

Aunt Irma: Cultural Mirroring and the New 'Uncle Toms' - p. 10

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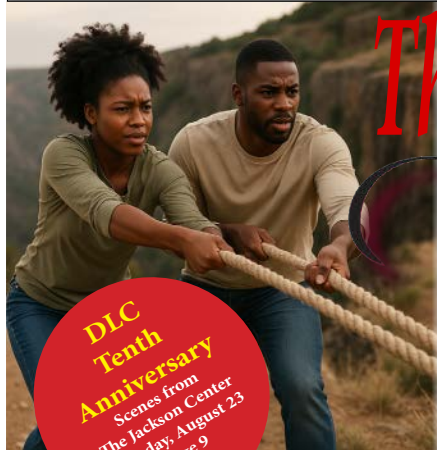
SALUTE!
Rosetta James Foundation
ELDER OF THE WEEK



Mrs. Ida Crawford

Friday
August 29, 2025
Vol. 11, No. 52
ValleyWeeklyllc.com

The Power of Education... - p. 3



DLC Tenth Anniversary
Scenes from
The Jackson Center
Saturday, August 23
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"Judge a man by his questions rather than his answers." - Voltaire



BREAKFAST CLUB: *The enthusiastic members of the Psi Kappa Kappa chapter of Omega Psi Phi Fraternity, Inc., recently held a fund-raising pancake breakfast to undergird various chapter initiatives. The successful event drew a range of supporters to the Hughes Road Applebee's restaurant in Madison, Ala., where they received delicious food and top-notch service.*

Photo by J. Saintjones

Grandparent's Day Lunch Set

Join the Bob Harrison Center in celebration of the love, wisdom, and legacy of our grandparents!

On Wednesday, September 4, from 11 a.m.-12:30 p.m., a Grandparents Day Lunch, sponsored by D.E.L.T.A. Inc., will be held in honor of the incredible role grandparents play in families and community.

Governor Showcases CHOOSE Act Via Alabama Family

Governor Kay Ivey recently introduced the McDades, an Alabama family utilizing the CHOOSE Act, the governor's education savings account (ESA) program.

Breauna McDade has three sons who are 14, 11 and four years old. KaMarrion McDade is beginning sixth grade this school year and transferring from a public school to Valiant Cross Academy in Montgomery. KaMarrion's education



is being supported by the newly established CHOOSE Act program.

"The CHOOSE Act is supporting thousands of Alabama families across our state, families like the McDades," said Governor Ivey. "KaMarrion's mom shared that she had the goal to send all of her boys to Valiant Cross to receive a quality education and to grow as young men, and the CHOOSE Act is helping her do just that. I am proud to see this Alabama

mom and her boys receive the education they desire!"

To other Alabama parents, Breauna advised regarding the CHOOSE Act: "Do it. Use it. It's only paperwork. The hardest part is the five-minute application. Give your children the advantage we did not have growing up."

For information, visit www.chooseact.alabama.gov. The application process for the 2026-2027 academic year will begin in January 2026.

UAH Hosts 'The Politics of Difference in the Middle East'

The UAH Humanities Center and the History Department will host Dr. Ayşe Baltacıoğlu-Brammer, assistant professor of history and Middle Eastern and Islamic Studies at New York University, for a lecture. The talk will be based



on her forthcoming book, *Boundaries of Belonging: Sectarianism and Statecraft in the Early Modern Ottoman Empire*, a forthcoming project with Cambridge University Press (December 2025).

The talk will take place in Morton Hall,

Room 145, on Thursday, Sept 25, 6 p.m.

The event is generously funded by the UAH Humanities Center, and it is free and open to the public with a reception to follow.

HBC Holding Golf Event Next Week

The Huntsville Bible College will hold its 20th Annual Scholarship Golf Tournament (\$100) on Friday, September 5, at the Colonial Golf Course, 400 Colonial Drive,

in Meridianville, Ala.

Team check-in is at 7 a.m., with a 8 a.m. shot gun start and two-person scramble and women's flight. Prizes encom-

pass hole-in-one, longest-straightest drive, and closest to pin.

For additional information, call (256) 469-7536 or e-mail dev@hbc1.edu.



