# Why Adults Should Prioritize Vaccine, p. 7





Landing Business PPP Loans, p. 8

Friday February 5, 2021

Vol. 7, No. 21 Valley Weeklyllc.com



# BLACK HISTORY MONTH

# **Sorority Presence Impressive at HBCUs**

The leadership at some of the nation's foremost historically black colleges and universities (HBCUs) is in the hands of women affiliated with a sorority known for positive transition.

Members of Alpha Kappa Alpha Sorority, Inc., are no strangers to the leadership helm and many of the nation's 100 black colleges can attest to that fact.

While several sorors are heading predominately wihte institutions of higher learning, here is a listing of AKA presidents among HBCUs, with their schools of matriculation in parentheses.



Prairie View A&M University

The stellar list includes: Dr. Glenda Glover, president of Tennessee State University (graduate of TSU, Clark Atlanta)

Dr. Ruth J. Simmons, president of Prairie View A&M University (graduate of Dillard)

Dr. Cynthia Warrick, president of Stillman College (graduate of Howard)

Dr. Jerald Jones Woolfolk, president of Lincoln University of Missouri (graduate of Jackson State)

Dr. Brenda A. Allen, president of Lincoln University of Pennsylvania (graduate of Lincoln)

Dr. Adrena Williams Loston, president of St. Philip's College (graduate of Alcorn State)

Dr. Carmen J. Walters, president of Tougaloo College (graduate of Southern, Xavier)

Dr. Nicole Pride, president of West Virginia State University (graduate of N.C. State)

Dr. Vernell Bennett-Fairs, president of LeMoyne-Owen College (graduate of Fisk).



# Vaccine Doses in Huntsville Scheduled for Increase

Huntsville Hospital was scheduled to begin expanding its vaccination program significantly last week.

The expansion was set to increase to seven days a week, starting with the weekend of January 30-31 at its COVID-19 vaccination clinic in John Hunt Park.

The new schedule will allow the hospital to vaccinate an additional 1,000 people per week. At press time, Alabama remains in Phase 1b of the vaccination plan, focusing on residents 75 years and older.

To register for the vaccine, persons should visit the Huntsville Hospital website (https://www.huntsvillehospital.org/community-events/news-publications/item/covid19-vaccination-for-people-75-years-and-older) or contact the Madison County Health Department.

# Huntsville Joins List of Top 20 U.S. Tech Hubs

The Rocket City is one of the hottest locations for tech talent, according to John Boitnott of Entrepreneur.com. Boitnott noted that the national shift to remote work has led several talented technology professionals to reassess staying in bigger tech hubs such as Silicon Valley. Regional tech hubs are the new stars in the bold new virtual world, suggests Boitnott.

Here are the Top 20 technolgy hubs in the United States:

- 1. Boise, Idaho
- 2. Reno, Nevado
- 3. Portland, Ore.
- 4. Bend, Ore.
- 5. Spokane, Wash.
- 6. Las Vegas, Nev.
- 7. Phoenix, Ariz.
- 8. San Diego, Calif.
- 9. Kansas City, Mo.
- 10. Omaha, Neb.
- 11. Dallas-Ft. Worth, Texas
- 12. San Antonio, Texas
- 13. Minneapolis, Minn.
- 14. Pittsburgh, Pa.
- 15. Miami, Fla.
- 16. Atlanta, Ga.
- 17. Raleigh, N.C.
- 18. HUNTSVILLE, Ala.
- 19. Tampa, Fla.
- 20. Nashville, Tenn.

# **UAH Business College MS-IS Ranked 26th**

The University of Alabama in Huntsville (UAH) announced that the UAH College of Business master's program in information systems has been ranked No. 26 in the nation by *U.S. News & World Report.* 

"I would like to recognize and thank our faculty for doing such an outstanding job with our information systems graduate program," said the Dean of the College of Business, Dr. Jason Greene. "They have championed this online program and ensured that each and every course was designed specifically for online learning. I am grateful that we are able to provide our students with a high-quality program

that provides flexibility as they become leaders and subject matter experts within their information systems careers."

