

Be Proactive about Your Financial Security, p. 10

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Friday

May 15, 2020

Vol. 6, No. 36

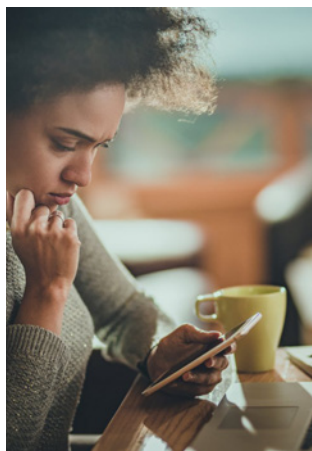
ValleyWeeklyllc.com

"Order of the Day," p. 3

"I don't care that they stole my idea. I care that they don't have any of their own."

- Nikola Tesla

The Valley Weekly



Councilman Says City Only "One Event Away" from Square One

Huntsville City Councilman Will Culver of District 5 said Huntsville is only "one event" away from alleviating all of the gains it has made against the global Coronavirus 2019 pandemic.

Culver has represented the district since 2008. Prior to being elected to the Huntsville City Council, Councilman Culver was appointed Chief Magistrate with City of Huntsville Municipal Court in February 1997 and served in that capacity until his election

in 2008.

In his city video to his constituents, Culver said: "Separate and sanitize. It's that simple." The video appears on the website huntsvilleal.gov.

Prior to working with the court, he served as a Huntsville Police Officer where he worked first, second, and third shift patrol. "We all play a critical role in preventing the spread of COVID-19," said Culver. "We must resolve to stay dedicated to keeping Huntsville healthy. We



are only one not-so-socially-distant event away from erasing our progress to flatten the curve."

The councilman went on to urge citizens to "separate six feet and sanitize"

frequently.

"This won't last forever," he said.

For more information, contact HuntsvilleAL.gov/COVID-19.

Title IX Revisions Offer Accused New Rights

New Title IX "historic" revisions released last week will give college students accused of campus sexual assault or harassment new rights to have live hearings, as well as to cross-examine those who have accused them.

Effective August 14, the new rules will mandate that institutions of higher learning take every

survivor's claim of sexual misconduct seriously and, at the same time, make certain that each person accused realize that guilt is not predetermined.

"This new regulation requires schools to act in meaningful ways to support survivors of sexual misconduct, without sacrificing important safeguards to ensure a fair and

transparent process," said U.S. Secretary of Education Betsy DeVos. "We can and must continue to fight sexual misconduct in our nation's schools, and this rule makes certain that fight continues."

"It marks the end of the false dichotomy of either protecting survivors, while ignoring due process, or

protecting the accused, while disregarding sexual misconduct," Assistant Secretary Kenneth L. Marcus of the Office for Civil Rights said in the statement. "There is no reason why educators cannot protect all of their students—and under this regulation there will be no excuses for failing to do so."

COVID-19's Other Consequences: Early Retirements

According to David Rae, personal finance contributor for Forbes.com, stay-at-home orders may have caused numerous Americans to view their work-at-home status as a "test run of what retirement" might be like.

Rae says that over 50 percent of workers will be pushed out of the workforce before they are ready for reasons far beyond their control.

"With more than 22 million people filing for unemployment in just the last few weeks, we can expect that number to increase when those workers are near retirement age," noted Rae. "Another 25% percent of respondents listed health issues as the reason for retiring. We have heard that the wiser you are (aka older), the riskier it is for you if you were to test positive for COVID-19."

For this reason, it will not be surprising if a large number of Americans decide to leave the workforce ahead of their planned retirement dates.

The Valley Weekly

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Called 2 Preach

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

Bowing Is More than an Anatomical Posture

Matthew 4:8-10

Bowing is seen in a variety of situations. There is the acknowledgment of applause by performers; the eastern cultural way of saying hello or expressing gratitude and showing respect for a monarch.

It is however, in some situations, more than just an anatomical posture. Such



was the case in the wilderness during the testing of Jesus when Satan offered Him all of the kingdoms of the world if He would bow down to him.

This would have communicated to the enemy of our souls that our Champion, our Savior, our Perfect Substitute, would compromise His purpose and power for something that was not even Satan's ability or authority to do. How ironic was it for him who owned nothing tried to offer anything to the One who does.