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Washington One Minute

by Ron Hamm

Here are the latest top issues and events in Washington, D.C.:

1. CONGRESS. The House and Senate are in recess until September 2.

2. EXECUTIVE BRANCH. On Tuesday, Indiana GOP state lawmakers met with the President, who reportedly is intent on persuading them to redraw their congressional map. On Sunday, The Washington Post reported that the Pentagon has been planning a military deployment to Chicago, along the lines of the current deployment of

2,200 National Guard troops in Washington, D.C., and further reported that the Justice Department sent letters on August 13 threatening the cutoff of federal funds to 30 Democratic-led cities, counties, and states if they don't abandon "sanctuary cities" immigration policies. Last Friday, semiconductor chip manufacturer Intel announced that the federal government would purchase 433 million Intel common stock shares (9.9% of the company) using \$8.9 billion in federal grants awarded to the company under the Biden-era Chips Act.

3. SUPREME COURT. By a vote of 5-4, the Supreme Court on Thursday agreed to allow the National Institutes of Health, the world's largest public funding source for biomedical research, to terminate \$783 million in grants linked to DEI initiatives. In a brief, unsigned order, the court granted a request from the Trump administration to pause a ruling by a federal judge in Massachusetts that required the federal government to continue making the payments.

4. CANADIAN TARIFFS. On Friday, Canadian Prime Minister Mark Carney announced that Canada will lift its 25% tariff on USMCA-compliant goods on September 1, in an effort to restart the stalled trade negotiations between the U.S. and Canada. Retaliatory tariffs on U.S. steel, aluminum, and autos will remain. In related

tariff news, last Thursday, the European Union and the U.S. announced new details on a trade agreement that imposes a 15% tariff on EU goods, including cars and car parts, now subject to a 27.5% duty. The EU will remove tariffs on all U.S. industrial goods and offer preferential market access for a wide range of U.S. seafood and agricultural products, including tree nuts, dairy products, fresh and processed fruits and vegetables, processed foods, plant oil, and pork and bison meat. A 50% tariff on EU seeds, soybeans, European steel, aluminum, and copper will remain.

5. IRS SET TO REHIRE STAFF. The Washington Post reported last Saturday that the Internal Revenue Service plans to ask workers who accepted buyouts and early retirement to come back to work after it

identified gaps in "mission-critical expertise" at the agency, which lost 25,700 employees this year (25% of its workforce) to buyouts, resignations, and firings. The Post reported that 22,300 IRS employees used the buyout option this year.

6. HIGHER EDUCATION. On August 19, 2025, the U.S. Department of Education rescinded Biden-era guidance allowing Federal Work-Study (FWS) funds to support student involvement in political activities—such as serving as poll workers or managing voter hotlines—and now requires FWS jobs to focus solely on providing real-world workforce experience. The updated guidance also clarifies that institutions are not mandated under the Higher Education Act to distribute voter registration materials to students who are known to be ineligible.

Hamm Consulting Group
1717 K Street, NW, Suite 900
Washington, D.C. 20006
T: 202-596-8384
rhamm@hammconsulting.com
www.hammconsulting.com



Council Meetings

Huntsville City Council's regular meetings are held on the 1st floor of the Municipal Building.

The meetings are held on the 2nd and 4th Thursday of each month at 5:30 p.m.

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Back to School: The Power of Education

As children across our communities return to school, I am reminded of how deeply education shaped my own life. Beyond the guidance of my mother, my 12 older siblings and my Christian upbringing at Carrie Mt. Baptist Church in Fountain, it was school—every step of the way, from first grade through doctoral studies at The Ohio State University—that transformed my path and opened doors I could never have imagined. Lifelong learning and training continue to guide me still.

Next month, I will celebrate my 50th high school reunion with classmates from Monroe County High School in Monroeville, Alabama. Monroeville carries its own complicated history with diversity, which influenced my decision to pursue opportunities in the North after graduation. Yet today, I am grateful to see so many of my classmates—diverse in every way—still actively involved in reunion activities, proof of the lasting bonds forged through education.

As this new school year begins, we must remember that a quality education, beginning with our children, is critical to America’s future. Let us also lift up in prayer our teachers, educational leaders and support staff--from the school bus to the cafeteria who--from 8 a.m. to 3 p.m. each day--spend more time with our children than parents do. Their work is sacred, and our children’s futures depend on it.

Until next week ...