UAH graduates in information systems are readily positioned to take advantage of one of the fastest-growing career fields in the country. - UAH.edu

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# "Nullifying the Nouns"



Galatians 1:4,10; Exodus 33:15; Acts 20:22-24

We learned in school that the definition of a noun was people, places, and things. These and other "parts of speech" were drilled into our consciousness so that our speaking and writing would be succinctly and syntactically correct.

Life has taught me that

if I am not careful, I can get caught up in people, places, and things (nouns). persuade and please men Just as knowing the parts of (Galatians 1:10). speech keeps our gram-When it comes to places, mar flowing, knowing how to navigate around *nouns* 

adopting Moses' mantra is helpful. He had a holy desperation for God's Presence. On one occasion Moses said this to God; "If You do not personally go with us, do not make us leave this place." In his departure from me). Paul was determined

liverance kept Paul from being tethered to seeking to

> the Ephesian elders, Paul said to them, "None of these things move me (influence

to live a purpose-driven life. To him life was not worth living otherwise. That is how to *nullify the nouns*.



Spotlight on Our Elders ... Featuring

# Mr. Bob Petty

Mr. Bob Petty has served in some capacity as an education professional for nearly 50 years, utilizing his extensive experience in teaching, training and supervision in various settings to impact the lives of hundreds of young men and women.

Petty earned the Bachelor of Science degree in engineering technology and the M.Ed. degree in industrial technology education from historic Alabama A&M University. He went on to pursue additional studies at Athens State University, Mississippi State University and Winston-Salem State University (N.C.).

These institutions equipped Petty with a proven ability to teach electricity, electronics and applied physics, as well as to serve as an able supervisor of both students and other teachers.

The educator traces his long length of service back to his nearly 30-year affiliation

with J.F. Drake State Community and Technical College where, from 1972-2000, he ably taught in and ultimately led the Department of Electronics/ Electricity, providing able guidance to instructors, supervising the total operations of the unit, counseling and interviewing students for enrollment, coordinating and spurring job placement for graduating students, serving on boards and committees, and even networking with high schools

and technology centers. From 2000-2010, Petty served as an education service provider for AWS Limited, where he served as a liaison

between the firm and various area colleges, in addition to securing tutoring, transporta-

keep our growth flowing.

Scripture helps us here in

*nullifying the nouns* in our

lives; that is, their influence

upon us. It can be summed

deliverance, desperation, and

determination. Galatians 1:4

*the present age.* This present

lets us know that it is Jesus

who has delivered us from

age consists of all things

that would be a hindrance to our growth. This de-

up in these three words,

tion and housing for international students.

Petty enjoys a continuing affiliation with the Alabama Education Association, the Alabama Vocational Association, J.F.

Drake Education Association, the National Education Association, Alabama VICA Association, and the National VICA Association.

Among his most recent honors are the William Hooper Councill Distinguished Alumni Award from Alabama A&M UniversityAlumni Association, Inc., and the Benjamin Banneker Friends in Planning Award.





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FEBRUARY 5 - HANK AARON - Born in Mobile, Ala., on February 5, 1934, Henry "Hank" Aaron became known as the "Home Run King" for his command of the arena of baseball for 23 seasons for Milwaukee/Atlanta Braves. He died at age 86 in Atlanta, Ga., in 2021. - Wikipedia.org



THE VALLEY WEEKLY

"ROSES AMONG THORNS"

Philippians 4:8 says, "Whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable, if anything is excellent or praiseworthy, think about such things."

Someone once wrote that "Some people complain because God put thorns on roses, while others praise Him for putting roses among thorns."

You know, we are living in a time when, if we are not careful, it has become increasingly easy to see the bad things that are going on in our lives and harder to recognize the good things!

Now, I realize that there

is perhaps a reason for all of this. Consider the fact that we have a pandemic that continues to "rage," we have social and economic unrest, just to name a few things--coupled with living in a country where so many things separate us and cause us to be "bitter" and not better.

For example, we are separated by our race, by our political stance, by our social status. The list could go on and on and now we are separated by those who wear masks in public and those who don't.

It's enough to make you crazy and ask yourself the question, When will it all end? But the answer is this, It doesn't end.



However, there is hope. Our hope is in Jesus. Our hope is in our ability to ask Jesus to change the way we feel about the things that we cannot control.

Our hope is in looking at life the same way that Jesus looks at us, which is through the lens of love and forgiveness. That's when real change will come.

