

REPORT: Housing Shortage and Black America - p. 9

FREE

PRESTON BROWN: The Narrow Path - p. 3

Friday
November 17, 2023
Vol. 10, No. 11
ValleyWeekllyllc.com

GLORIA B: "TRAVELING" - p. 5

See Extensive List of Valley Events - p. 4

SALUTE!

Rosetta James Foundation
ELDER OF THE WEEK



Dr. Marvin P. Carroll

"The privileges of being an American belong to those brave enough to fight for them." - Benjamin O. Davis, Jr.

Huntsville Holds Public Meeting for Mill Creek Project

The City of Huntsville and the Huntsville Housing Authority again invited the public to learn about the proposed redevelopment of Butler Terrace and Johnson Towers, referred to as the Mill Creek project.

A neighborhood and resident meeting was held Wednesday, November 8, at the Boys & Girls Club

to allow attendees to view renderings, provide input and hear presentations.

The Mill Creek transformation plan proposes up to 750 residential units – a mix of market rate, Housing Authority, workforce and senior housing. It also includes pedestrian-oriented shopping focused on the Governors Drive and Clinton Avenue corridors. The plan also calls for updates to infrastructure, including utilities and a new street plan. Additions of green space, neighborhood parks and the restoration of the creek as a neighborhood amenity are also prescribed.



One Table Huntsville 2023 Set for Monday

Village of Promise will host One Table Huntsville, a free city-wide Thanksgiving meal at Big Spring Park in downtown Huntsville Monday, Nov. 20, 11:30 a.m.-1:30 p.m.

The goal is to unite people from all walks of life across the city, give thanks, create unity, and celebrate diversity. The meal will be catered and vegan options will be offered.



SWEET 16! Members of the sixteenth cohort of the Tennessee Valley Diversity Leadership Colloquium (DLC) participated in their graduation ceremony Thursday, November 9, at the UAH Charger Theater. Retired Huntsville councilmember Jennie Robinson was the guest speaker. Pictured above (l-r): Raven Goodridge, Larissa Gaddis, Akeem Davis, Christopher Leonard, Brandon Gaddis, Tonia Pam, Evelyn Sisk and Irene Steele. Not Shown: Dr. Tameka Lewis and Officer Allison Peterson. (Photo by J. Saintjones)

Lakeside UMC Plans Thanksgiving Food Giveaway

Lakeside United Methodist Church, located at 3738 Meridian Street NE, in Huntsville, Ala., will host a Thanksgiving Food Giveaway on Saturday, November 18, from 10 a.m.-2 p.m.

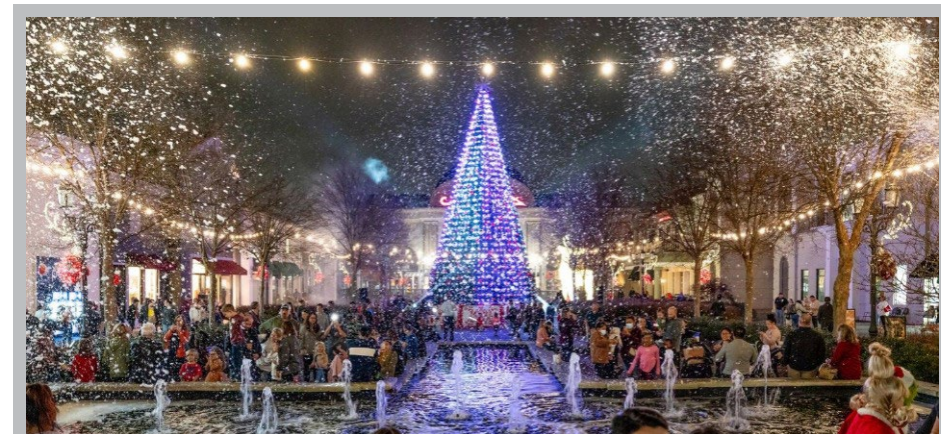
Led by Dr. Randy B. Kelley, pastor, Lakeside will distribute food bags on a first come, first served basis while supplies last.

For additional information, call (256) 426-2136, (256) 393-1762, (256) 536-9400 or (256) 390-1834.

The Valley Weekly

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LIGHTS UP! Join the fanfare as Bridge Street is brought into the Yuletide season at the annual kick-off Friday, November 17, 4:30-7 p.m. Among the slated festivities are Big Daddy Kingfish, local choir groups, giveaways, holiday characters and much more.

