-11

Tennessee Valley Hunting
& Fishing Expo
South Hall
Von Braun Center

July 13

Huntsville Rotary Luncheon
East Hall 3
Von Braun Center
11:45 a.m.-1 p.m.

July 19-22

Varsity Spirit Camp
South Hall
Von Braun Center

July 30-August 1

D.L. Hughley
Stand Up Live
Huntsville, Ala.

JULY 2 - THURGOOD MARSHALL was an American lawyer, serving as Associate Justice of the Supreme Court of the United States from October 1967 until October 1991. He was the Court's first African-American justice. He successfully argued several cases before the Supreme Court, including *Brown v. Board of Education*. - BlackCelebrityBirthdays.com





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

Dr. Jimmy Wall

Dr. James "Jimmy" S. Wall, Jr., is a retired dentist whose eventful life includes decades of lasting memories of loving experiences with family, friends and places around the world.

A 1952 graduate of Huntsville High School, Dr. Wall went on to the University of Alabama, where he earned a Bachelor of Science degree in 1955. He continued his studies at the University of Alabama in an earnest quest to become a dentist, receiving his DMD in 1958.

A life member of the Alabama Dental Association, Wall enjoyed a lengthy affiliation with the Huntsville Madison County Dental Society and was, in 1980, elected as a Fellow in the American College of Dentistry. From 1966-70, he devoted one day a week as an instructor of clinical dentistry for the University of Alabama School of Dentistry. He served on

Madison County Cleft Palate Team from 1978-83.

Wall was a Dental Lay Missionary and provided dental services to people in Puerto Rico, Indian reservations in Montano and New Mexico, Antiqua, Guatemala (four visits), Nigeria, Mexico, Russia, The Gambia, Haiti, Ukraine and China.

In 1979, he contributed to the book Speech Facilitation when he participated in the Research Speech Program for the Dental Department of Spain Rehabilitation. His previous stints of commendable service encompasses the YMCA (1958-2000), the Aid to Retarded Children, First Baptist Church, Judson College, Huntsville City Council and, most recent, chairman of the Huntsville Utilities Gas and Water Boards and Community Free Dental Clinic volunteer. Further, his humanitarian



work for people throughout the world garnered him the Rotary Club's Paul Harris Fellow. Other honors include the Order of Arrow, Boy Scouts of America; Good

Government Award, Jaycees; and Layman of the Year for Dental Services, Huntsville Kiwanis Club.

An avid hiker who took on the entire 2,100-plus mile of the Appalachian Trail, Wall enjoys water and snow skiing, photography, white water canoeing and bicycling.

Dr. Wall married the former Joanne Hunt, and they are blessed with two children, both UA graduates. His daughter Melinda Lawson also continued her studies at the master's level at Vanderbilt University, while his son—James III—earned the M.A. degree from Alabama.

"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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Money Tips to Help the Valley's Single Moms Build Wealth

(BPT) - Four years ago, Dr. Lakisha L. Simmons was newly divorced, parenting two young kids and living beyond her means.

"After putting the children to sleep, I would be alone at night in that big five-bedroom house," she said. "I'd just sit there and think to myself, 'What am I going to do?'"

Simmons decided - as she had throughout her life - to take action.

Her first step was to get a handle on exactly what her finances looked like. She chose to start with Personal Capital, a free online tool that lets her see all of her finances in a single dashboard. After seeing her debts and assets all in one place, she was ready to slash expenses - starting with her hefty mortgage. She downsized to an apartment, got comfortable with budgeting and learned to invest. Within the span of four years, Simmons amassed a \$750,000 net worth.

Her message to other single mothers in the Tennessee Valley? "All you have to do is take one step forward," she said. "Just take one step at a time and you will get there."

Building wealth as a single mom

This past year has heaped financial strain on many parents, particularly single mothers. Among full-time workers, mothers are typically paid only 75 cents for every dollar paid to fathers.

Recent research also reveals a striking longer-term financial impact.

A Personal Capital-Empower Retirement survey found that a majority (62%) of single working moms no longer feel confident

in their ability to plan for retirement. Conversely, less than half of the general population (40%) lacks confidence in their retirement plans.

The survey also uncovered that working single mothers, compared to the general population, are more likely to:

- * Be paying off a student loan
- * Not be able to achieve savings goals
- * Anticipate missing a bill payment due to the pandemic

* Say they are "barely surviving" financially

For Simmons, scaling back living expenses was critical to the confidence she now has in her financial future. Although she would've been able to sustain her lifestyle, she knew she wouldn't get ahead.

"For all those years, I'd been working for my money, but now I needed my money to make a return on investment for me," she said. "It was crunch time - my partner's gone, I have one income, I have two boys. I have to figure it out."

Finance tips for single moms

Since selling her house in 2017, Simmons has taken big steps toward her goal of financial freedom.

She learned everything she could about investing. She started side hustles, like writing The Unlikely AchieveHer, taking speaking engagements and delivering goal-setting workshops. She maxed out her retirement accounts, including a 403(b), 457(b) and Roth IRA.

Here's how she defied the odds.



1. Really look at your financial picture.

"I always say, 'Get a tool like Personal Capital so you can see and automatically track everything,'" Simmons said.

In order to build a plan, Simmons advocates that people should first know what they have and what they owe, and get familiar with all of their financial accounts.

"I find that so many people just don't even really know where they stand," Simmons said. "I've had women tell me, 'I'm afraid to see how much debt I really have' or 'I'm afraid to know what my picture really looks like.' It's scary."

She recalls her own financial turning point following her divorce: "I was afraid, too. But I would encourage women, all you have to do is take one step forward."

2. Get on good terms with your budget.

For Simmons, budgeting is not about deprivation. Instead, she refers to her own method of money management as her "budget bestie."

"You really need to be close with your budget - to know everything that's going out at any given time," she said. She uses both on-

line tools and spreadsheets to manage her cash flow, analyze her investments and plan for long-term savings goals like retirement.

Most experts agree that the highest-impact financial action people can take right now is to set aside a cash

emergency fund of at least 3-6 months of expenses.

3. Invest in your own future for your children's future.

As a parent, Simmons believes it's important to make the big money moves that feel right for you. In her own life, early retirement is

important. Once she builds up her nest egg, she knows she has the practices in place to live off it.

Simmons believes in establishing her own financial security so that she can support her kids in their own future goals. Perhaps equally important are the money lessons she passes down.

"When they start working, trust me, they will be helping pay for their own college and investing in their future," she said. "It's OK to let your children know that they have responsibility in their financial education."

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