You see, real change only comes through the renewing of our minds. That's why the Apostle Paul was right when he said, "If anything is excellent or praiseworthy, think about such things."

Let's face it, for most of us, it's easier to be bitter, but much harder to be better, because being better requires much more effort on our part.

It's easier to be angry and stay angry than it is to love and forgive one another. But remember, being angry only leads to hate, and you can never "rise above" the thoughts that you have in your heads unless you replace those thoughts with better ones.

My brothers and sisters, my hope for all of us is this: as we experience things that cause us to be bitter, let us view life through the lens of love and forgiveness and remember to "Praise God for Putting Roses among Thorns."

Stay encouraged, my brothers and sisters, and remember to stay safe.

You can purchase a copy of my book, "A CHAMPION GAME PLAN FOR LIFE" at amazon.com

# Want to Do Something Positive?

Participate in a Black History **Month Online Celebration:** 

**HIDDEN PRINCESS:** "The Rebirth of Making Mary" - COVER REVEAL Sign up ...

https://docs.google.com/forms/ d/e/1FAIpQLSddNee90nU7aT 0Ebq7lQXkiXcCbmY3RCAJzZdNDLqQelfSdeQ/viewform

**HIDDEN PRINCESS** Infomercial (Please Watch and Share!!!) https://www.youtube.com/ watch?v=8HqBJs8e-GMM&feature=emb logo

# COVID-19 **Assistance**

### **UNITED WAY** COVID-19

Assistance Fund Donate: www.uwmadisoncounty.org Get Assistance: Call 211

### **SMALL BUSINESSES**

disastercustomerservice@sba.

(800) 659-2955

# COVID-19-**RELATED UNEMPLOYMENT**

Alabama Department of Labor (866) 234-5382 labor.alabama.gov

**MADISON COUNTY HEALTH DEPARTMENT** (256) 539-3711

# **LATEST** COVID-19 **INFORMATION**

Alabama Department of Public Health www.alabamapublichealth.gov

Centers for Disease Control and Prevention cdc.gov

# TAKEOUT/ **DELIVERY RESTAURANTS**

https://hsvchamber.org/ restaurant-deliveriestake-out-food-serviceproviders/

# Faith Initiative Scholarship Available

FAITH Initiative, Incorporated, a 501c3 nonprofit established by Fellowship Presbyterian Church USA,

announces the annual scholarships to be awarded *Spring 2021.* The scholarships are open

to deserving students from the Tennessee Valley who have been accepted to an accredited university or technical school and who demonstrate the potential to become a productive member of the community.

Recipients are not required to be enrolled or accepted in an institution of higher learning in Alabama to receive the scholarships. Applications and requirements have been mailed to

area high school counselors and local churches. Students selected from the

Tennessee Valley will be informed by letter, and the formal an-Scholarships nouncement FOR COLLEGE at the Annual

> Fundraising Event of the organization scheduled for Spring 2021. Due to the current COVID 19, this event may be virtual. Successful applicants are expected to participate.

Scholarship applications may be obtained from FAITH Initiative organization at faithinitiativenonprofit@gmail.com or call 256-714-9399. Applications must be received not later than March 19, 2021.

# www.wjab.org



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THE VALLEY WEEKLY

# VALLEY EVENTS

HAPPENINGS. ACTIVITIES & MORE!

### February 1-28

Black History Month THEME: "The Black Family: Representation, Identity and Diversity"

"The World of Frida"
Celebrating the culture, style,
and persona of visionary
Mexican painter Frida Kahlo
(1907-1954)
Huntsville Museum of Art
300 Church Street
Huntsville, Ala.
(Admission Charged)

### February 9

Gardening for Birds | Nature Academy Huntsville Botanical Garden Huntsville, Ala. 10 a.m.-12 noon

### February 19

Dancing with the President and First Lady Alabama A&M University Virtual Event Access: \$25 & \$10 (Students) Contacts: Dr. Larry McDaniel (larry.mcdaniel@aamu.edu)

### February 21

Essential Workers Appreciation (Last Day)
U.S. Space and Rocket Center
One Tranquility Base
Huntsville, Ala.

### February 22

Christopher Cross 40th Anniversary Tour Von Braun Center Mars Music Hall 700 Monroe Street Huntsville, Ala. 7:30 p.m.