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
William Huston, Sr.
Gary T. Whitley, Jr.

Advertising Associate

Phyllis Chunn

Contributing Editors -

tim allston
Lamar A. Braxton, Jr.
Minister Preston Brown
Gloria B. Caldwell
Ron Hamm
Margaret Kelly, Ph.D.
Gary T. Whitley, Jr.

Website Administrator

Calvin Farier

Mailing Address:

The Valley Weekly
2204 Whitesburg Drive- Suite 220
Huntsville, AL 35801
(256) 651-9028
www.valleyweeklyllc.com
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The Valley Weekly

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The Valley Weekly
Washington
One Minute

by Ron Hamm

Here is what's happening in Washington, D.C., the nation's capital, this week:

1. CONGRESS. The House and Senate are in session this week. On Saturday, House Speaker Mike Johnson (R-LA) announced that the House would vote this week on a continuing resolution (CR) to keep the federal government open on a temporary basis when the current CR expires this Friday at midnight. The House CR will extend the agencies covered by the Energy & Water, Ag, MilCon/VA and Transportation/HUD appropriations bills until Jan. 19,

2024, with the remaining other 8 bills going through Feb. 2, 2024 (but contain no deep funding cuts or poison pill riders). According to talking points released by the House leadership, this "laddered" CR will accomplish 3 goals: (1) avoid a government shutdown; (2) prevent a vote on a massive omnibus spending bill backing up to the Christmas holidays; and (3) remove contentious debate items from the CR such as Ukraine aid and stronger border policies. The Senate will have a procedural vote tonight on its own version of the CR, which – according to Roll Call newspaper – may

fund the federal gov't through Jan. 19, 2024. The House has also scheduled a vote on a resolution sponsored by Rep. Marjorie Taylor Greene (R-GA) to impeach Homeland Security Secretary Alejandro Mayorkas for ending the Remain in Mexico Program and terminating border wall construction contracts.

2. THE WHITE HOUSE. President Biden met with Indonesian President Joko Widodo and welcome the Vegas Golden Knights hockey team to the White House to celebrate their 2023 Stanley Cup victory. On Tuesday, the President traveled to San Francisco for the rest of the week for the Asia-Pacific Economic Cooperation (APEC) leaders' summit, which included a private meeting between President Biden and Chinese President Xi Jinping on Wednesday.

3. MILITARY HOLDS. The

Senate Rules Committee held a hearing on Tuesday on the Reed/Sinema resolution to change Senate rules to overcome a hold Sen. Tommy Tuberville (R-AL) has imposed on hundreds of military officer promotions since February, protesting the Pentagon's policy offering time off and travel reimbursement to service members seeking abortions or fertility care.

4. HIGHER EDUCATION. On November 8, the Education and the Workforce Committee approved H.R. 5993, the Defending Education Transparency and Ending Rogue Regimes Engaging in nefarious Transactions (DETER-RENT) Act. The legislation aims to bring clarity to foreign gift reporting requirements for colleges and universities and protects American education from malicious foreign influence. Specifically, the bill would slash the foreign gift reporting threshold for colleges

and universities from \$250,000 down to \$50,000, with an even stricter \$0 threshold for countries of concern; close reporting loopholes and provide transparency to Congress, intelligence agencies, and the public; require disclosure of foreign gifts to individual staff and faculty at research-heavy institutions to protect those targeted the most by our adversaries; hold the nation's largest private institutions accountable for their financial partnerships by revealing concerning foreign investments in their endowments; and, implement a series of repercussions for colleges and universities that remain non-compliant in foreign gift reporting, such as fines and the loss of Title IV funding.

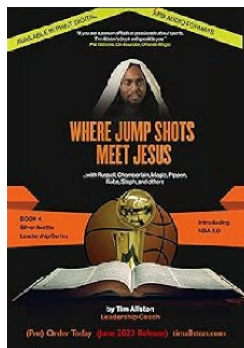
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300 New Jersey Ave, NW Suite 900
Washington D.C. 20001
T: 202-596-8384
rhamm@hammconsulting.com
www.hammconsulting.com

HPL Presents

"Author Talk with Tim Allston"

Book-Signing Event Sunday, November 19

The Huntsville-Madison County Public Library (HM-CPL) presents the "Author Talk with Tim Allston" on Sunday, November 19, 2-3:30 p.m., at its downtown main branch.