Had He bowed; the He-



of the song, For God So Loved the World, "But He knew the price of one lost soul was more than wealth could buy, and if redemption were ever bought only love would satisfy. It

was love that

caused Him not to bow. His recalcitrant refusal was not something negative, it was Love.

brew writer would not have been able to write about our Great High Priest who is without sin. Had He bowed, the thief on His right would not have had any chance of Paradise. He did not bow; instead He "Word-ed" him with "It is written." To use the words

Spotlight on Our Elders ... Featuring

Mrs. Rosa Rice Walker

Mrs. Rosa Rice Walker is a retired classroom instructor from the Huntsville City Schools System with more than 35 years of teaching experience in a variety of systems and settings.

Mrs. Walker's educational career is broad and diverse, encompassing kindergarten through high school levels. Moreover, at the postsecondary level, she served as assistant director of the Career Testing and Education Development Center at Alabama A&M University; developed and administered summer learning camps at Alabama State University; and worked in admissions at Troy University (Ft. Walton Beach, Fla., campus).

She has taught in public

school systems in Alabama, Florida, South Carolina, Tennessee and Virginia. Beyond her public school experience, she also taught at a private Christian academy and served as a teaching effectiveness consultant at another. Additionally, she was a consultant and presenter with Empowerment Concepts, Inc., a business she co-founded with her husband.

Rosa grew up in Huntsville and graduated from William Hooper Councill High School. She earned an Associate of Arts degree at Crane [now Malcolm X] College in Chicago, Ill., a bachelor's degree in elementary education at Alabama A&M University, a master's degree in counseling at Troy University, and a



master's degree in elementary education at Alabama A&M University. Additionally, she attended Hampton University in Virginia for certification in school administration.

Rosa is a member of St. John AME Church. She and her husband, Dr. Arthur Walker, have one adult daughter, Angela.

MAY 15 - ALVIN F. POUSSAINT - Born in East Harlem, Poussaint is a noted retired professor of psychiatry at Harvard Medical School, where he also served as faculty associate dean for student affairs. He has written several books on the subject of black children.

- BlackinTime.info



There's always some truth behind "just kidding", knowledge behind every "I don't know", emotions behind "I don't care" and pain behind "it's okay".

- Unknown



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250%	1/Household	\$31,900
	2/Household	\$43,100
300%	1/Household	\$32,280
	2/Household	\$51,720
400%	1/Household	\$51,040
	2/Household	\$68,960

Funding is provided by the Madison County Commission and the Alabama Department of Senior Services through the TARCOCG/Area Agency on Aging

Opening and Covering: Safety Still the Order of the Day

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

- Contributing Editors -
tim allston
Lamar A. Braxton, Jr.
Minister Preston Brown
Cody L. "Global" Gopher
Ron Hamm
Pastor Michael D. Rice

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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When one popular local farmer's market conducted its annual opening, Huntsville Mayor Tommy Battle was cautiously optimistic about it all.

It seemed that face covers, social distancing, and gloves galore were the rave at this week's season-opening for the Greene Street Farmer's Market.

According to a weekly mayoral update, shoppers were pleased to be able to safely purchase organic produce, meats, breads, and crafts while still adhering to State Health Orders.

Mayor Battle even brought a box of masks to distribute, but he was pleased to see "they really weren't needed." Nearly everyone was already taking appropriate precautions.

Mayor Battle is issuing a Face Cover Challenge for residents to help Huntsville

stay on its successful track in beating back the spread of the virus, especially among the most vulnerable population.

Here's how Valley residents can help keep Huntsville safe by taking the Face Cover Challenge - #ShowYourCoverHsv.

To further support the need to wear face coverings, the City of Huntsville, Madison

County, and City of Madison recently purchased 250,000 masks for their employees and agencies. Huntsville received 125,000 of the masks and is giving them to city services and agencies including bus drivers and passengers, the Senior Center, City employees, residents living in Huntsville Housing Authority properties, and Huntsville City Schools.

A&M Seeks 1971 Grads for Reunion

Calling all Alabama A&M University graduates of the CLASS OF 1971!

Plans are being made for the 50th year reunion to be held in May 2021. Your support and input are needed.

For details and updates contact the reunion class agents--Mrs. Agnes Holley Smith at aeholley-smith@gmail.com or Rev. Jonell Yarbrough Calloway at jonellcalloway@att.net.