### February 25

Lauren Daigle Christian Music Singer and Songwriter Von Braun Center Propst Arena 700 Monroe Street Huntsville, Ala. - 7:30 p.m.

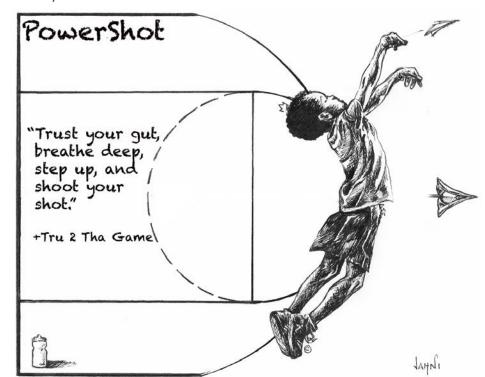
### February 27

"Carnival of the Animals" Huntsville Symphony Orchestra Von Braun Center Mark C. Smith Concert Hall Activities: 9:30 a.m. Performance: 11a.m.-12 noon

AAMU vs. Alcorn State Football - Louis Crews Stadium

### March 4

28th Scholarship Awards Program North Alabama NSBE Professionals Chapter www.NSBE-NorthAlabamaAE.com nsbenorthalabamaae@gmail.



"You can't teach talent. You can't put in what God left out - but you can teach confidence." - Gloria Naylor

\*\*\*\*\*\*\*\*\*\*

# HUNTSVILLE AREA METROPOLITAN PLANNING ORGANIZATION

# **Public Meeting Notice**

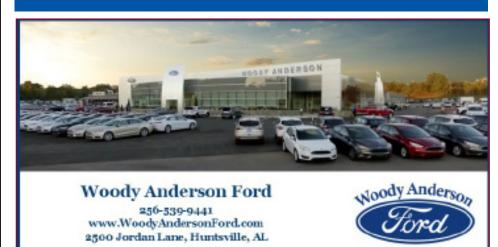
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The Citizens Advisory Committee of the Huntsville Area Metropolitan Planning Organization will meet Monday, February 22, 2021 at 5:00 pm. The Metropolitan Planning Organization Policy Board meets on Wednesday, February 24, 2021 at 4:00 pm. ALL meetings will be held on the 1st floor of Huntsville City Hall located at 308 Fountain Circle, unless otherwise noted on the Huntsville-Area MPO website at <a href="https://www.huntsvillempo.org/">www.huntsvillempo.org</a>. To read the plans up for review at this meeting visit: <a href="http://www.huntsvillempo.org/plans-and-reports/">http://www.huntsvillempo.org/plans-and-reports/</a> For all other information on these meetings visit: <a href="http://www.huntsvillempo.org/about/meetings-and-agendas/">http://www.huntsvillempo.org/about/meetings-and-agendas/</a>



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# Former A&M Prof Writes Children's Books at ASU

Dr. Linda J. M. Holloway spent 17 years teaching at Alabama A&M University in the Psychology and Counseling Program. She currently serves as the program coordinator of master programs in counseling at Alabama State University in Montgomery, Ala. She has been in this position for almost three years.

Dr. Holloway's philosophy on teaching is *Class-room Without Walls*. This is where she teaches her students to engage in active learning where they can apply theoretical concepts to real life situations within their own community or the world at large.

Additionally, Dr. Holloway served in the United States Army Reserves for over 27 years, where she retired as a Colonel in the Medical Service Corp. Dr. Holloway does not take the experiences her life has afforded her lightly.

Due to Dr. Holloway's love for reading, she decided to embark on a new adventure of writing children's books. She has written a total of four children's books with four more to complete (Little Miss Linda Speaks Out About Diversity, BAD Girls of Montgomery, Little Miss



Linda Learns to Cope with Divorce, and Little Miss Linda Learns to Cope with Death).

Books Dr. Holloway has completed include (all available via Amazon.com) 1. I Love My Happy Hair 2. Little Miss Linda Goes to Counseling

- 3. Little Miss Linda Speaks Out About Sickle Cell Disease
- 4. Little Miss Linda About Rape

Dr. Holloway was inspired to start writing children's books as a way to give back to her community to teach young children emotional literacy. She has been able to develop curriculums, workshops, and seminars to support each of her books.

