

The Valley Weekly

"Brave men do not gather by thousands to torture and murder a single individual, so gagged and bound he cannot make even feeble resistance or defense."

- Ida B. Wells Barnett

FREE

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Friday, September 14, 2018



KEEPING SCORE: Several contributors joined Alabama A&M University President Andrew Hugine, Jr. (c), at the ribbon-cutting ceremony chronicling a new \$1 million scoreboard at Louis Crews Stadium on Saturday, September 8, prior to the gridiron contest against the University of North Alabama Lions. Pictured (l-r, front row) are: Clarene Teague Johnson, Freeman Holifield, Ronald McIntosh, First Lady Abbiegail Hugine, President Hugine, Miranda Bouldin-Frost, SGA President Aayana Ingram, Athletics Director Bryan Hicks, and Trustees Jeanette Jones, Ginger Harper and Chris Robinson. (Photo by Jerome Saintjones)

Valley Conservatory Hosts Festival

The Valley Conservatory will hold its Early Music Festival on Sunday, September 16, at 4 p.m. at St. Mary of the Visitation Catholic Church, located at 222 Jefferson Street, North in Downtown Huntsville.

The free concert will feature the Valley Conservatory Early Music (VCEM) Festival Artists.

The Conservatory is

continuing to celebrate its 20th anniversary throughout the remainder of 2018.

To observe Valley

Conservatory programs, visit 5650 Sanderson Street, Huntsville, Ala. (35805), call (256) 534-3131.

The Valley Weekly

INSIDE THIS ISSUE!

Spotlight on Elders:

Mrs. Mary E. Wiggins Lane, Page 2

From the Editor, Page 3

Called 2 Preach, Page 6

Valley Events, Page 6

Extension Specialist Honored, Page 7

Tax Savings for Retirees, Page 8

TOWN HALL MEETING

Rep. Laura Hall, Dist. 19

Rep. Anthony Daniels, Dist. 53

Guest Speaker: Jeremy Blair

Wellstone CEO

Thursday, September 20

6-8 p.m.

Huntsville-Madison Public

Library Auditorium

915 Monroe Street

Huntsville, Ala.

Research by Local Education Administrator Sets New Record for Sought-After Downloads

Dr. Harry Hobbs' dissertation on "Millennials in the Workplace: Gaining Their Long-term Employment in News Media Firms in North Alabama" is the most downloaded dissertation in the history of the Florida Tech dissertation repository library.

His research, entitled "A Qualitative Study of Millennials in the Workplace: Gaining their Long-term

Employment in News Media Firms in North Alabama" has been requested over 10,700 times since its publication in May 2017.

This qualitative phenomenological study was conducted to understand why millennials are not remaining long-term in news media firms located in North Alabama.

Long-term is defined as three or more years of

employment in the news media firm where they are currently employed.

Hobbs found that there is a lack of understanding as to why millennial generation employees in North Alabama news media firms, on average, fail to remain employed long-term.

As of March 2015, millennials are the largest working generational co-

hort in the U.S. workforce. The baby boomer generation is retiring in large numbers, and there are not enough generation X members in the workforce to fill their vacant positions.

Businesses will have to rely on recruiting, developing, and retaining millennial generation employees long-term to fill these vacancies and remain viable. Key factors to attracting,

recruiting, onboarding, motivating, managing, developing, and retaining millennial employees in the news media firms of North Alabama will be explored.

Dr. Hobbs is the current site director for Florida Institute of Technology's Huntsville Campus.



Washington in One Minute



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

1. The House and Senate were in session this week, but did not convene until Wednesday due to the observance of the Rosh Hashanah holiday, which ended Tuesday evening. Last Friday, House and Senate conferees reportedly came to an agreement on

the final version of the FY2019 Energy & Water/Legislative Branch/Military Construction & Veterans Affairs Minibus Appropriations bill, which was likely to be taken up by the House and Senate this week, although the approach of Hurricane Florence—expected to impact travel in the Washington area starting on Thursday—may shorten Congress'

work week.

2. President and Mrs. Trump traveled to Shanksville, Pa., for a Flight 93/September 11 memorial service. On Thursday, he traveled to Cape Girardeau, Mo., for a campaign rally. On Friday, he traveled to Jackson, Miss., for a campaign rally.