The event is free and will also be streamed live as a Facebook Event.

Allston will discuss and autograph his latest book, Where Jump Shots Meet Jesus, currently ranked #129 in Amazon's worldwide ranking of more than five million books.

Where Jump Shots Meet Jesus features a creative approach of overlapping winning NBA championship dynasties with the best practices from the Bible.

"Whether they know it or not, the last five winning NBA championship dynasties practiced the servant leadership model of Jesus Christ. He told his followers in Matthew 20:28 that he came to serve, not to be served. That model works successfully not only in the NBA but also in our homes, workplaces, and worship places," Allston explained.

For additional information, visit www.timallston.com.

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Huntsville Council Meetings



Huntsville City Council's regular meetings are held in the City Council Chambers 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 Municipal Building on the 1st and 3rd Thursday of each month at 6 p.m. For more information, call (256) 427-5011.

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NAAACC Meetings

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

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



The Narrow Path

Matthew 7:14 says, "Small is the gate and narrow the road that leads to life and only a few find it."

As we read this scripture, it seems to suggest that most of us would rather do the easy things in life rather than deal with the hard things. This scripture also seems to suggest that most of us would rather hang with the crowd, no matter what direction that they are going because surely everybody can't be wrong? So, it's easier to walk on the broad path. It's easier to not read the bible on a daily basis. It's easier to not find time to pray. But remember, just like the bible teaches us, it only leads to destruction.

I believe that everybody needs some kind of spiritual covering that

comes from hearing the word of God every once and awhile. It could be on the radio or on television or you can watch sermons on YouTube, but it has to come from somewhere.

I believe without "spiritual covering", this generation will be lost. Everybody has a choice in everything that we do in life. For example, if you really want to exercise, you will find the time and a way to do it. If you really want to get out of debt, then you will stop spending money that you don't need to spend. Also, if you want to grow spiritually, you will find time to read the word of God.

You see, nobody can have everything that they want, without any sacrifices. There has to be some give and take. So, I believe it's time for us to get on the nar-



row path because our spiritual lives depend on it. Remember, it's the narrow path that leads to life.

Prayer: Loving Father, help us to make the choices in life that keep us on the narrow path that leads us to your righteousness. *Question:* Is your life headed in the right direction? If not, why?

Stay encouraged, my brothers and sisters, and make sure you purchase a copy of my books, *Spiritual Game Plans For A Successful Life* and *A Champion Game Plan for Life*, at amazon.com, Westbow Books or if you have a PayPal account, email me at preston-brown81@gmail.com

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Funeral service for MR. ELIJAH ERVIN (b. 2001) was held Saturday, November 11, at Zion Progress Missionary Baptist Church with Pastor Hernandez Ford officiating.

Funeral service for MS. GWENDOLYN TROUPE MOORE RAGLAND (b. 1952) was held Tuesday, November 7, at Bethlehem Primitive Baptist Church with Elder Damien Turner, Officiant and The Reverend Dr. C. Jermaine Turner, Eulogist.

ROYAL FUNERAL HOME

4315 Oakwood Avenue NW
Huntsville, AL 35810 - (256) 534-8481 - www.royalfh.com

Funeral service for MR. ROOSEVELT RICE (b. 1933) was held Saturday, November 11, at the Madkins Chapel Cumberland Presbyterian Church in America (2403 Oakwood Road NW, Huntsville, Ala.) with Reverend Versey Jones officiating.

Funeral service for MR. WALTER WAYNE "SNAP" SHOULDERS (b. 1957) was held Saturday, November 11, at the Progressive Union Missionary Baptist Church (1919 Brandontown Road NW, Huntsville, Ala., with Pastor Zachary Williams officiating.

Funeral service for MS. SUPRENIA RENA WADDLE (b. 1963) was held Friday, November 10, at the Saint Bartley Primitive Baptist Church (3020 Belafonte Avenue Huntsville, AL 35816) with Pastor Clanzelle Moore officiating.

Funeral service for MS. JOCELYN E. RICHARDSON (b. 1944) was held Friday, November 10, at the Oakwood Seventh-day Adventist Church (5500 Adventist Boulevard NW, Huntsville, Ala.) with Pastor Norman Miles officiating.