To be truly positive in the eyes of some, you have to risk appearing negative in the eyes of others.

- Criss Jami

Perspectives on EGO-holism

Remembering Coach Don Hula's Greater (2nd) Legacy

"But this one thing I do, forgetting those things which are behind, and reaching forth to those things which are before, I press toward the mark for the prize ..." - Philippians 3:13, 14.

From the Don ...

Don Shula, the only coach to lead his National Football League team to an undefeated regular season and a Super Bowl victory, died Monday, May 4th.



Sports enthusiasts will point to his 1972-73 Miami Dolphins' 17-0 season as his highest achievement; however, others of us will recount his 24-hour Rule as his even greater legacy.

Whether in victory or defeat, Shula allowed his players and coaching staff only a 24-hour window to celebrate victory or bemoan defeat; the next day mandated leaving the past behind, to focus on the next game.

... To the John

On May 28, 2011, Pastor John Nixon, Jr., preached a calm, yet in-my-face sermon at Huntsville's First Seventh-day Adventist Church. "God Wants to Do a New Thing" followed the standard three-point homiletic structure.

While I don't recall the third point, Nixon's first two points could've emerged from Shula's playbook!

First, let go of your negative pasts. Simple enough, no argument here. But the second point was a head-scratcher: let go of your positive pasts. Really?

To illustrate, he spoke of his newfound sport, golf. One of the toughest things to let go, he shared, was the last great fairway shot or putt. "Too often, I'll dwell on that last great shot, to the detriment of my next shot--or even my next outing!" confessed this ex-baller-turned-putter.

In order to move forward, Nixon concluded, we need to let go of both the negative and positive pasts.

And Now You ...

Are you often basking too long in a past achievement--or sulking over a recent setback--that you are in danger of not moving forward successfully?

Yes? Then stop right now, break the habit and follow Don and the John.

... Then, invite me to your Super Bowl!

Life Coach tim allston is the author of the free book, 7 Steps to Manage Ego Problems: The How-to Guide for "Someone Else," downloadable now at www.GetEgoHelpNow.org.

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OU Announces Plans to Open August 2020

Subject to any health and safety advisories issued via the State of Alabama and/or the Centers for Disease Control and Prevention, Oakwood University will open its doors to new and returning students on August 1.

“Currently, we are actively making plans to welcome our student body back to campus in August by launching the school year with the graduation of approximately 357 seniors,” said Dr. Leslie N. Pollard, president of OU.

Pollard added, however, that should state and federal agencies recommend continued closure, “OU will fully deliver our Fall 2020 curriculum in



the online format until our students can safely return to campus.”

Pollard urged students to guarantee residential arrangements for the Fall 2020 semester by completing registration and selecting courses. New student orientation will begin on August 5.

The first portion of CARES Act funding (\$786,875) will be disbursed to eligible students who were enrolled for spring semester 2020

before March 13 in an academic program not fully online. Grants averaging \$500 will be awarded to some 1,200 OU students.

For additional enrollment information, contact the Office of Mission, Enrollment, and Retention Services at (256) 726-7356.

“We wish to thank our administrators, faculty, staff, and students for demonstrating such resiliency in the face of a global crisis during this Spring Semester,” said Pollard.

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A Good Read

by Jerome Saintjones

Joyce Carol Oates' "Ghosts Girls"

We don't really know why, but a little girl and her mother are being flown to a hunting camp in another town, perhaps for their safety. The rough trip was arranged by the father and carried out by a man who could be one of the father's buddies from the Vietnam war.

Once the two arrive, the girl later tries to rest in an unsettling room, while the mother plays cards and drinks beer into the night with the pilot, his woman friend and two other male visitors who happen by.

When the tired mother returns to the room to join her daughter, she falls into a deep sleep, but the mosquito-bitten daughter cannot find rest and knows it would be futile to awaken her mother.

She hears the sounds of little girls outside the window, one calling the other. When she brings this up with the pilot and woman on the next morning, the woman seems disturbed but the pilot gets angry and slaps her ...

PowerShot

"Let your passion burn, but equip yourself for the fire that will test to see if you really want what you say you want."

-J. T. Moore



Champion Game Plan for Life by Preston Brown

“PURE JOY”?