3. Last Friday aboard Air Force One, President Trump told reporters that long-threatened tariffs against \$200 billion worth of Chinese imports would go into effect very soon and that tariffs on another \$267 billion are ready to go if necessary. Last year, the U.S. imported \$505 billion in goods from China, according to Business Insider.

4. On Friday, the U.S. Department of Labor announced

that U.S. job growth accelerated in August and wages garnered their largest annual increase in 9 years, leading many observers to expect that the Federal Reserve will raise interest rates for the 3rd time this year, when it meets on September 25-26.

5. According to NBC News, House Speaker Paul Ryan (R-WI) said last Thursday during his weekly press conference that the House will address the possible return of congressional project earmarks after the November mid-term elections. According to the report, one idea is to require a two-step process for earmarks which would have to be authorized and then appropriated to prevent "last-minute" insertions of pet projects for special interests. On Thursday, the House Rules Committee will hold its annual hearing for Members of Congress to testify on improvements to the House Rules for the 116th

Congress, which begins in January 2019.

6. House Republicans plan another legislative assault on Obamacare as the campaign for congressional midterm elections heats up. Lawmakers will now debate a measure that would suspend until January the requirement that companies with more than 50 employees sponsor health-insurance plans for their workers. The bill, H.R. 3798, would narrow the number of workers these companies must ensure by raising the minimum time employees must work to become eligible for coverage to 40 hours a week from 30 hours.

7. Another Republican campaign messaging bill, known as Tax Reform 2.0, is set to be marked up this week by the House Ways and Means Committee. The proposal would make permanent the individual tax-rate reductions contained in the 2017 tax law

that are mostly set to expire after 2025. It would also make permanent the \$10,000 cap on state and local tax deductions, a proposal that has been problematic for Republicans representing districts with high property taxes in states like New York and New Jersey.

8. The Congressional Black Caucus Foundation, Inc., will hold its 48th Annual Legislative Conference in Washington, D.C., on September 12-16. More than 10,000 people are expected to attend 100 public policy forums, a national town hall, networking sessions, procurement fair, prayer breakfast, and award dinner.

Hamm Consulting Group
400 North Capitol Street, NW
Suite 585

Washington D.C. 20001
T: 202-596-8384
rhamm@hammconsulting.com
www.hammconsulting.com

Champion Game Plan for Life

by Preston Brown

In Matthew 19:27, Peter answered Jesus, saying, "We have left everything to follow you! What then will there be for us?"

One of the new Nike advertisements that is out features Colin Kaepernick. And the ad reads, "Believe in something even if it means losing everything." Remember, Colin Kaepernick is the ex-NFL quarterback that took a knee at the beginning of the game while the National Anthem was being played. When this happened many people viewed his gesture as being disrespectful to our nation's flag, as well as those who served in the military. Now many of us know that he was protesting "social injustices" that have been going on in our country. He was not being disrespectful to the flag or to people who served in the military. But that's not what's important here. You see it doesn't matter who's side you are on, Mr. Kaepernick was

willing to pay the cost for something that he believed in even though it cost him his job, as well as his career. You see in life, there will be cost and rewards for everything that we do.

Now as we look at this scripture we read that the disciples were willing to lose everything for something that they believed in. All of them had left their homes, their jobs and their families to follow Jesus. But they still wanted to know "what was in it for them". However, Jesus was trying to get them to see that there is something greater than this world has to offer. He was trying to get them to see that there was something greater than "what's in it for me". Because sometimes we can't see pass this world that we live in. A world full of politics, egos, wealth, possessions and compromise.

I applaud Colin Kaepernick for his courage and standing for something that he believed in enough to lose it all. I applaud Nike, the

company, for doing the right thing and not worrying about how much money that they will lose. When I read this story about Nike making Mr. Kaepernick one of the faces of their "Just Do It" ads, it made me feel good about people. Because there are still people in the world today that are compelled to do the right thing. It also made me realize that there is hope for a nation that seems to be all wrapped up in material possessions. Remember, Mark 8:36 says: "What good is it for someone to gain the whole world, yet forfeit their soul ... Stay encouraged my brothers and sisters.

Make sure you get your copy of my book, "A Champion Game Plan For Life," at amazon.com or Barnes and Noble.

God bless you .