SERENITY FUNERAL HOME

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

Funeral service for MRS. ALMA MOORE (b. 1963) will be held Saturday, November 18, at Syler Tabernacle, Oakwood Avenue, Huntsville, Ala. at 11 a.m.

Funeral service for MR. TOBY THOMAS (b. 1973) was Saturday, November 4, at Little Indian Creek P.B. Church (884 Indian Creek Road, Huntsville, Ala).

Funeral service for MR. RAYMOND CHUNN (b. 1966) was Saturday, November 4, at Serenity Chapel.

The Valley Weekly

VALLEY EVENTS

HAPPENINGS, ACTIVITIES & MORE!

November 15
Wednesday Concert Series
Charles & Tanya Harris
Pourhouse
Stovehouse
6 p.m.

Huntsville, Ala.
(256) 261-3374

November 16
"Sushi Class 101"

November 18
The Gingerbread Market-
place
(Visit Santa: 1-3 p.m.)
Alabama A&M University
Agribition Center

Pulaski Fall Market
1711 Pulaski Pike NW
Huntsville, Ala.
1 p.m.

"Fall into Sage"
A Seasonal Experience
with Chef Allen Noble
(Hors D'Oeuvres and
Cooking Demo)
The Sage Lounge
3311 Bob Wallace Avenue
Suite 101A
Huntsville, Ala.
7 p.m.

Real Ghost Hunt at
Historic Lowry House
1205 Kildare Street NW
Huntsville, Ala.
7-10:30 p.m.

November 19

"Sweets and
Treats"
Drag Show Divas
& Divos
4925 University
Drive
Huntsville, Ala.
12:30 p.m.

November 20

One Table Hunts-
ville 2023

Sponsors: One
Table Huntsville and Vil-
lage of Promise
Big Spring Park
11:30 a.m.-1:30 p.m.

Buy a Tree, Change a Life
MidCity District
4 p.m.

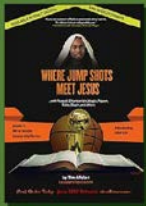
November 22

Unique Live Band
Wednesday Concert Series
Pourhouse
Stovehouse
Huntsville, Ala.
6 p.m.

November 24

Holiday Homecoming
The Orion Amphitheater
theorionhuntsville.com

Author Talk with
Tim Allston



Join three-time Amazon best-selling author, Tim Allston, as he discusses his newest book, "Where Jump Shots Meet Jesus."

Downtown Huntsville Public Library
November 19 • 2:00 p.m.

The New Gooch Place
500 Gooch Lane
Madison, Ala.
Vegetarian/Fruit Options
(No Raw Fish)
Jonathan Brumby
RSVP: (706) 363-2158

4925 Moores Mill Road
Huntsville, Ala
9 a.m.-3 p.m.

Business Vision Board
Workshop
Chanda Davis Real Estate
475 Providence Main St.
NW
Unit 404
Huntsville, Ala. (\$30/\$35)
(214) 407-0525
11 a.m.

November 17
Lights Up! Holiday Kick-
Off Presented by Engel &
Volkers
365 The Bridge Street
Huntsville, Ala.
4:30-7 p.m.

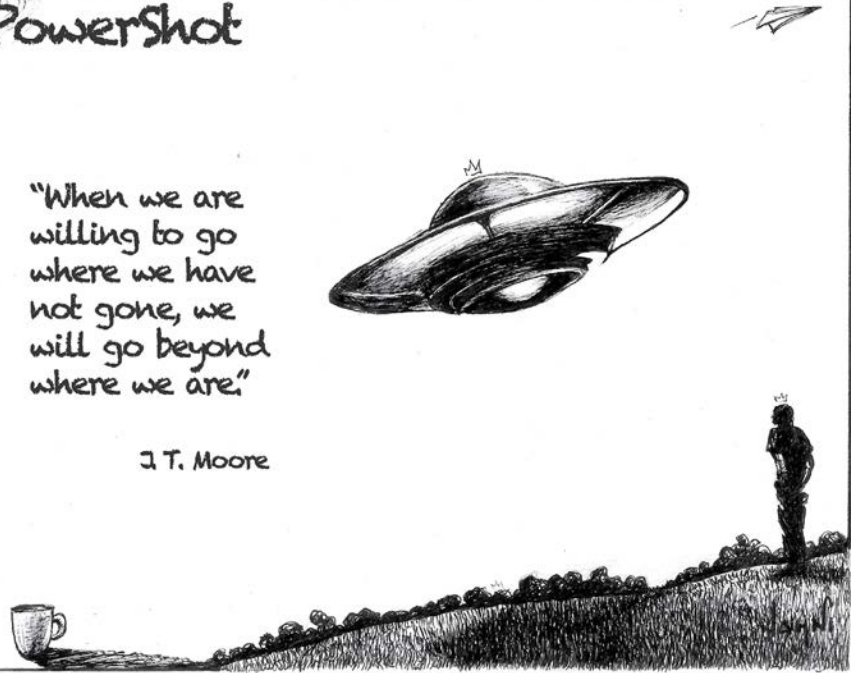
Bulldog Football vs.
Mississippi Valley State
Louis Crews Stadium
Alabama A&M University
Huntsville, Ala.
1 p.m.