Dr. Holloway gets great joy when she is able to go

into the communities to read and demonstrate her children's books. That is where the books become alive and they are no longer just words on the pages. Children, as well as adults, are able identify with the character *Little Miss Linda* and what she goes through and how she overcomes her challenges in a victorious way.

Not only has Dr. Holloway written children's books, but she also creates spoken words. She shares her poetry with her audience in order to put a smile on their faces. You can watch and enjoy Dr. Holloway's spoken words at her YouTube channel: https://www.youtube.com/channel/UCKdg4oNvm-TeSccK7Jl8Xvsw

# VALLEY DEATHS

# **NELMS MEMORIAL FUNERAL HOME**

2501 Carmichael Avenue NW Huntsville, AL 35816 - (256) 539-8189

Funeral service for MR. JIMMY C. PERKINS (b. 1967) was held Saturday, January 30, 2021 at the Nelms Memorial Funeral Home Chapel with Pastor Troy L. Garner officiating.

Graveside service for MR. EZRA ("FRANK, JR.") BATTLES (b. 1933) was held Saturday, January 30, at Valhalla Memory Gardens with Pastor Gary Battles officiating.

Graveside service for THE REVEREND HORACE ALLEN, JR., (b. 1943) was held Friday, January 29, at Valhalla Memory Gardens with Pastor O. Wendell Davis officiating.

Graveside service for DEACON ROY JACK WILLIAMSON (b. 1936) was held Tuesday, January 26, at Valhalla Memory Gardens with Pastor Dr. Mitchell M. Walker officiating.

### **ROYAL FUNERAL HOME**

4315 Oakwood Avenue Huntsville, AL 35810 - (256) 534-8481

Graveside service for REV.MILTON JONES (b. 1940) was held Tuesday, February 2, at New Hope Community Cemetery #2 (28520 Wall Street, Madison, Ala.) with Reverend Kelvin Jones officiating.

Graveside service for MR. ROBERT DION JORDAN (b. 1964) was held Tuesday, February 2, at Saint Ruth Cemetery (330 Grimwood Road Hazel Green, Ala.) with Bishop Daniel Richardson officiating.

Graveside service for MR. REUBEN BRADFORD, SR., (b. 1940) was held Sunday, January 31, at Big Cove Cemetery (7161 Hays Preserve Trail SE Owens Cross Roads, Ala.) with Dr. Willie Hinton, Sr., officiating.

Interment service for MRS. MARILYN POWERS BATTS (b. 1947) was held Friday, January 29, at the Valhalla Memory Gardens (698 Winchester Road NE, Huntsville, Ala.) with Father Joseph Lubrano officiating.

# Poet Contributes to Internat'l Exhibit in Florida

An original quote submitted by local poet Carey Link was one of 50 accepted to be part of the 2021 Embracing Our Differences annual international exhibit in Sarasota, Fla.

Her selected quote: "I am not defined by an inanimate object. Look at

me, not my wheelchair."
That quote was paired with Leyla Emektar's photo,
"Sezer's Diary."

Below is a poem written by Carey Link that was inspired by "Sezer's Diary."

Raises His Open Hands

*In the twilight of afternoon* 

sun,

Sezer sits in his wheelchair, and waits to catch a basket-ball--

as it glides back-and-forth-forth and back--

between earth and sky.

## SERENITY FUNERAL HOME

2505 University Drive NW Huntsville, AL 35816 - (256) 539-9693

Funeral services will be announced at a later date for WIL-LIAM ALLEN RAGLAND (b. 1947); PAULETTE McCRARY BAKER (b.1964); JOHN BENJAMIN WOODS (b. 1943); JAMES BOOKER; MATTIE REE ROSS-MATTHEWS and other beloved ones.

# Extension Expands Marketing Campaign

"More in Our Cities" is a marketing campaign of the Alabama Cooperative Extension System (ACES) at Alabama A&M University (AAMU). This year, the campaign will use native and mobile conquesting ads to expand audience reach among people ages 25 to 50 in urban areas. The campaign also plans to increase audience participation in Urban Extension programming using popular digital platforms like Facebook, Zoom, and the Alabama Extension website.