Spotlight on Our Elders ... Featuring

Mrs. Mary E. Wiggins Lane

Mrs. Mary E. Wiggins Lane was born on August 10, 1924, the daughter of Robert and Lillie Mae Moore Wiggins. A native of Limestone County, Alabama, she was reared in the Monrovia community. After her parents moved to Madison County, she focused on the value of education and diligently pursued it with studies at Union School, where one teacher taught several grades, and Councill Training School. At Councill Training School, she received the "Best Cook Award" and attended classes with the late Dr. John Cashin and Thomas Hereford, and Mr. James Gurlley—her friends for a lifetime. She graduated from Councill Training High School in 1945 and enrolled at Alabama A&M University.

After completing her freshman year, she taught at the Union School. Many suitors came calling during those

days, but only one won her heart. His advantage was having the ability to ride a bicycle, being a World War II Navy man, and owning a bright red 1940 Dodge truck, complete with an old dog named "Red." On October 13, 1946, the two were married on the front porch of her mother's home with many family and community friends attending.

Like so many women of the time, Mrs. Lane was gifted in a number of areas, including farming, gardening, fishing, cooking, baking, sewing and hairdressing.

As the Pastor's wife, Mrs. Lane participated in all church-sponsored activities,

including picnics, outreach activities, museum trips, youth-sponsored field trips, nursing home visits and much more. Not only has she tirelessly supported her husband in his role as Pastor of Taylor's Chapel Primitive Baptist Church, but she simultaneously fulfilled the role of

loving mother to their five children, enjoying countless birthdays, achievements, family celebrations and reunions, as well as lingering memories of grandchildren.

On August 9, 2014, numerous family members and friends gathered at The Ledges in Huntsville, Alabama, to celebrate Mrs. Lanes 90th birthday.



The Valley Weekly

Publisher

The Valley Weekly, LLC

Editor-in-Chief

Dorothy W. Huston, Ph.D.

Editorial Consultant/ Senior Editor

Jerome Saintjones, Ed.S.

Editorial Assistants

Linda Burruss
Phyllis Chunn
Gary T. Whitley, Jr.

Advertising Associate

Phyllis Chunn

Writer/Sales/Photography

Reginald D. Allen

- Contributing Editors -

Reginald D. Allen
Lamar A. Braxton, Jr.
Minister Preston Brown
Ron Hamm
David Herron
Pastor Michael D. Rice
Melissa Wilson-Seloma

Website Administrator

Calvin Farier

Mailing Address:

The Valley Weekly
415A Church Street - Suite 100
Huntsville, AL 35801
(256) 651-9028

www.valleyweeklyllc.com

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The Valley Weekly

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From the Editor

AMIE Meets in Huntsville!

Advancing Minorities' Interest in Engineering (AMIE) held its 25th Anniversary and Annual Conference in Huntsville at the Westin Hotel on September 4-7, 2018. In addition to the 25th Anniversary celebration, attendees had the opportunity to participate in workshops, seminars and roundtable discussions with prominent speakers and presenters. The theme for the conference was "The Power of Partnerships: Celebrating the Past, Transforming the Present and Innovating for the Future." Approximately 200 engineers, STEM professionals and diversity leaders from around the United States participated from colleges, universities, corporate, federal and state agencies.

The Council of Engineering Deans of Historically Black Colleges and Universities (HBCUs) met on Friday morning to develop strategies aimed at increasing diversity in the engineering workforce. The Council is comprised of Deans of Engineering at the HBCUs with American Board for Engineering and Technology (ABET) accredited programs. Alabama A&M University and Dr. Chance Glenn, its dean of the College of Engineering, Technology and Physical Sciences, were the official hosts for the meeting.

Both Huntsville and AAMU were perfect for such a meeting. Huntsville, an international hub of technology and innovation, has the right mix of government, industry and colleges and universities to increase diversity in the engineering workforce. If it can't be accomplished in a city like ours, it is unlikely that it will happen anywhere. Similarly, AAMU is home of the State of Alabama's first bachelor's program in computer science. Long accredited by ABET, the computer science program opens doors for many University's graduates to enter the local, state and national technical workforce.

During my tenure as Vice President for Research and Development, we partnered with our faculty, staff, alumni, business and industry to earn ABET accreditation for the other programs, including civil, electrical and mechanical engineering. The late Dr. Arthur J. Bond provided the leadership for the ABET accreditation process, along with the construction of the state-of-the-art building to house the programs, during his tenure as dean of the then School of Engineering and Technology. Today, the building bears the name of Dr. Arthur Bond. History will record that Bond was recruited and employed to secure ABET's accreditation for the School of Engineering and Technology at AAMU; a mandate he fulfilled. A three-time engineering graduate of Purdue University, Bond is recognized as one of the founders of the National Society of Black Engineers (NSBE) while a student there. Few of our epithets will include such accomplishments.