November 17-19
Preacher Lawson
"America's Got Talent"
Stand Up Live Huntsville
2012 Memorial Parkway

PowerShot

"When we are willing to go where we have not gone, we will go beyond where we are."

J. T. Moore



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"Until the day arrives when all women decide that our rights are not negotiable, our future choices will not be secure."
- Faye Wattleton

“Traveling ...”

Millennial Moment

by Gloria B. Caldwell

Traveling ...

Time to get away. It's been a long season, and you must kick back, release, and recharge.

So, let's find our destination. Where are we going? Are we driving, riding a bus or train, or flying?

Where are we staying when we get there? Is it with a



friend who lives in the area or a hotel/resort/Airbnb in that location?

Have we booked it? What are we going to do when we get there? Rest/observe or tour/party, eat well, explore?

What is the plan? What are you packing? Do you have all of the toiletries you

need? Are the clothes and shoes conducive to your travels?

A well-planned trip makes for a good, relaxing time. Now, there may be unexpected delays, weather, or instances that happen, but you will be as ready as you can be to deal with those as they come.

So, now, we've gone through things we do to travel and enjoy time when we feel the need to break. However, these are things you need to do daily to prepare yourself for a real journey, life!

Figure out where you're going. (potential)

What is your method to get there? (path)

Where are you staying? (prioritize)

What you're doing when you get there. (plan)

What are you packing? (preparation)

Being ready for the unknown.

(power)

Personal growth and purpose are the most significant travels you will take. Ask yourself, are you prepared for the biggest journey of your life?

Lace Up! Let's Go!

Photo: Jplenio/Pixabay

Huntsville Housing Authority CEO, Ex-Pro Baller Pens Foreword for TVW columnist-author's New Book, Where Jump Shots Meet Jesus

“As iron sharpens iron, so one person sharpens another.” - Proverbs 27:17

It was July 2022, and I was brainstorming about writing a book that would somehow intersect the Bible with winning pro basketball dynasties.

I bounced that idea off my friend and Huntsville Housing Authority (HHA) CEO Antonio “Tony” McGinnis; not only was he an elder in my local church, but he was also a former pro baller as well as a two-time author.

Because he liked the overlapping of these two ideas into one book, when asked, he consented to write the Foreword for this latest book, Where Jump Shots Meet Jesus.

According to McGinnis, Where Jump Shots Meet Jesus represents his first time seeing “the Bible, current events and newsmakers, and the art and science of professional basketball interwoven.”

This latest print/digital/audiobook, McGinnis offered, “will now serve as your front-row seats if you are either a Bible junkie or a sports junkie - and I was a junkie in both areas!

“After graduating college (Texas A&M University), not only did I study professional basketball, but I also had the privilege of traveling the globe to play professional basketball in Europe and Australia.”

The Huntsville-Butler High School All-State player in the late 1980s and early 90s, McGinnis later coached Oakwood University's men's basketball team to its 2012 United States Collegiate Athletic Association national championship.

In 2020, he was named Executive Director/CEO of the HHA, himself having been raised in its public housing projects.

“Although my title says I'm at the top, my goal every day is to lead from the middle. Our 7,200 residents occupy more than 3,700 units of affordable housing across the city; they are my leaders.

“My job every day is to help them transition out of public housing into a life of self-sufficiency. I help residents create their own playbooks for what they want in life.