Urban Extension is a national term used by the Cooperative Extension System. It describes educational products and services targeted at urban and suburban audiences. It's important for Alabama Extension to provide resources to reach diverse populations, including people in highly populated communities. Alabama Extension at AAMU is working with an outside marketing firm to accomplish this objective.

The Alabama Cooperative Extension System has a long history of serving communities across the state. While the organization still helps farmers in the field, it delivers reliable information on various digital platforms. For example, online users have access to apps, videoconferences, social media, and Web pages. The website allows users to read or download educational content in multiple languages.

People of all ages can use smartphones, laptops, or tablets to register for online classes and to download content. Users can also view videos or engage in interactive activities. A popular course is available showing how to use Zoom for the digitally challenged. The good news is that most of these resources are free.

"As a federal and state-funded organization, many ACES resources are free. Visit www. aces.edu/urban.



# 1st-year Anniversary: Remembering Kobe Bryant's Greatest Winning Scores

"If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness." - 1 John 1:9

Once we admit our missteps, God will hit their Delete buttons, forgive and cleanse us.

This year's one-year remembrance of January 26, 2020's helicopter crash killing Basketball Hall of Famer Kobe Bean Bryant caused many to mourn this tragedy, but also to remember his outstanding on- and off-court accomplishments. The media covered widely his winning shots in basketball games, but it provided less coverage of his winning scores in the game of life.

### Kobe's Kudos

- A high school 1080 SAT score and conversance in Italian, French, Dutch, Serbian, Slovenian, and Spanish languages;
- First guard to leap directly from high school into probasketball;
- One of the first Black second-generation NBA players;
- Five championship rings, 18 All-Star Game appearances, and two Olympic gold medals;
- 102 NBA players currently wear Kobe 4 sneakers; and
- 2018 Oscar, Sports Emmy, and Annie Awards!

### **Kobe's Calamity**

The media reminded us of his July 2003 sexual assault charge from a 19-year old Denver, CO, hotel attendant - charges later dropped and settled out of court following his public apology.

### **Kobe's Comeback**

Media coverage, however, was not as widespread in April 2005, when Kobe and wife Vanessa held a recommitment ceremony - his marital apology.

In five years, Kobe rose from the NBA's one-time most vulnerable player to its 2008 Most Valuable Player. "I will not make the same mistakes in the future that I have made in the past. I will make new mistakes, I am sure. And I will learn from them, too.

It's like, God blessed me with the ability to do this, I'm not going to shortchange that blessing. I'm going to go out there and do the best that I can every single time."

Subsequently, his product endorsements returned, and he died as the highest-paid team-sports player in history, worth an estimated \$770 million.

Thanks again, Kobe, for both the kudos and more importantly, your comeback from calamity.

tim allston is the author of the printed/digital/audiobook, The U.S. Coronavirus Crisis and the Rise of the "Silver-Mettle" Leaders, available now at https://amzn.to/3cx1koV.

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# Why Adults Should Prioritize Vaccines

(BPT) - With COVID-19 cases on the rise and flu season underway, it is more important than ever to prioritize your health.

Social distancing will become more difficult in the winter months. With everyone spending more time indoors, it's essential to take every precaution to help keep yourself and your loved ones safe. One important first step is talking with your doctor or pharmacist to ensure you're up to date with your vaccines.

Now, more than ever, it is important for people to be fully up to date on the vaccines we do have to help prevent disease. Primary care physicians and pharmacies have created safe places and protocols for adults to get vaccines during the pandemic crisis and it's important to continue with routine healthcare.

A couple of years ago, father, business owner and Rhode Island native Steve B. was forced to spend the holidays sidelined with shingles at the age of 51.

As Steve remembers it, "I look forward to the holidays every year. In addition to the fun and festivities of the season, I get a little downtime to enjoy my favorite things: spending time with my family, working out and watching sports. But that holiday season, I felt an odd burning pain I'd never felt before."

Steve and his wife were on their way to a New Year's Eve party when he started to feel discomfort and pain in his back. Steve's wife looked but didn't see anything unusual. Steve expected the pain to subside on its own. However, the next morning, when he



asked his wife to look at his back again, she was shocked to find a blistered rash. He knew he had to seek medical attention - fast. When Steve was finally able to see his doctor, he was immediately diagnosed with shingles - a vaccine-preventable disease that according to the Centers for Disease Control and Prevention (CDC) affects almost 1 out of 3 people in the U.S.