James 1:2 says, “Consider it pure joy whenever you face trials of many kinds.”

You know, one of the things that use to “bug” me when I was in school was an unexpected test. I can still remember my teachers or professors coming into the class room with test papers in hand and a quirky smile on their face. And, they would always say something like, “This is not intended to discourage any of you or to make you nervous; it is simply to see what you know. It’s just a learning experience”.

In our text, James draws a close comparison to this illustration with his view of “spiritual test”. And he opens up with the strangest statement when he says, “Consider it pure joy” when tests and trials

come into our lives.


So what does this mean to us as believers? Obviously, we should not seek out trials, but we as Christians should know what the outcome of our trials will produce. In other words, what will we profit from our trials?

When we look at this scripture there are three things that we will profit from when we go through our tests and trials. The first thing we get is a purified faith. Now to purify something means to remove contaminates from. God is trying to remove all of the things that hinder us from our spiritual growth. The next thing that we get is an abundance of patience. One of the problems that we all have when dealing with our tests is the “time factor”. If we



are believers, we know that good will come from bad circumstances, we just wish it would hurry up. And, finally our character is

perfected. Which means we become spiritually mature in our judgement and understanding. When we endure our tests and our trials, not only will it perfect our character but it will also make us complete. Being complete gives us the ability to fully serve God, not lacking anything ... Stay encouraged, my brothers and sisters, and make sure you purchase your copy of my book, *A Champion Game Plan for Life*, on Amazon.com and be blessed. “A CHAMPION GAME PLAN FOR LIFE”, on amazon.com, and be blessed.



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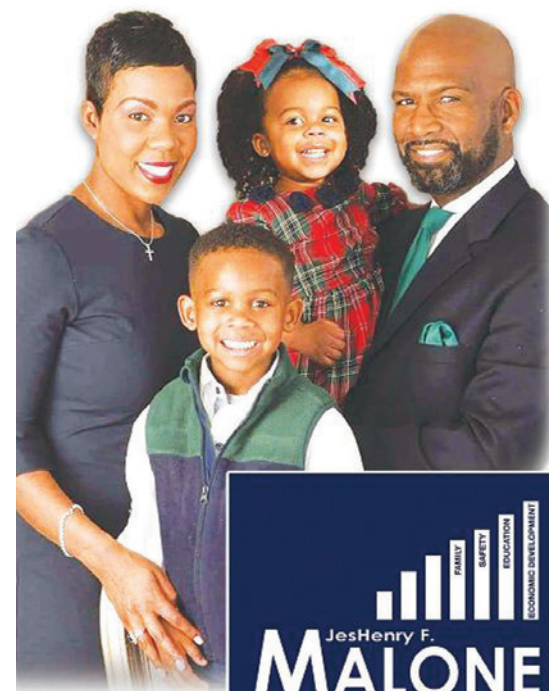
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- Will continue to fight to move our commission forward and to keep our streets safe and lower our crime.
- Moved our county forward by helping to bring Mazda Toyota to our county.
- Will continue to fight for our quality of life including our schools and recreation.
- Will continue to support Alabama A&M University, Oakwood University and University of Alabama Huntsville.
- Led the effort for the new service center to be located in District 6.

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Congratulations to Mrs. Fannie Pulley Thompson



May is a special month for Mrs. Fannie Pulley Thompson. May 11 is her birthday.

May 18 is her Alpha Kappa Alpha birthday, the 74th anniversary of her membership in our sorority. On May 18, 1946, she was inducted into the Alpha Psi Chapter at Tennessee State University. Three years later, on March 19, 1949, she joined nine other Alpha Kappa Alpha women in chartering Epsilon Gamma Omega

Chapter at Alabama A&M College (now University). Seventy-one years later she is the only charter member still affiliated with the chapter, and she has never been inactive.

Because Chapter members love our charter member, we're sending her pink roses. She deserves them for her consistent and extensive service to the local, regional and international levels of Alpha Kappa Alpha Sorority. A few members probably remember when she was co-chairman of the 41st

South Eastern Regional Conference in 1973. She proved to be a hands-on leader. Not only did she provide planning oversight, but she also worked on the Housing Committee, typed letters, stuffed envelopes and doubled as chairman of the Registration Committee. As soon as the conference ended, she began her work as co-chairman of the Debutante Presentation and Ball. Surely some members recall her making arrangements for the champagne sip and breakfast she and Dr. Abi-

gail Hobson had added to the Debutante Presentation and Ball program two years earlier. In the early years of the program, she typed the debutante materials and duplicated them on a mimeograph machine.