With that said, congratulations, AMIE, on 25 years of advancing diversity through partnerships with academia, corporate America and government. "Thank you," Huntsville, for welcoming our partners. And, God bless AAMU for the historic and continuing impact it makes in advancing diversity in engineering, technology, mathematics and science. The conference created a wonderful platform for minority students to see and be inspired by minority technology leaders in academia, business and industry.

I did not know a minority engineer as a youth. Sometimes I wonder--had I known and experienced a different world--just what the limits would be. Today, I work in a space where I have the opportunity to engage with diverse professionals of various races, ethnicities, genders, cultures, and beliefs. Such experiences enhance my appreciation for differences and provide me with the signal opportunity to embrace, share and work with some of the least and some of the greatest!

How blessed I am! Until next week ...



Dorothy

OUC Sponsors Women's Equality Day

Oakwood University Church Family Life Center

August 26, 2018



Dr. Jessie Godley-Bradley



August 26, 2018, marked the 98th anniversary of women in the United States winning the right to vote. However, the significance of the women's suffrage campaign has been mostly ignored in the telling of American history. The women remembered offer inspiring stories that provide a better understanding of American history. Dr. Jessie Godley-Bradley (left) gave the occasion.

RFCU Opens October with Fraud Summit



Get answers, learn how to stay safe at the Fraud Summit set for Monday, Oct. 1

Get answers to questions about financial fraud and how to protect yourself from scammers during a Fraud Summit, set for Oct. 1, 2018, at 3 p.m., at The Atrium, on the Wynn Drive campus of Redstone Federal

Credit Union.

Financial fraud is on the rise. Area credit unions are joining together to keep members' safe from criminals aimed at stealing members' money.

Presenters will attend from these agencies: local law enforcement, FBI, Federal Trade Commission, Securities Exchange Commission, Better Business Bureau, US Postal Inspection Services, and area credit unions.

For more information, contact Patricia Lloyd at 256-722-3735.



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Nelms Memorial Funeral Home

N. Ala. Center for Educational Excellence

Oakwood University Post Office

Regency Retirement Village

Rocket City Barber Shop

Sam and Greg's Pizza

Sav-A-Lot

Sneed's Cleaners

Starbucks (Governors Drive, N. Parkway at

Mastin Lake Road/University Drive)

Union Chapel Missionary Baptist Church

Alabamian Featured at Music Festival

Gospel musician Aaron Freeman was a featured entertainer at the inaugural iPush Foodie and Music Festival, a multicultural throng of art, live music and local cuisine, in the Ensley Live Entertainment District on Sept. 2

The up-and-coming musician performed his breakout single, "Moving Single," alongside Gospel veteran Courtney Franklin.

A minister of music for 15 years, Freeman is making great strides in the secular and gospel industries working with notable performers Alicia Keys, Shea Norman and Eddie James as a producer.

This July, the Alabama native signed with Blu Music, a distribution of Entertainment One. Freeman is represented by CJ Entertainment, a management agency based in Huntsville, Ala.

The Birmingham per-



formance was one of three dates on his regional "Moving Forward" press junket tour, which closes out in Nashville, Sept. 22.

The 21+ event featured additional performances from Rocki, Joell Regal, Cereus, Pat Jamar, Dean Priest, and "American Idol" contestant Dominique Posey on the festival's main stage.

After a day of food, music and shopping, the event shifted gears, closing the night out with a dance-heavy move and groove session.

For one night, the small Birmingham district was transformed into a block party complete with a wide array of black-owned eateries and afrocentric shops.

by Reggie Allen



DLC's in Session! The tenth cohort of the Tennessee Valley Diversity Leadership Colloquium is now in session. The first of the eight sessions was held Tuesday, September 4. DLC offers aspiring and experienced leaders opportunities to benefit from qualified and seasoned trainers, scholars, and business professionals, who share and discuss research and best practices regarding attainment of excellence through diversity. DLC is designed for individuals interested in gaining access to networks, mentors, and sponsors that have traditionally not been available to diverse members of the broader community.