“So even now with my bad knees and slightly faltering jump shot, my goal is to help my Huntsville Housing Authority residents score - and then I get the assist!”

This book also assisted McGinnis in getting to know Allston a bit better - in two ways.

“Tim and I had the opportunity to play a few church league basketball games together in 2003.”

Even after 20 years, McGinnis couldn't resist a dig at his former teammate. “Believe me, Tim had more heart than he had hops, and I was just a mere shell of my past!

“But what his legs could no longer do on the basketball court, his hands in writing will now do in the full court of public opinion.”

McGinnis is also the author of The Game is Deep which chronicles his basketball life from high school through the pros, and Life In The Bricks, about his growing up in public housing.



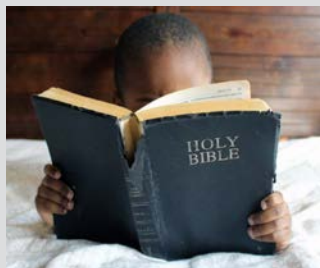
ON THIS DAY



On November 17, 1911, Omega Psi Phi Fraternity was founded at Howard University in Washington, D.C., the first international fraternal organization founded at an HBCU.

- BET.com

This Sunday's Lectionary



Sunday, November 19, 2023

Twenty-Fifth Sunday
after Pentecost

(Track 2, Year A)

First Lesson:

Zephaniah 1:7, 12-18
Psalm 90:1-8, [9-11], 12

Second Lesson:

1 Thessalonians 5:1-11

GOSPEL:

Matthew 25:14-30

“What I am dealing with is so vast and great
that it can't be called the truth.”

- Sun Ra

<https://www.timallston.com>



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

Dr. Marvin P. Carroll

Dr. Marvin P. Carroll, president and Chief Executive Officer of Tec-Masters, Inc., is a Servant Leader who embodies humility, service and generosity. An electrical engineering graduate of Howard University, he went on to earn a master's and the Ph.D. degree in public administration.

After retiring from the U.S. Army Missile Command, Dr. Carroll founded Tec-Masters in 1988 to provide technical support to the Department of Defense and commercial customers. The company provides a wide range of services, including: Training Systems Technology; Modeling & Simulation Technology; Multimedia Design Technology; Training and Doctrine Development; Weapons Systems Technology; Automotive Systems Technologies; Navigation and Telematics; Commercial/Manufacturing Technology; Aerospace Technology; Information Systems Technology; ETeaching; and much more. He also had the unique experience of serving as a Legislative Fellow for three years for a U.S. Senator, advising him on Weapon System Acquisition policy.

Dr. Carroll has served diligently throughout the community, and he has

previously been actively involved or is currently serving as a member of various industry organizations, such as the board of Huntsville Botanical Gardens, Huntsville Madison County Department of Health and Human Services, Board of Directors of Tuskegee University School of Engineering, the National Defense Industrial Association (NDIA), Huntsville-Madison County Space and Rocket Center, and many others.

Dr. Carroll has a keen interest in working with and involving youth in various aspects of business. He has committed himself to lending his personal expertise to college interns who are interested in learning business start-up and operations. As a Visiting Executive-in-Residence at Auburn University, he exhorted students to spend time understanding the market, customers, and their requirements.

He is especially committed to causes that nurture



community growth and youth development. Some of these endeavors include: Youth Friendship Foundation, Young Business Leaders, AAMU Black-Tie Scholarship Fund, Coats-4-Kids Program (Eagles' Nest Ministries Church), American Heart Association, Army Emergency Relief Fund, Bob Jones High School Robotics Team, Union Chapel Christian Academy Scholarship Program, Harris Home for Children, HEALS of Huntsville, Morehouse College Technical Innovations Entrepreneurship Program, Alabama Shop-With-A Cop Program for Children and many others.



"Spotlight on Our Elders" is a weekly feature sponsored by the Rosetta James Foundation to promote volunteerism and activism in our community among those who are 70-plus. The Foundation also provides scholarships. Learn more about us at www.rossettajamesfoundation.org. Know an outstanding elder (70+) that you would like to see featured? Send us a photo and 250-word write-up to info@valleyweeklyllc.com.

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Huntsville to Host American Spiritual Ensemble in 2024

The Huntsville Chamber Music Guild will host the American Spiritual Ensemble on January 26, 2024.

