

# Beacon of Light

January-March 2021 • Volume 4 • Issue 1

*"I am the light of the world. Whoever follows me will never walk in the darkness but will have the light of life." John 8:12*



## Pastor's Corner

### "Forgiveness: A Journey for Lent and Beyond"

"Father, forgive them for they know not what they do." (Luke 23:34) These are some of the familiar last words of Jesus while still on the cross. We recognize them because this petition for forgiveness is part of the "Seven Last Words" sayings of Jesus used in Good Friday services.

The "Word of Forgiveness" is the first of these sayings. I became more acquainted with this petition when asked to speak on this first saying of Jesus as part of a Good Friday service. As I attempted to connect with all of what Christ might have been thinking and experiencing in the moment he spoke these words, I was struck by how truly remarkable and profound this request was in the midst of Christ's unimaginable suffering in that moment. Jesus, after being rejected and denied by many of the same people he had loved, taught, and even brought miraculous healing to; while enduring the worst physically, spiritually, and emotionally excruciating moments of his life; and while Roman soldiers were gambling to see which of them would possess the few scant articles of clothing stripped from his body and cast at his feet – found it within himself -- to ask God's forgiveness of any and all who had brought such tragic injury and harm upon him.

Forgiveness of others had been a core part of his teachings. He included it in the prayers he taught his disciples and made it a condition of their own forgiveness: "Forgive us our debts, as we forgive our debtors." He even pushed to the outer limits his disciples' own understanding of forgiveness, such that when Peter asked Jesus if he should forgive another member of the church who had sinned against him as many as seven times, Jesus responded with, "Not seven times, but, I tell you, seventy seven times." (Mt. 18:21-22)

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### Pastor's Corner *(continued from page 1)*

So, in the ultimate test of this core principle of his teaching, Jesus demonstrated the authenticity of this deeply held belief. While still hanging on the cross, he practiced what he preached and taught, "Father, forgive them, for they know not what they do."

Forgiveness, then, is a fitting topic for reflection and self-examination in this Lenten season. It is, perhaps, for many of us, not the easiest subject to master. In a classic dictionary definition of the term, psychologists generally define forgiveness as a "conscious, deliberate decision to release feelings of resentment or vengeance toward a person or a group who has harmed you, regardless of whether they actually deserve your forgiveness." Anyone, therefore, who has suffered injury, insult or harm, real or perceived, at the hands of another, has also felt the challenges of the flesh (resentment or the desire for vengeance) warring against the dictates of the Spirit (the spiritual offering of forgiveness).

This is why we choose in these 40 plus days of Lent, to go deeper than any of us have gone before in wrestling with this topic in Bible study. We know the high moral and spiritual standard and example that Christ himself has set for us, and we pray every day, in the Lord's Prayer, that our forgiveness by God would be conditioned by our forgiveness of others. And yet, we also recognize that, as humans, "all have sinned and fallen short of the glory of God." (Romans 3:23)

This is also why, with the assistance of the Holy Spirit, we continue to acknowledge and confess our sins while also asking Christ to walk hand in hand with us, as we journey together with him to the cross. Perhaps, in the crucible of our moments of testing, we too, will be able to say with a level of sincere authenticity, "Father, forgive any and all who have offended me, because in their forgiveness, I am also accepting the forgiveness that Christ has come to offer me."

Pastor Mark. D. Venson



## Inspirational Thoughts and Encouragement

### MAKE YOUR TALENT AND SKILLS MATTER



*"Use every part of your body to give glory back to God."* 1 Corinthians 6:20 (TLB)

How do you want God to use you? What ways can you use your talents in view of eternity? That means spending your time on earth preparing for your time in heaven.

The Bible says in 1 Corinthians 6:20, *"Use every part of your body to give glory back to God"* (TLB).

Many people—including some Christians—have a big misconception about heaven. They think that when you get to heaven, you'll kick back and eat bon-bons,

wear a white robe, play a harp, and float on clouds. But none of those things are in the Bible!

So, what are you going to do for all those trillions of years when you get to heaven?