Valley Deaths

- Nelms Memorial Funeral Home -

Funeral service for DEACON WILLARD D. MCCARVER (b. 1947) was held Tuesday, September 11, at New Life Christian Praise and Worship Center (3815 Oakwood Avenue - Huntsville, Ala.) with Pastor G. Calvin Boone officiating

Funeral service for MS. JUDY TONEY RICE of Chattanooga, Tenn., was held Saturday, September 8, at the Springhill United Methodist Church (1605 Zierdt Road - Madison, Ala.).

Funeral service for MRS. DOROTHY ("DOLL") LOUISE POLLARD (b. 1925) was held Saturday, September 8, at First Missionary Baptist Church (1103 Sterling Blvd - Sheffield, Ala.).

Memorial service for DR. GAIL EZELL of Wilmington, N.C., and formerly of Huntsville, AL was held Saturday, September 1, at Little Indian Creek Primitive Baptist Church (884 Indian Creek Road - Huntsville, Ala.) with Elder Dr. Jerry Crutcher officiating.

- Royal Funeral Home -

Funeral service for MR. O.C. BURRUSS, JR., (b. 1947) will be at 11:00 a.m., Saturday, September 15, at Madkins Chapel Cumberland Presbyterian Church in America (2304 Oakwood Road N.W., Huntsville, Ala.) with Reverend Harrison Burruss officiating.

Funeral service for MR. JEREMIAH TIBBS (b. 1928) will be at 1 p.m., Saturday, September 15, at the Blackburn Chapel Cumberland Presbyterian Church in America (507 Plummer Road, Huntsville, Ala.) with Minister Cynthia Binford officiating.

Funeral service for MRS. ANNIE M. FARRAR (b. 1918) was held Saturday, September 8, at the Little Elk Missionary Baptist Church (4692 Snake Road, Athens, Ala.) with Pastor Eugene English officiating.

Funeral service for REV. JEREMY TAVARES GARDNER (b. 1981) was held Sunday, September 2, at Fresh Winds Christian Fellowship Church (17200 Lucas Ferry Road, Athens, Ala. with Pastor John Jude officiating.

Funeral service for MR. SCOTTY LEE SALES (b. 1965) was held Saturday, September 1, at the Briar Fork Cumberland Presbyterian Church (2105 Winchester Road, Huntsville, Ala.) with Dr. Theodis Acklin officiating.

Funeral service for MR. MARTAVIOUS SHA'QUAN MALONE, B.K.A. "TAY" (b. 1965) was Saturday, September 1, at the Round Island Creek Mission Center (13829 Lucas Ferry Road, Athens, Ala.) with Dr. Clarence Johnson officiating.

- Serenity Funeral Home -

Funeral service for MS. LORETTA LANGFORD (b. 1954) will be announced.

The Valley Weekly Calendar of Events

September 16
Jazz in the Park
Featuring Kim Scott and
T.A.D. of Jazz (Free)
Big Spring Park
6-9 p.m.

September 20
Mental Health Awareness
Town Hall
Sponsors: Reps. Laura
Hall and Anthony Daniels
Huntsville-Madison Coun-
ty Public Library Auditor-
ium, 6-8 p.m.

September 23
Jazz in the Park
Featuring Brian Simpson
and Norris Jones
Big Spring Park
6-9 p.m. (Free)

September 30
Jazz in the Park
Featuring Theo Crocker
Big Spring Park
6-9 p.m. (Free)

October 10
Fall Career Fair
Alabama A&M University
Student Wellness Center
10 a.m.-2 p.m.

October 12-14, 19-21
Fantasy Playhouse
"Lyle the Crocodile"
fantasyplayhouse.com

October 13
Alabama A&M University
Homecoming
AAMU vs. Alcorn State
Host Hotel: Space & Rock-
et Center Marriott

October 21-January 13, 2019
Exhibit
"Louis Comfort Tiffany:
Treasures from the Drie-
haus Museum"
Huth, Boeing, Salmon,
Haws & Chan Galleries
Huntsville Museum of Art
*A celebration of beauty,
Louis Comfort Tiffany:
Treasures from the Drie-
haus Collection features
more than 60 objects,
spanning over 30 years of
Tiffany's prolific career.*

October 27
Magic City Classic Game
AAMU vs. Alabama State
University
Legion Field

Huntsville City Council Meetings

Hunts-
ville City
Council's
regular
meetings
are held
in the



City Council Cham-
bers of the Municipal
Building on the 2nd
and 4th Thursday of
each month at 6 p.m.
Council work sessions
are also held in the
Chambers of the Mu-
nicipal Building on the
1st and 3rd Thursday of
each month at 6 p.m.
For more informa-
tion, call (256) 427-
5011.