Dorothy



AUGUST 29 - MICHAEL JACKSON - Michael Joseph Jackson was an American singer, songwriter, and dancer. Dubbed the “King of Pop”, he is regarded as one of the most significant cultural figures of the 20th century and one of the greatest entertainers. Jackson’s contributions to music, dance, and fashion, along with his publicized personal life, made him a global figure in popular culture for over four decades. Jackson is one of the best-selling music artists of all time, with estimated sales of over 350 million records worldwide; Thriller is the best-selling album of all time, with estimated sales of 66 million copies worldwide. In 2009, while preparing for a series of comeback concerts, This Is It, Jackson died from an overdose of sedatives administered by his personal physician, Conrad Murray. Jackson’s fans around the world expressed their grief, and his public memorial service was broadcast live. - Blackcelebritybirthdays.org



Publisher
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Editor-in-Chief
Dorothy W. Huston, Ph.D.

**Editorial Consultant/
Senior Editor**
Jerome Saintjones, Ed.S.

Editorial Assistant
Linda Burruss

Advertising Associate
Morgan Saintjones

- Contributing Editors -
tim allston
Minister Preston Brown
Gloria B. Caldwell
Ron Hamm
Gary T. Whitley, Jr.
-and-
“Aunt Irma”

Photographers
Anthony “Gip” Gibson
Jerome Saintjones

Website Administrator
Calvin Farier

Mailing Address:
The Valley Weekly
P. O. Box 893 - Huntsville, AL 35804
(256) 651-9028
www.valleyweeklyllc.com
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Fourth Page	5x5 inches	\$300
Eighth Page	2.5x5 inches	\$150
Sixteenth Page	2.5x2.5	\$75
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Spiritual Game Plan

PRESTON BROWN'S



Today's Spiritual Game Plan: "God's Presence in Your Life"

Psalm 91:1 says, "He who dwells in the shelter of the Most High will rest in the shadow of the Almighty."

There is nothing more valuable than having the presence of God in your life. Because with God's presence comes peace. No matter what the situation that you are in it is easy to place your trust in Him. Many soldiers and police officers will keep this scripture close by, because of the difficult times that they face on a daily basis.

But we all need the presence of God in our lives. Because when you have God's presence, there is something different about you. You will react differently in difficult situations. When everything around you is in chaos, you still maintain a sense of calmness that everyone will notice. Because you won't let your circumstance or your situation get inside you. That's what it means to stay in God's presence. Now, the way we achieve this kind of temperament is by being obedient to God and knowing

His word. You see, there is power connected to obedience. Blessings are released when we are willing to sacrifice our time and our resources to God. Blessings are released when we become broken and get rid of our selfish, independent attitudes. I believe that when we do this, we will stay in God's presence.

But remember there is a price we pay for being in his presence. The price is our time



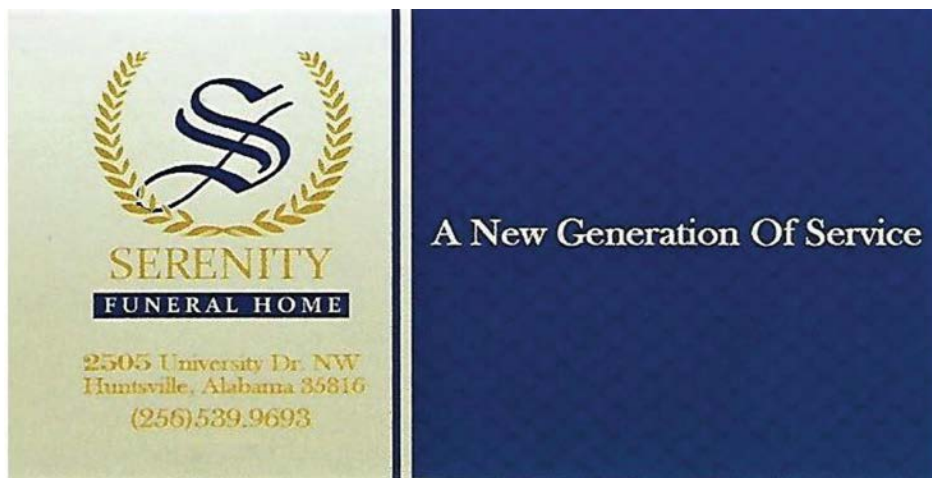
that we spend reading and knowing His word. Because when we devote our time to God He will give us the peace we need to endure the difficulties and trials of life.

Prayer: Most gracious and loving Father, help us to stay obedient so we can experience your presence in our lives.

Question: When was the last time you felt God's presence in your life and how much of a difference did it make in your dealing with the 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:
"Being Accountable"



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Funeral services for **MR. GREGORY CLEMONS** (b. 1973); **LITTLE PRINCESS KEMRIA' HEWLETT** (b. 2025); and **MR. RANDY WILSON** (b. 1963) will be announced at a later date.