Most illnesses, hospitalizations, disability and deaths from vaccine-preventable illnesses occur among adults. An estimated average of 50,000 Americans die of vaccine-preventable diseases each year - with adults, and especially older adults, disproportionally impacted, according to CDC. Thousands more suffer serious health problems that could have been prevented with recommended immunizations.

According to a 2020 survey\* conducted by The Harris Poll on behalf of GSK, the vast majority of primary care physicians (95%) say staying up to date on their vaccines is one of the most important things older adults can do to stay healthy. Seventy-three percent of adults ages 50-59 believe it is absolutely essential, extremely important or very important for adults their age to get vaccinated, however, around one-third

or more of adults in this age group have never heard of or are unfamiliar with many of the vaccines recommended for them.

Shingles is one of more than 20 diseases that can now be prevented by vaccination. Adults ages 50 and older may need a number of vaccines, based on their age, underlying medical conditions, lifestyle, prior vaccinations and other considerations. Recommended adult vaccines protect against diseases like influenza, pneumococcal disease, shingles, hepatitis, pertussis and tetanus.

Although vaccines have significantly reduced or eliminated many infectious diseases that once regularly killed or harmed people, the viruses and bacteria that cause these diseases still exist. By getting vaccinated, people can help protect themselves from much of this unnecessary suffering.

If you're 50 or older, talk to your doctor or pharmacist about the recommended vaccines you may need and can safely receive now. To learn more about adult vaccinations, visit broughtbyvaccines.com.

\*This survey was conducted online within the United States by The Harris Poll on behalf of GSK. *Photo*: CDC







# Ivory W. Reedus, LUTCF

Agent AL #A-058076

# **New York Life Insurance Company**

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"Men can starve from a lack of self-realization as much as they can from a lack of bread." - Richard Wright

# Washington in One Minute

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

1. ON THE FLOOR. Last Thursday, the Senate ended a Republican filibuster of the nomination of Homeland Security Secretary Alejandro Mayorkas by a tally of 55-42 (with 6 Republicans joining the Democrats). On Monday, the Senate held a final vote to confirm his nomination. Pete Buttigieg's nomination to be Transportation Secretary came to a vote on Tuesday in the Senate.

The House and Senate were also expected to vote on a budget resolution to start the legislative process known as "reconciliation" to fund President Biden's \$1.9 trillion COVID relief plan. Once a budget resolution has been passed, the committees will take up the portions of the relief bill in their jurisdiction and then send the legislation to the Budget Committee to be compiled into a single reconciliation bill

The House has made adjustments to its 2021 session calendar to accommodate the push to enact COVID relief via the reconciliation process (which cannot be filibustered and only needs a simple majority to pass in the House and Senate).

2. BIDEN 100 DAYS. President Biden gave a speech Monday at the State Department to outline his foreign

policy agenda. On Tuesday, the President announced his Immigration Task Force to be chaired by newly-sworn Homeland Security Secretary Alejandro Mayorkas. On Friday, he will make remarks on the state of the economy. As of last Friday, January 29, President Biden has signed 42 executive orders and memoranda.

3. GOP SENATORS SEEK BIPARTISAN COVID Bill. On Sunday, 10 GOP Senators sent a letter to President Biden requesting a meeting with him and offering a lesscostly \$600 billion alternative to the President's \$1.9 trillion COVID relief plan, which would include \$160 billion for vaccine distribution, \$1,000 direct payments, \$4 billion for behavioral health and substance abuse services, \$300 per week in additional unemployment benefits, additional money for the PPP small business loan program, and money for reopening schools and child care facilities.

The 10 Senators were: Collins (ME), Murkowski (AK), Romney (UT), Portman (OH), Cassidy (LA), Capito (WV), Moran (KS), Tillis (NC), Rounds (SD) and Young (IN).