Fannie usually served on six or seven committees per year. She also served as chapter president (1962-1965), vice president/program chairman, parliamentarian, and recording secretary. At the peak of her Alpha Kappa Alpha service, she was a member of the National Reactiva-

tion Committee, regional conference parliamentarian and consultant, chairman of a regional evaluation committee and recipient of a regional Citizenship Award.

A diverse soror, Fannie knew Alpha Kappa Alpha policies and procedures as well as the needs and resources of her community. Combining that knowledge, she excelled in publicity. When the chapter planned such activities as the Herndon Spillman Recital or the Boys' Choir of Harlem, she sent an-

nouncements to every conceivable place and organization. She built relationships with newspaper editors and other media personnel. They attended the Debutante Presentation and Ball and brought their photographers. On the morning after the Presentation, they published beautiful pictures they had made and beautiful narratives Fannie had meticulously written.

Thanks for all you have done, Soror Fannie. Happy birthday!

by Mattie Thomas, Ph.D.



Decatur-Athens Kappas Observe Feed-A-Family Project

The Decatur-Athens Alumni Chapter of Kappa Alpha Psi Fraternity, Inc. provided a “Thank You”

meal today to the Pharmacy Staff and VA Police at the Huntsville VA Clinic. “This was just a small

token of appreciation to the frontline healthcare workers and Police who are out there every day serving and

providing continuous care to our country’s Veterans.” said Angelo Coleman, Chapter Community Ser-

vice Chairman.

Special thanks to MOD Pizza in Madison, Ala. and its staff for providing

the meals and services to make this project a success. <https://modpizza.com/locations/madison/>



(Brother B. Willis, Brother A. Coleman, Brother Dr. L. Collier, and Brother R. Leonard)

Washington in One Minute



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

1. The Senate is in session this week. The House could return this week, but that will depend on when the Democratic Leadership introduces its next coronavirus relief bill.

According to *The Washington Post*, the next bill – which could be voted on by the House this week – may contain up to \$2 trillion worth of additional direct payments to individuals, aid for states and local governments, more testing money, food stamp money, money for hospitals, an extension of unemployment insurance, and a bailout for the Postal Service.

House Speaker Pelosi (D-CA) sent a letter to all House Democrats discussing the need for a new bill.

The Senate GOP leadership continues to talk about payroll tax cuts and a liability waiver for U.S. businesses (the Senate Judiciary was set to hold a hearing on Tuesday on the liability waiver).

2. President Trump spent the weekend at Camp David and had a meeting with the Joint Chiefs of Staff. *The Washington Post* reported that the President met with a group of House Republicans on Friday at the White House to discuss the next coronavirus bill.

On Monday, he held a press conference at 4:00 p.m. and, according to Politico, later this week he will travel to Philadelphia to hold an event focused on highlighting the government's preparations for a fall coronavirus surge.

3. The Senate HELP Committee held a hearing at 10 a.m. on Tuesday (May 12) on "COVID-19: Safely Getting Back to Work and School," featuring testimony (via videoconference) from Infectious Disease Institute Director Anthony Fauci, FDA Administrator Stephen Hahn, CDC Director Robert Redfield, and Coronavirus Testing "Czar" Brett Giroir.

4. The House Energy and Commerce Committee held a hearing on Thursday (May 14) at 10 a.m. on

"Protecting Scientific Integrity in the COVID-19 Response," to include federal whistleblower (and former Biomedical Advanced Research and Development Authority Director) Rick Bright, who filed a formal whistleblower complaint last week alleging that officials retaliated against him for voicing concerns about hydroxychloroquine, an anti-malaria drug hailed as a coronavirus treatment by President Trump.

5. On Tuesday (May 12) at 10 a.m., the Supreme Court heard oral arguments (via videoconference) in 3 cases on whether President Trump and his accounting firm must release his financial records to a New York grand jury and congressional committees. The cases are: Trump v. Mazars USA, Trump v. Deutsche Bank, and Trump v. Vance.