Funeral service for **MR. PHILLIP GARNER** (b. 1990) will be held on Saturday, August 30, at 12 p.m. at Syler Tabernacle with Elder Hernandez Ford officiating.

Funeral service for **MR. EARL LAMONT DAVIS, JR.**, (b. 1979) will be held on Saturday, August 30, at 12 noon at Little Indian Creek P.B. Church with Elder Dr. Jerry L. Crutcher officiating and Rev. Dr. Darron D. McKinney eulogist.



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Funeral service for **MR. ROBERT L. GURLEY B.K.A. "CRICKET"** (b. 1958) was Sunday, August 24, at the Royal Chapel of Memories with Elder Cameron James officiating.

Funeral service for **REV. DR. THEODIS ACKLIN** (b. 1950) was held Saturday, August 23, at the Madkins Chapel Cumberland Presbyterian Church in America with Dr. Frederick D. Acklin as officiant and Elder Benjamin Burt as eulogist.

SERENITY FUNERAL HOME
2505 University Drive NW - Huntsville, AL 35816
www.serenityfuneralhm.com - (256) 539-9693

Funeral service for **MR. WILLIAM HAYGOOD** (b. 1944) will be announced at a later date.

Funeral service for **MR. CARL LESLIE, SR.** (b. 1956) will be held Saturday, August 30, at 2 p.m. at Madkins Chapel CPCA, 2403 Oakwood Road NW, Huntsville, Ala.

Funeral service for **MS. MARY CRUTCHER** (b. 1946) will be Saturday, August 30, at Serenity Funeral Home Chapel at 11 a.m.



Funeral service for **MS. NATASHA JONES** (b. 1978) was Saturday, August 23, at Serenity Funeral Home Chapel.

Leaders: The Emotional Toll of Hard Decisions, Burnout

Mark 8:36 asks, "What does it profit a man if he gains the whole world, and loses his own soul?"

Burnout isn't a sudden explosion—it's a slow leak. And it's contagious.

When leaders run on fumes, their stress doesn't just harm them—it seeps into workplace culture, infects team morale, and can even disrupt home life.

Burnout Defined

In his Aug. 13 Forbes article, [The Emotional Toll Of Hard Decisions: Navigating Leadership Burnout With Resilience](#), author David Ko explains how burnout differs from stress: stress is a sprint; burnout is an ultra-marathon. Also:

- According to the *Harvard Business Review*, workplace stress contributes to \$190 billion in annual U.S. healthcare costs; and
- McKinsey & Co. found 75% of employees cite their immediate boss as their most stressful factor.

The World Health Organization defines burnout as:

- Energy depletion or exhaustion,
- Mental distance or cynicism toward work, and
- Reduced professional efficacy.

The About-Face

Ko's breakthrough came with leadership self-awareness—parallel with the first three T-O-P pre-steps in our Ego-holism Recovering (EHR) framework:

- **Target the problem** — you,
- **Own the problem** — take responsibility, and
- **Proceed to action** — make change.

His actions mirrored several of our **7 Steps to Transform Leadership**:

1. *Glance Back Quickly Before Driving Forward*: Ko capped travel and prioritized rest.
2. *Dig Deeply Below the Surface*: He began guarding his sleep as a leadership tool.
3. *Become an Active Listener*: He now refuses work without a clear "why."
4. *Grow Up to Be a Child*: He built deeper, more vulnerable friendships. And
5. *(EHR Step #6) Your Healing is in Your Revealing*: Writing his Forbes piece helped him—and others—recover.

Bottom line: burnout isn't just a personal health issue; it's a leadership crisis. Leaders set the tone. Healthy leaders create healthy cultures.

Leaders—get blessed, not stressed.



Tim Allston
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boss as their most
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WORKPLACE STRESS
CONTRIBUTES TO
EXPENDITURES OF
\$125 TO \$190 BILLION
ANNUALLY**

Millennial Moment

by Gloria B. Caldwell

Eyes on Your Own Paper ...

Ding Ding ... there's the school bell and school is back in session. For kids, it's a time of learning new skills, meeting new friends, young relationships, discovering new things they like and don't like. They are diving into sports tryouts, or practices, homework (projects) and tests on top of tests. Oh well, that's the way the cookie crumbles.



Well, what parent doesn't remind their child to keep their eyes on their own paper? You don't want them leaving their fate in the hands of someone else; do you? Or even worse, run the risk of getting caught and being handed that big fat zero!!