The American Spiritual Ensemble (ASE) began as a dream of Alabamian and founder Dr. Everett McCorvey, a native of Montgomery. McCorvey believed that the music of the American enslaved should be preserved and began efforts to the spiritual tradition alive.

Thus, ASE preserves the music of a culture that

These songs became sources of comfort, hopes, and communication; songs of direction and faith. Today, there are over 6,000 negro melodies; around 3,000 of said melodies have been documented, while many more were passed down through oral tradition, according to McCorvey.

Four centuries have passed since the first enslaved African person set foot on American soil. ASE considers it a privilege to perform these songs, tell their stories, and share

are beloved all around the world.

ASE commits to aiding in the preservation of these beautiful melodies through performances worldwide as well as through education in the form of: lectures, master classes and vocal instruction for educational, religious, and community institutions worldwide.

Founded in 1995, ASE is a critically-acclaimed ensemble that is dedicated to performing provocative, dynamic concerts around the world celebrating the

American negro spiritual.

Additionally, ASE frequently visits educational institutions in order to teach students about the history and traditions of enslaved



was enslaved and forced to come to America over 400 years ago. It also celebrates the many forms that this music has taken since its creation. Enslaved people were not permitted to speak their native language, sing their traditional songs, or play their instruments. Often times, individuals were separated from their families and stripped of their ways of life, forcing them to create new ways of communication in order to survive.

As these people adjusted and incorporated some of their culture into their lives, spirituals were born.

the love for the beautiful creations with the world.

Performing these spirituals serves as a tribute to the many lives lost or destroyed during slavery in the United States; a horrible time for human kind. These songs, a combination of African, American, and European traditions, create a new type of melody in which a sense of identification was created within the enslaved community. These songs now stand as a testament of the strength found through faith during times of hardship as well as a unifying force among all peoples. These songs

people in America and their spirituals. ASE also presents master classes, television performances, radio performance, and interviews on the music of the American negro slave. Performance Formats ASE participates in a wide range of concert formats, allowing both performers and listeners to experience the beautiful melodies of our past as well as the history of African Americans in different ways. ASE has had the opportunity to perform in the following formats:

• **Spirituals:** Classical ar-



rangements of traditional American negro spirituals in choral and solo format

• **Broadway:** Selections of Broadway pieces that highlight the African-American experience as well as celebrate human perseverance

through faith

• **Jazz:** Jazz music that was composed, arranged, or written by African-American artists

Tenor Dr. Everett McCorvey founded the group

in 1995, and many of its members have performed in such venues as the Metropolitan Opera, New York City Opera, Atlanta Civic Opera. They have also performed abroad in England, Germany, Italy, Japan, Spain and others.

NOVEMBER 10 - DAVID RAMSEY - David Paul Ramsey is an American actor and martial artist, best known for his roles in the CW series *Arrow* as John Diggle/Spartan, Anton Briggs on the Showtime TV series *Dexter*, and the film *Mother and Child* (2009) as Joseph. Ramsey was born in Detroit, Michigan. From 1997 to 1998, he starred in the UPN sitcom *Good News*, as pastor David Randolph. In 2000, he starred as Muhammad Ali in the Fox television movie *Ali: An American Hero*. He has also starred in recurring roles in *All of Us*, *The West Wing*, *CSI: Crime Scene Investigation*, *Ghost Whisperer*, *Wildfire*, and *Hollywood Residential*. From 2008 to 2009, he appeared in 17 episodes of *Dexter*. - BlackCelebrityBirthdays.org





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Housing Shortage a Significant Barrier to Black Home Ownership

Major barriers impede homeownership among African Americans, despite record-low Black unemployment and a higher labor force participation rate than Whites, according to the 2023 State of Housing in Black America (SHIBA) report released today by the National Association of Real Estate Brokers (NAREB).

The SHIBA report found that an inadequate supply of new homes is a major contributor to the growing housing crisis, particularly for potential Black buyers. Housing demand outpaces new home construction by roughly 100,000 units annually, creating the largest housing shortfall in nearly half a century. The lack of housing stock contributes to sustained high prices despite high interest rates. These are factors negatively impacting Black homeownership.