Called 2 Preach

by Pastor/Founder Michael D. Rice
Grace Gethsemane Mission Church

Soul Talk!

I grew up watching my maternal grandfather's lips seemingly constantly moving, as if he was talking to himself.

As I recall, he had a weighted look upon his brow and appeared to be in his own world.

Whenever we would visit, we would get our usual hugs and hellos and then that was it, as far as granddaddy was concerned.

Now that I am an adult, I understand that weighted look upon his brow. I understand what possibly he may have been "saying to himself."

His weighted-ness was no doubt partially due to his watch as a pastor. I believe my grandfather was probably engaging in some "soul talk."

What is that?

That's when you go to the word of God and allow its nutrients to nurture your soul. It's when the soul dines at the table of the divine buffet and finds a feast for its famish-ness.

The Psalmist in 116:7 said:

"Be at rest once more."

The language is suggestive. It postulates a time when his soul was at rest, but something happened that took it away.

"Be at rest once more, O my soul, for the Lord has been good to you."

Did you catch that?

It was the contempla-
tion of the goodness of the
Lord that rocked his soul
back to sleep. Soul talk is
an excellent practice.

Try it sometimes.



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BIRTHDAY - September 14 - FREEMAN MBOWE is a Tanzanian politician and businessman. Mbowe has also served as the chairman of CHADEMA - the Party for Democracy and Development.

- BlackinTime.info



Extension Specialist Honored for Excellence

The Alabama Cooperative Extension System's (ACES) Urban Affairs and New Nontraditional Programs unit has announced the winner of a key award.

The ACES unit has recognized Health and Nutrition Specialist, Dr. Andrea Morris, as the winner of the 1890 Extension in Excellence Award in the area of Family and Consumer Sciences.

Dr. Morris received the award from the Association of Extension Administrators during the recent annual Southern Region Program Leadership Network Meeting in Orlando, Fla.

Winning the regional 1890 Excellence in Extension Award makes Dr. Morris eligible to win the national Excellence in Extension award, which is presented annually to Extension professionals for visionary leadership, excellent programming, and for making a positive impact on their community.

Dr. Morris demonstrates her commitment to health and nutrition by providing leadership for two Alabama Extension programs: the Urban Supplemental Nutrition Assistance Program-Education (Urban SNAP-Ed) and the Urban Expanded Food and Nutri-

tion Education Program (UEFNEP).

These programs not only educate consumers about selecting and eating nutritious foods, but they also inform about chronic disease prevention, the importance of regular physical activity, and how to adopt food safety techniques to reduce foodborne illnesses.

Earlier this year, Dr. Morris was also appointed to serve on the national SNAP-Ed Development Team as the 1890 representative in the Southern region for the next three years.

Previous 1890 Extension

in Excellence Award winners representing Alabama A&M University include the following: Dr. Karnita Garner, who received the distinction in 2016; Kimberley Neloms, 2015; Roger Richardson, 2013; and Maria Leite-Browning, Edna Coleman, Julio Correa, Kevin Crenshaw, and Robert Spencer in 2012.



Dr. Morris with 1890 Administrator Allen Malone

For more information about the 1890 Extension in Excellence Award or Urban SNAP-ED or UEFNEP

efforts in Alabama, please contact Dr. Morris at (256) 372-8082 or e-mail morr-
rian@aces.edu.

Sensible Tax-Saving Strategies for Retirees-to-Be

(BPT) - Individuals who rushed to prepay property taxes after the passage of the Tax Cuts and Jobs Act may have saved some money in 2018, but that's pennies compared to the long-term tax savings taxpayers should take advantage of before the TCJA's individual tax provisions are also expected to expire in 2026, according to Robert Fishbein, vice president and corporate counsel at Prudential Financial.

Also expected to expire in 2026? According to trustees for Social Security, that's when Medicare's main trust fund will run out of money. Three outside-the-box strategies could make an enormous difference in your retirement readiness. The sooner you start, the more you may save.

Fund an HSA for Retirement Health Care. Estimates suggest even a healthy 65-year-old couple will need at least \$275,000 to cover retirement health care costs. A Health Savings Account, or HSA, provides a way to save that money without paying

a dime in taxes. An HSA account is available to individuals enrolled in a high deductible health insurance plan.