So, if, by chance, we share the same sentiment on this topic. Why is it, as adults, we get on social

media, or watch on TV, and steadily track others' lives ... what they are doing, how they are doing it, and get upset we aren't doing the same thing? Why does this philosophy only work when you are giving it to your children? Focus on you! Your own life! Your talents and skills! Your giftings!

You can't move forward, clearly and consistently, if you are distracted by keeping your eyes on someone

else's paper! Yes, paper. In all facets. You're looking at what they are doing. The money they have. The businesses they have created. The relationship they developed. You're so much invested in their business; you can't develop your own. Even if you mimicked their life, you wouldn't have the tools to sustain it!

Stop that!

Keep your eyes on your own paper! Focus on developing yourself. That's a full time job! Stop wasting time "cheating" yourself out of what God has for you! Focus! Keep your eyes on Jesus!

God loves you, and so do I.

He has given you a gift; open it.

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The Valley Weekly

VALLEY EVENTS

HAPPENINGS, ACTIVITIES & MORE!

August 31
Huntsville Museum of Art
Reopening & Community
Free Day
12 noon

September 1
Kjimpact Foundation 2nd
Annual Charity Golf Tour-
nament

Robert Trent Jones Golf Trail
8 a.m.

September 5
Louis Crews Coach's Break-
fast
Ernest Knight Center
Featuring guest speaker:
AAMU Head Coach
Sam Shade

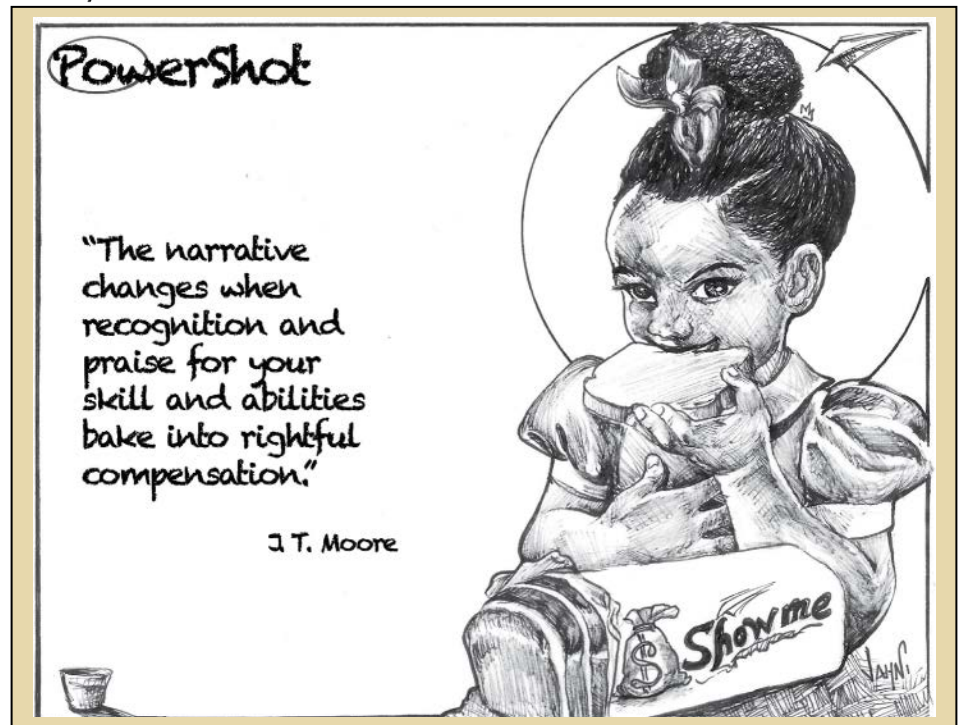
Tickets: \$75/Tables: \$1,000
(8 per round) - 8 a.m.

September 5-6
Louis Crews Classic Week-
end
Alabama A&M University

September 6
Arts & Culture Exhibition
The AAMU Event Center
11 a.m.-3 p.m. (Free)

Concert
Three Dog Night & Little
River Band
The Orion

September 7
Oakwood University Church
Community Health Fair
OUC Family Life Center Gym
8 a.m.