“Housing inventories must be increased across the country,” said Dr. Courtney Johnson Rose, the NAREB president. “Families can’t buy homes if they aren’t available or if the market is so tight that prices are artificially high. Clearly, there is a connection between the lack of inventory and the inability to substantially increase Black homeownership. It’s time for key components of the housing finance industry, such as Fannie Mae and Freddie Mac, facilitate new home construction, or even rehabilitation of existing homes.”

Citing the most recent information available, including from the 2022 Home Mortgage Dis-

closure Act, the SHIBA report noted the Black homeownership rate was 45% in 2022, nearly 30% lower than White households, with a wider gap than 50 years ago. SHIBA also determined that the Black-White wealth gap is so expansive that the 400 wealthiest Americans control the same amount of wealth as the 48 million Blacks living in the United States.

“This year’s SHIBA report solidifies the connection between Black wealth and homeownership, details the obstacles that limit Black homeownership, and provides recommendations for creating more homebuying opportunities for Blacks,” said Dr. Rose. She added that significant barriers to increasing Black homeownership exist in communities around the country, including lower wealth and median incomes, unfavorable housing market conditions, and institutional bias within the housing finance system.

Obstacles to Black homeownership date back to the early 20th century, Dr. Rose said, when discriminatory public and private housing policies such as redlining were rampant. These policies systematically excluded Blacks from acquiring loans or purchasing homes in specific neighborhoods, resulting in severe racial disparities in homeownership rates and driving Black communities into economic wastelands.

“Narrowing the Black-White racial gaps in homeownership and wealth will require strong action at the

federal level,” said Dr. Rose, acknowledging that under President Biden, the government has taken steps in the right direction. “Federal government policies contributed to these racial gaps, and now the government must invest in fixing them so that the idea of a fair and just America can exist for all our citizens.”

Further, the Black homeownership rate has not increased substantially even though the gap in labor force participation rates for Blacks and Whites is at a historic low, with Blacks now having a higher labor force participation rate than their White counterparts. This positive employment news might suggest an ability for Blacks to have attained major homeownership gains over the past year. However, significant obstacles continued to impede Black homeownership.

Among the findings in the SHIBA report are that: ** Black applicants had a 21% mortgage loan denial rate at traditional banks compared to 8% among White applicants. At independent mortgage companies, Black denial rates were slightly lower at 15% compared to 6% for Whites.*

** Changes to Fannie Mae and Freddie Mac pricing grids and movement toward more accurate and reliable credit scoring models are steps forward. However, major gains in Black homeownership will require additional housing market interventions.*

** Housing affordability is a challenge for Black homeownership. The 30-year fixed rate mortgage surpassed 7% in November of 2022, compared to a rate of less than half that (2.98%) twelve months earlier.*

Soaring mortgage interest rates were a response to rapid interest rate increases by the Federal Reserve Board in its efforts to lower inflation.

** Affordability fell steeply starting in the second quarter of 2022. By the fourth quarter, only 38% percent of new and existing homes sold were affordable to families with an annual income of \$90,000. This placed the median-priced new and existing home far out of reach for many Blacks, whose median household income is \$52,860.*

** Investor home purchases accelerated during the 2020-2021 pandemic. By the first quarter of 2022, investor purchases of single-family homes peaked at 28% of market share. As of the first quarter of 2023, investors accounted for about 27% of single-family home purchases.*

** Investor home purchases negatively impact the affordability and supply of homes for sale, particularly for lower-income households. Investors outbid typical homebuyers and pay cash for houses that don’t require inspections or appraisals. Many investor-owned single-family homes are transformed into rental housing, removing it from the owner-occupied stock.*

** A large proportion of home mortgages to Black borrowers continue to be made in census tracts vulnerable to the effects of climate change. As climate-related severe weather increases in the coming decades, Black homeowners and renters in vulnerable areas will be the hardest hit, and face billions of dollars of losses.*

Declaring an enormous need to increase the af-

fordable housing stock, the report called for reforming the nation’s housing finance system and including components to rehabilitate and produce housing stock. An efficient housing rehabilitation program could save 107,000 homes annually from obsolescence.

It also called for a reconfigured housing finance system to encourage responsible, safe, and sound financial innovation, such as requiring a restructured Fannie Mae and Freddie Mac to form partnerships with the nation’s largest financial institutions to enhance the promising special-purpose credit programs the banks launched to increase Black homeownership.

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