6. Last Friday, House Majority Leader Steny Hoyer (D-MD) unveiled a new COVID-19 website sharing information with the public about the work

being performed by House Committees to address the challenge of the pandemic: House website.

7. "It's on Us", the organization, founded during the Obama administration to combat sexual assault on college campuses, announced some of its next plans in pushing against Education Secretary DeVos' finalized Title IX rule.

It's On Us hosted a video town hall with fellow advocacy group End Rape On Campus and thousands of participants, including Valerie Jarrett, a former senior adviser to President Barack Obama and former chair of the White House Council on Women and Girls.

8. Fifteen higher education organizations have joined together to launch

the Remember the Dreamers website under the leadership of the American Council on Education.

The site reinforces the sponsoring organizations' longstanding advocacy in support of legislation to provide Dreamers with a path to citizenship.

The immediate motivation for the site is the forthcoming Supreme Court decision in litigation challenging the Trump administration's decision to rescind the Deferred Action for Childhood Arrivals (DACA) program.

The Supreme Court is expected to rule by the end of its term on June 30. Should the court rule in the administration's favor and allow it to end the DACA program, the Dreamer issue will be back on the front burner for

Congress.

The Remember the Dreamers site provides Dreamer stories, a wealth of resources to learn more about the various issues facing Dreamer students, key facts and a tool for people to write their congressional representatives demanding action.

Though it was in development before the pandemic's onset, the site includes resources on the particular challenges Dreamers are facing during this time.

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Valley Deaths

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Graveside service for MR. JAMES O. ("POO-WOO") MATTHEWS, JR. (b. 1951) was held Thursday, May 7, at Valley View Memorial Gardens with Pastor Edward Anderson officiating.

Graveside service for MRS. NETTIE TROUPE JOHNSON (b. 1960) was held Thursday, May 7, at the Ragland Cemetery with Pastor Joe Cater officiating.

Graveside service for MR. MARSHALL JAMES COWSER was held Saturday, May 2, at Valhalla Memory Gardens with The Reverend Dr. O. Wendell Davis officiating.

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

Graveside service for MS. GUSSIE LEE STEWART (b. 1934) was held Tuesday, May 12, at Meadowlawn Garden of Peace (450 Mount Lebanon Road Toney, Ala.) with Dr. Jerry L. Crutcher officiating.

Public viewing for MR. JIMMY LEE SMITH, JR., (b. 1976) was held from 3-6 p.m. Monday, May 11, and 8:30 a.m. until time of service at 12 noon, Tuesday, May 12, at the Royal Funeral Home.

Funeral service for MR. JONATHAN "JOHN JOHN" MARQUIS BURRELL (b. 1989) was held Saturday, May 9, at the Royal Chapel of Memories with Minister Tim Milner officiating.

Funeral service for MR. ROLANDO DELEON JOHNSON (b. 1977) was held Saturday, May 9, at the Royal Chapel of Memories with Pastor Andre McCloud officiating.

Funeral service for MRS. PRINCETTA MACKKEY (b. 1930) was held Saturday, May 9, at the Royal Chapel of Memories with Pastor Maurice Wright officiating.

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

Farewell celebration for MR. CRAIG "IKE" BAILEY was held Wednesday, April 29, at Serenity Funeral Home. Burial took place on Thursday, April 30, at The Alabama National Cemetery, Montevallo, Ala.

Governor Opens New Slate of Businesses

Governor Kay Ivey on Friday issued an amended Safer at Home Order to be applied statewide. The order, which includes an expanded list of items to reopen, was effective Monday, May 11, and will expire on Friday, May 22, at 5 p.m.

The order will allow the opening of athletic facilities—such as fitness centers and commercial gyms, spas, and yoga, barre, and spin facilities—that comply with the rules of social distancing, limits on facility access (50 percent occupancy) and face coverings of all employees.

Persons using beaches must maintain "a consistent six-foot distance."



Restaurants were urged to continue online ordering and curbside pick-up. On-premises consumption of food allowed under certain restrictions (governor.alabama.gov); self-service of drinks and food items are not permitted, to include buffets, drink stations and buffets.

Close-contact service

providers (e.g., barber shops, hair salons, waxing salons, threading salons, nail salons and spas, body art facilities, tattoo services, and massage therapy establishments and services—must comply with the aforementioned rules.

The Order will end at 5 p.m. May 22 if a determination has not been made.