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*"Painting is silent poetry.
and poetry is painting that speaks."*

- Plutarch



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

Mrs. Ida Crawford

Mrs. Ida Belle Henderson Crawford is an Alabama native, who at six years old entered the public schools and graduated with a high school diploma in 1961. In the fall of that year, she began her freshman year at Alabama A&M College at Normal, Ala. In May 1965, Crawford received a bachelor's degree in history and social science. Two weeks before graduation, she received a letter from the Superintendent of Shelby County Schools Board of Education. She scheduled an interview and was hired to teach at Calera Elementary School in August. During the following summer, she began taking classes in Library Science at the University of Alabama in Birmingham. In September, when she returned to Calera Elementary School, she was informed that her name had been placed on the teacher exchange list.

During the 1960s, many schools in the South fell under the mandatory integration initiative. In December, Crawford was sent to teach at Calera High School, along with three other teachers. The school was classified as a unit school — 1st through 12th grade. She remained at Calera High as the librarian until she relocated to Huntsville, Ala., in 1970.

During that summer, she enrolled in Alabama A&M University's School of Library Media, and was also employed by the Madison County Schools Board of Education as the librarian for Owens Crossroads Elementary School.

In the summer of 1973, she received a Master of Science degree in library media and the following year was employed by the Huntsville City Schools Board of Education as a Librarian for Lee High School. Throughout her 25 years at Lee High School, she sponsored school clubs such as: The Junior Civitan Club (Kiwanis), The Student Council, and Boys and Girls Social Clubs. She served on the Huntsville School Policy and Committee, The Alabama Accreditation Team for Schools and Libraries, and the Alabama Review for Library Standards in Alabama.

She also was employed by a contractor to coordinate the Summer High School Apprenticeship Research Program (SHARP) at NASA's George C. Marshall Space Flight Center. Rising high school seniors were selected to research, write and present a report on their mentor's projector in a field of engineering, science, computer, or geography. She retired in 2002.

Crawford and her family are members of Lakeside United Methodist Church, where she participated in the choir and Sunday School, served one term as Admirative Board Chair and president of the United Methodist Women, and on many programs. In 1964, while a student at Alabama A&M, she became a member of Zeta Phi Beta Sorority,



Incorporated. She served as president of Sigma Beta Chapter and the Pan-Hellenic Council. She has served on the national level as coordinator of Zeta Challenger Kids Program. Youth were sent to the Space and Rocket Centers. She served two terms as the South Central Region Parliamentarian, chaired the Alabama State Executive Board, chaired the Scholarship Committee, and served as Historian.

A certified Zeta Leader (ZOL), Crawford is an undergraduate advisor. She has served as president, treasurer, historian, and parliamentarian of the Delta Omega Zeta, the Huntsville Chapter of Zeta Phi Beta Sorority, Incorporated. She is a Dove and a Diamond Life member.

She is married to Lambert Crawford, and they have two adult children: Linda Crawford-Gamble, D.M.D. (Tony), and Lambert Milo Crawford (Daria). She has four grandchildren: Hailey, Mylan, Lemuel, and Keiren.

"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.



4th Annual 'Dance Africa' Festival Sept. 20

The Academy for Academics and Arts PTA (AAA PTA) has received a grant from the Alabama State Council on the Arts. This grant signified that AAA PTA provides programs of artistic quality, serves the needs of the community, and demonstrates high-level administration standards, as well as enhancing education of students at all levels. This year, AAA PTA has partnered with the Alabama Dance Council to host this unique community event.

"The Alabama Dance Council (ADC) is excited to partner with AAA PTA for Dance Africa," says Kerri-Noelle Humphrey, founder of Dance Africa. "Events like this not only build the visibility of dance



but also broaden who gets to do it. We believe all students should have access to high quality, meaningful arts experiences. Dance Africa will certainly provide that."

The grant award will fund the fourth annual Dance Africa festival, an all-day FREE dance festival. We expect our audience will be in the region of 150 students. The event will be held on Saturday, September 20, from 9 a.m.

-3:30 p.m. at 4800 Sparkman Drive, Huntsville, Ala. and is open to students grades 3-8.

The festival will offer West African dance, West African drums, tap, jazz, and hip-hop classes (<https://www.facebook.com/DanceAfricaHuntsville>).

"Our organizations are committed to enriching the lives of all students, but especially those with limited or no access to dance training/education. We want to offer opportunities to watch, meet, and learn from the artists, provide participants with exercise, valuable cultural information, self-discipline and the tools needed for confident self-expression," says Humphrey.



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What Have You Been Missing?

AHA, UAH Offering Teacher Workshops for Alabama History Day

Ready to join Alabama History Day 2026?