House Education and Labor Committee Chair Bobby Scott (D-VA) says that his top education priorities for a COVID relief package are funding for state and local governments and direct

assistance for schools and higher education institutions

4. 50-50 SENATE AGREE-MENT. Senate Majority Leader Chuck Schumer (D-NY) and Senate Republican Leader Mitch McConnell announced last week that they had agreed to a new power-sharing agreement (known as an "organizing resolution") that covers everything from the filing of floor amendments to the operation of Senate committees, office space and budgets, after Sen. McConnell relented on his demand that Senator Schumer pledge not to scrap the legislative filibuster. The text of the agreement, said to mirror a 2001 agreement, has not yet been released.

5. GAMESTOP INVESTI-GATION. On Friday, the U.S. Securities and Exchange Commission announced it will investigate why Robinhood and other online trading platforms blocked users from purchasing highly volatile stocks and if illegal market manipulation spurred the recent surge in stocks such as GameStop. Members of the Reddit forum "r/WallStreetBets" poured money into buying shares of GameStop, theater chain AMC, Nokia, BlackBerry and other companies heavily shorted by hedge funds. For example, GameStop shares went from \$17.69 on Jan. 8 to \$469.42 on Jan. 28, before Robinhood suspended trading that day.

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# 3 Steps to Landing a Business PPP Loan

(BPT) - COVID-19 has sparked unprecedented impact across industries and has changed the way almost every business operates. And while many of these businesses have probably sought funding in the past whether business loans for expansion, venture capital to launch or otherwise - the concept of a Paycheck Protection Program (PPP) that so many businesses raced to apply for, and have since relied on - just to survive - is

But in a matter of months the term "PPP" has not only become familiar to most, search data indicates the acronym has officially outpaced "SBA" (Small Business Administration), also known as the government agency that manages PPP.

In 2020, the SBA worked with private lenders to distribute a historic nine million loans worth \$750 billion. And this week, they've opened the initial phase of a new \$284 billion round of funding, which is intended to prioritize underserved borrowers who meet certain qualifications prior to opening up the PPP to all applicants next week.

These loans are providing a critical lifeline to businesses impacted by CO-VID-19 and are intended to help keep workers employed and safe, while also keeping businesses afloat. However, each round of funding is finite, making the process of obtaining a loan potentially competitive.

"For many of the 30+ million small businesses across the U.S., the ability to source and secure PPP funding will determine whether or not their organizations will continue to exist," explains Anthony Noto, CEO at SoFi, a one-stop-shop digital



personal finance company. "And while many assume their options are limited to the local bank they've always used, traditional banks are certainly not their only option. In many cases, they're not the best option either - especially when it comes to PPP. Product comparison sites like Lantern by SoFi are free of cost to the borrower and offer added value by equipping business owners with the insights they need to make an informed decision, enabling choice and competition in the marketplace."

If your business is in need of a PPP loan, remember that evaluating a few options is a smart way to make an important decision. After all, choice isn't a "luxury" reserved for some organizations; it's a best practice for any business. And as you pursue next steps, consider these tips to help ensure you're well-positioned to have your loan approved, and to assist in choosing the lender that makes the most sense for you and your business:

# Lean on lender networks for choice and competition

There's no need to fill out multiple applications; instead, opt for one standard form to save time and help protect you and your privacy. An objective product comparison site can do the legwork of researching possible lenders and recommend options that have the capacity to provide you with timely support based on

your circumstances. Look for sites that offer transparency, foster trust in the form of real lender reviews and explain the rationale for the selection you're presented with.

### Have your paperwork ready

Although the SBA provides a standardized form that's intended to help streamline the application process, many banks will still incorporate their own processes. Expect to provide the following:

- \* 2019 tax returns (also include 2018 if you have available)
- \* Payroll reports that clearly explain the rationale for your requested loan amount
- \* Legal company formation documents or organization legal structure/setup, ownership, etc.
- \* Documentation that explains how COVID-19 has negatively impacted your business. If you're not sure how to go about demonstrating this, review online tips for more in-depth guidance on how to get your finances together before applying for your PPP loan.

### Follow up ...

This is your business' livelihood - don't be shy. Email, call and ask for information from your lender. You should be getting feedback and information in a timely manner. Keep in mind: Once your application goes through and the funds are allocated by the SBA, your lender has 10 business days to get your loan documents and fund your PPP loan.

Of course, finding a PPP lender that works for you is the most important first step. If you're unsure which one makes sense for you and your business - or even if you simply want to see what options are out there, visit lanterncredit.com.