First, these individuals can fund their HSA through a tax-deductible contribution or pre-tax payroll deduction. Second, any interest and investment gains are tax-free. Finally, the funds can be withdrawn tax-free to pay for qualified medical expenses—a triple tax advantage over a traditional savings account.

The best part? There is no requirement to use HSA funds in the year of contribution, which means funds can grow on a tax-favored basis for future health care expense needs.

For 2018, family contribution limits are \$6,900, or \$7,900 if you are 55 or older, and those amounts are indexed for inflation in future years. If you start contributing the maximum even as late as age 55, and earn 3 percent per year, you could have more than \$90,000 to pay for your retirement health care by age 65. If you start contribut-

ing the maximum as early as age 40, you could have saved almost \$270,000.

If you don't use HSA funds in full before you die, excess funds are subject to income tax, but will be otherwise available for your heirs.

Consider a Roth IRA Conversion. The typical dogma says that converting an IRA or traditional 401(k) to a Roth IRA does not make sense if you expect your tax rate in retirement to be lower than at the time of conversion. However, lesser known benefits of a Roth IRA may make it worthwhile to have at least part of your retirement assets in Roth IRA form.

Start with no required minimum distributions. With a Roth you aren't forced to draw down your funds once you attain age 70½ and can continue to benefit from the tax-free growth, thereby maximizing the after-tax funds eventually available for you or your heirs.

Another significant benefit of a Roth IRA or Roth 401(k) is tax diversification. For

example, you may choose to take taxable distributions up to a certain amount and then tax-free distributions to avoid a higher income tax bracket.

If you are a high-income taxpayer, Roth IRA distributions are not considered income when determining thresholds for increased Medicare premium charges or the 3.8 percent income tax surcharge on investment gain. If your income is more modest, Roth IRA distributions are not considered income when determining whether you are subject to income tax on Social Security benefits.

If anything, a conversion is more attractive now since you have an opportunity to convert and pay income tax with marginal rates that are generally lower than under prior law. Since individual tax law changes are temporary and tax rates will revert to the former higher amounts starting in 2026, you have an eight-year window to benefit from lower rates.

Make "Backdoor" Roth IRA Contributions. The tax law



prescribes income limits so high-income individuals may not make a direct contribution to a Roth IRA. However, there are no income limits on converting traditional IRA funds to a Roth IRA.

Any person under age 70.5 who has earned income by year-end can make an IRA contribution. While income limits may prevent you from making a pre-tax contribution, you can make this contribution even if you have fully funded a 401(k) or another employer plan.

Once you have made your contribution to a traditional

IRA, simply convert that amount to your Roth IRA. As long as this is your only traditional IRA and you have made an after-tax contribution, then an immediate conversion will have converted a tax-deferred asset into a potentially tax-free asset. If you have multiple IRAs, the IRAs are aggregated to determine how much is taxable upon conversion.

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JAMES F SMITH & ASSOCIATES
256-852-7310

415 CHURCH ST NW BUILDING B
HUNTSVILLE
jamesfsmith@allstate.com



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2018 Alabama A&M University Bulldog Football

Date	Opponent	Site	Venue	Time
Sept. 1	Miles College	HOME	Louis Crews Stadium (Crews Classic)	TBA
Sept. 8	University of North Alabama	HOME	Louis Crews Stadium	TBA
Sept. 15	U. of Cincinnati	AWAY	Cincinnati, Ohio	TBA
Sept. 22	Southern University	Neutral	Mobile, Ala. (Gulf Coast Challenge)	TBA
Sept. 29	Jackson State University	AWAY	Jackson, Miss.	TBA
Oct. 6	Texas Southern University	AWAY	Houston, Tex.	TBA
Oct. 13	Alcorn State University	HOME	Louis Crews Stadium (HOMECOMING)	TBA
Oct. 20		OPEN		
Oct. 27	Alabama State University	Neutral	Birmingham, Ala. (Magic City Classic)	TBA
Nov. 3	U. of Ark. Pine Bluff	AWAY	Pine Bluff, Ark.	TBA
Nov. 10	Grambling State University	HOME	Louis Crews Stadium	TBA
Nov. 17	Mississippi Valley St. U.	AWAY	Itta Bena, Miss.	TBA

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For *The View* event details and tickets, visit burrittonthemountain.com/

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600 Madison Street, SE - Suite B
Huntsville, AL 35801
Bus: 256.539.2014
marshallengland@marshallengland.com

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