The Alabama Humanities Alliance (AHA) is offering a pair of workshops in September to help educators learn how to incorporate Alabama History Day as a learning tool in the classroom.

On **September 12**, AHA is hosting a teacher workshop at the University of Alabama in Huntsville. Attendees will come away with meaningful ways to engage students in history, topic ideas tied to



Alabama's new social studies standards, and rich resources available

in UAH's Archives and Special Collections.

Lunch and professional development hours included. Register

HERE!

On **September 24**, AHA is offering a virtual workshop on how to get started with Alabama History Day. This online workshop will include an in-person follow-up this fall with Montgomery-area teachers.

However, September's virtual session is open to any educators across the state.

The registration link coming soon. In the meantime, simply reach out to Idrissa N. Snider, Ph.D., (isnider@alaba-

mahumanties.org) with any questions.

Alabama History Day is a great opportunity for history and social studies teachers, of course. But it's also a creative, research-based program for any classroom.

History Day works beautifully in English/Language Arts, STEM, gifted, and arts classrooms, as students can choose to share their History Day research as writers, artists, filmmakers, designers, and performers!

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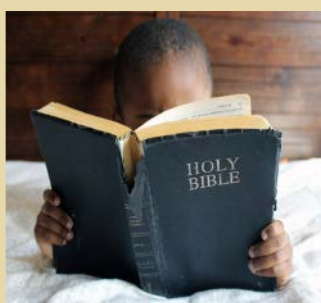
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Twelfth Sunday
after Pentecost



(Track 2, Year C)

First Lesson:

Jeremiah 2:4-13

Psalm 81:1, 10-16

Second Lesson:

Hebrews 13:1-8, 15-16

GOSPEL:

Luke 14:1, 7-14

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Scenes from the 10th Anniversary Gala of the Tennessee Valley

Diversity Leadership Colloquium (DLC)

Saturday, August 23, 2025 - The Jackson Center

Huntsville, Alabama

(Photos by J. Saintjones)



AUNT IRMA MAKES IT PLAIN...

Cultural Mirroring and the New 'Uncle Toms'

Even though Harriet Beecher Stowe's "Uncle Tom" character has been redeemed, there are others, past and present, to take his place. For instance, William Hannibal Thomas (1843-1935) was a Black lawyer, minister and author who wrote *The American Negro* (1901) which negatively portrayed blacks as lazy, immoral and unfit for full citizenship. This book was added to the tools of segregationists and white supremacists to justify Jim Crow.

But what about the many blacks who hurt their own people through their association with numerous nefarious businesses?

For example, a much lesser-discussed reality of the car title loan (and payday loan) industry is that many of these businesses strategically hire frontline staff who look, speak, and present like the very communities being targeted. This isn't accidental; it's part of the business model.

'Cultural Mirroring' as a Predatory Strategy

1. Building Trust Through Familiarity

Many black borrowers are suspicious of mainstream banks, either due to bad past experiences, lack of access, or cultural disconnect.

Lenders hire local staff who share the same race, accent, or neighborhood background as the borrow-

ers.

This gives a veneer of trust and "community legitimacy," softening the perception of risk.

2. Disarming Skepticism

Seeing someone who "looks black like me" behind the counter lowers defenses.

Black borrowers are more likely to sign paperwork without fully grasping the terms because the interaction feels personal rather than transactional.

This can especially affect immigrant, minority, or rural communities, where word-of-mouth and social belonging carry weight.

3. Psychological Manipulation

Black borrowers often may feel less embarrassed or judged when speaking to someone who mirrors their cultural background.

Lenders use that comfort to nudge people into loans they can't realistically repay.

This is a form of predatory empathy—offering the illusion of understanding while pushing exploitative products.

4. Community Embedding

Storefronts are often located in working-class or primarily black neighborhoods, reinforcing the sense that these loans are a "normal" financial option.

Black staff may participate in local events, churches, or schools, further embedding the

company into the community fabric.

This positioning blurs the line between neighborly help and corporate exploitation.

The Real Low-down

This highlights how predation isn't just financial, but social and cultural.

By weaponizing identity and familiarity, lenders mask the exploitative nature of their product and pull in blacks as key players in exploiting their own people.

Sometimes, this creates a cycle where people feel less empowered to challenge or question the terms — "if my neighbor works here, it must be okay."

Even Bigger Picture

This evil tactic isn't unique to title loans:

Payday lenders, MLM schemes, and even subprime mortgage brokers have historically used the same approach.

In all cases, representation is co-opted, not to empower the community, but to make exploitation more effective.