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The Valley Weekly COVID-19 Assistance

UNITED WAY COVID-19

Assistance Fund

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www.uwmadison-county.org

Get Assistance: Call 211

SMALL BUSINESSES

disastercustomerservice@sba.gov
(800) 659-2955

COVID-19-RELATED UNEMPLOYMENT

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

MADISON COUNTY HEALTH DEPARTMENT (256) 539-3711

LATEST COVID-19 INFORMATION

Alabama Department of Public Health
www.alabamapublichealth.gov

Centers for Disease Control and Prevention
cdc.gov

TAKEOUT/DELIVERY RESTAURANTS

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

Financial Insight: Red Flags and Smart Steps to Avoid

(BPT) - You work hard for your money. Unfortunately, crooks work hard as well, attempting various tactics to take your money. If you fall for a scam, little can be done to help you get your money back. In order to keep your financial and personal information safe, it's necessary to look for red flags and be proactive about security.

Know the red flags

From classic methods to using sophisticated technology, criminals will try a variety of strategies to gain access to your money. If you experience any of the following, consider it a red flag and pause before you act:

- * A person calls or emails, pretending to be someone you trust, such as a family member, government official or a well-known business or nonprofit organization. The intention is for you to let your guard down immediately.

- * They push you to make decisions in a hurry, ask for personal information such as an authorization code, often threatening legal action or using intimidation tactics to get you to act. They know fast action can mean you won't think things through, causing you to make mistakes.

- * They will ask for money through undetectable methods such as wire transfers and gift cards, or they may even send a check and ask you to return some of the money through these methods.

Learn the do's and don'ts

The Bank of America Privacy and Security Center provides key actions you can take to help protect yourself from becoming the victim of a scam:

- * Don't send money or give out your personal information in response to an unsolicited text, phone call or email. Companies will never call you and ask you for an authorization code.

- * Don't be rushed to respond to unexpected requests. If they tell you not to tell anyone or they provide you with talking points to say to your bank or family, you can be absolutely sure it is a scam. Research, validate or talk to someone you trust. Look up the business and phone number online and contact them directly.

- * Don't trust caller ID. Scammers can fake caller ID information so don't always trust the name and number that appears on-screen. If the caller asks for money or personal information, hang up and call back through a validated number.

- * Don't deposit a check and immediately send back funds. Scammers will send a check and ask you to send a portion of it back by wire transfer, gift card codes or a form of cash payment. You might send the money back right away, but their check could still

be returned unpaid, leaving you without any money.

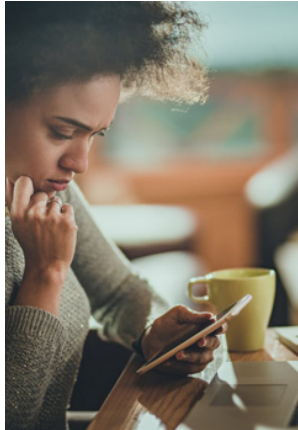
- * Don't fall for work from home scams. No legitimate company will require you to buy things or pay for equipment up front. Car logo, mystery shoppers, baby-sitting services are a few ways consumers are targeted.

- * Do

protect your devices by keeping your phone, tablet and computer updated with the latest browser, operating system and antivirus software. If you see a Microsoft pop-up claiming you have a virus on your computer and receive a phone call stating they need to take control of your computer to get rid of the malware, absolutely DO NOT fall for it. Take your laptop to a trusted company to physically clean your device.

- * Do use secure methods of payment such as Zelle® and Bill Pay. Zelle is a fast, safe and easy way to send and receive money in minutes¹ with friends and family and others you trust. It only uses your U.S. mobile number or email so your account information remains private. Bill Pay allows you to manage all your bills securely in a single place online, so you can pay bills with confidence.

- * Do stay on top of account activity and ensure all contact information is



up-to-date. With Bank of America's mobile app, turn on alerts and enable security features such as Face ID or Fingerprint Scanner to allow for simple and secure login.

- * Do trust your gut. If it doesn't feel right, it probably isn't. Your intuition is

usually correct, so take the time to pause and evaluate before sharing personal info, sending money or revealing private data.

Learn more and find out about the latest scam and fraud prevention news by visiting www.bankofamerica.com/security.

¹Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Marshall England, Agent

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

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