Bottom Line

Car title lenders don't just trap borrowers with high interest and repossession risk — they often engineer social trust by

loading their shops with employees who look and sound like the black borrowers. This cultural mirroring disguises exploitation as accessibility, making the loans feel less dangerous than they are.

Car title loans are the modern inheritors of a long tradition of predatory finance: when mainstream systems deny fair credit, marginalized communities get "offered"

exploitative credit instead. The use of staff who "look

like" the borrowers is a deliberate tactic that echoes earlier forms of predatory lending — a mask of cultural familiarity disguising systemic extraction.

-TVW/ChatGPT



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Millennials Will Spend Nearly \$400 on Back-to-School

(BPT) - With pencils sharpened and backpacks zipped, American families head back to school facing rising prices. New Empower research finds that 50% of Americans say back-to-school shopping is more expensive this year due to inflation and 31% report feeling stressed about these expenses.

Stress hits hardest for younger generations

Nearly 1 in 3 Americans (31%) report feeling stressed about back-to-school expenses this year, according to new research from Empower. That number climbs sharply among Millennials and Gen Z, where nearly half (43%) say the season comes with financial anxiety.

* Nearly 4 in 10 (39%) cite tariffs as a factor making supplies more expensive.

* Swiping smart: How families are paying for back-to-school

More than a third of respondents report they're spending more this year than last year (35%). Americans say they are spending \$188 on back-to-school supplies this season, with younger generations spending the bulk:

- * Millennials: \$394
- * Gen Z: \$276
- * Gen X: \$178
- * Boomers: \$34

To fund these costs, families are turning to a mix of payment strategies:

- * 37% use debit cards or checking accounts
- * 23% rely on credit cards

- * 15% dip into personal savings
- * 7% turn to friends or family
- * 5% opt for buy now, pay later (BNPL) options

One in 5 Millennials say they use BNPL to pay for back-to-school costs (19%).

Early shoppers

Many are getting a head start: 34% of Americans shop for back-to-school items earlier than they used to in order to spread out costs over time (42% Gen Z, 45% Millennials). Nearly 1 in 5 shop in July (16%), with 22% continuing into August.

A third of Americans (34%) have set aside specific savings for back-to-school expenses, a habit more common among younger generations (46% Gen Z; 48% Millennials).

Cutting back to gear up

To make room in their budgets, Americans - especially younger ones - are trimming elsewhere:

- * 42% of Millennials are cutting back in other areas to afford school expenses
- * 51% of Americans say even small purchases now feel like big decisions

What's in the bag?

Back-to-school spending isn't just about notebooks and pencils anymore. Here's where the dollars are going:

- * School supplies (notebooks, backpacks, etc.): 42%
- * Clothing and shoes: 41%

- * Technology: 20%
- * Transportation (bus passes, gas): 17%
- * Extracurriculars (sports, clubs): 13%
- * Childcare/afterschool programs: 7%

Deals, discounts and digital help

In a world where every dollar counts, 74% of shoppers say price and discounts top their decision-making list, followed by quality (56%), brand (30%) and loyalty rewards (26%). More than 4 in 10 (43%) Americans say they wait for a sale or discount before purchasing - especially Gen Z (54%) and Millennials (52%).

Tech-savvy shoppers are even turning to artificial intelligence:

- * 30% of Millennials have used AI to track down the best deals
- * 27% have used AI to build their school shopping lists

Visit The Currency™ to read Empower's full research report, "The Backpack Economy."

Methodology:

Empower's "Backpack Economy" study is based on online survey responses from 2,201 Americans ages 18+ fielded by a third-party panel provider from June 29 - 31, 2025. The survey is weighted to be nationally representative of U.S. adults.

DLC Hits Rebrand Mode

For a decade, the Tennessee Valley Diversity Leadership Colloquium (DLC) has developed leaders from across Huntsville/Madison County, helping them create change in government, business, education, and nonprofits.

The program was created to give people access to networks and mentors that were not traditionally available to the broader community.

DLC evolved to connect both new and experienced



leaders with subject matter experts, scholars, and business professionals who share the latest research and best practices in leadership development.

With the rebranding

and a renewed focus to better serve our growing community and its leaders, the next cohort will resume in Spring 2026.

Whether you've supported us for years or are just learning about our mission, DLC is vital for developing Huntsville's next generation of leaders," said Dr. Edwan L. O'Neal, DLC executive director. "Let's build a stronger, more unified community—one leader at a time."

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