God has plans for you to serve in heaven. You'll have work—enjoyable things you'll do in service to God. And your time on earth is practice for that.

If you hope God will give you a place of serious service in eternity, you can't spend your time on earth just living for yourself.

Imagine if all through life you just sit on the bench, saying, "I live for me." Then, when you get to heaven, you say, "Okay, God, take me off the bench and put me on the A team. Let me serve you now." God will say, "Forget it. What serving skills did you develop with your time on earth? You have no serving ability."

God wants you to understand that *right now* is your chance to get ready for the real thing. You'll take to heaven only two things: your character and your skills. You're not going to take any of your money or possessions. You're not going to take a single material thing to heaven.

So, don't waste your time on what you can't take with you. Instead, spend your time developing your serving skills and building your character to be more like Jesus.

How are you using your talents for God? Or are you using all your talents on yourself? God wants you to serve him well here on earth *and* forever in heaven.

#### Talk It Over

- In what ways are you using your skills and talents to serve God? In what ways are you using your skills and talents to serve yourself?
- Do you find joy in using your skills to serve others? If not, what does that say about your motivation for serving?
- What does it mean to develop your serving skills?



**NOTABLE EVENT**

**Science Bowl Competition**



Our own young Robert Neal recently participated as the Team Captain in the "virtual" Prince Georges' County Science Bowl.

Robert is a 6<sup>th</sup> grade student at Judge Sylvania Woods Elementary School. His team won the first round competition against Allenwood Elementary. Although his team did not win in the second round, we are very proud of his accomplishments and leadership in the first round.

Robert continues to be an inspiring young man who has plans to study in the IT field. Additionally, even in this pandemic, he and his sister Rotee faithfully perform their duties on Sunday as acolytes.

Their Mom, Teta, also serves on the nursing unit at Ebenezer on Sunday.

Their family's example of service is a testament to their faith, which is inspiring during a time such as this. Matthew 25:23: *His lord said to him, "Well done good and faithful servant; you have been faithful with a few things, I will put you in charge of many things"* (NIV Translation)

*Submitted by Sis. Gloria Pickett*



**Kidz Corner!!**

**COVID CAN'T STOP CHRISTMAS**

By Aaron Ware Jr.



On Sunday December 20, 2020, the EUMC Children's and Youth ministries teamed up to bring the church its first ever virtual Christmas Program and Talent Showcase! The planning team worked tirelessly and was determined to host a Christmas event for the entire congregation and thanks to technology we were able to do so in a moving and magnificent way. Our children and youth are to be commended for their creativity, perseverance, and enthusiasm in making this event a success.



Co-master of ceremonies Shavaughn Scott kicked off the festivities by welcoming the large audience and reminding everyone that social distancing and having to use Zoom would not stop the celebration of Christmas and the birth of Jesus. Fellow co-master of ceremonies, Rayonna Gibson, then introduced the audience to the lighting of our Christmas tree. This particular video clip came from the 2015 White House Christmas Tree Lighting Ceremony, the second to last under President Barack Obama. Breanna Pickeral finished off the opening activities with scriptural readings from Isaiah 9:6 and Luke 2: 8-14.

Robert Neal (above) began the talent portion of the program with a playing of "Mary Had a Little Lamb" on his recorder. Next up were a succession of timely poems read by Corlissa Avery ("Christmas Giving" by Iris W. Bray), Angelei Gibson ("Jesus was Born on Christmas") and Rotee Neal ("There's More to Christmas"). Naomi Camille Starks (to the right), the youngest of the show's performers, then took to her Xylophone and played "The Wheels on the Bus" followed by the Christmas time favorite "We Wish you a Merry Christmas."



A special prayer for healing, kindness and remembering the reason for the season was then offered up by Joelle Smith. Khia Forbes (to the left) showcased her dancing skills next as she performed to Mariah Carey's hit "All I Want for Christmas is You". She was followed by Bella Randall who recited the final poem of the show, "The Christmas Story" by Leanna Guenther. Stephen Gbelee finished the talent showcase with his musical rendition of "What Christmas Means to Me" by Pentatonix.

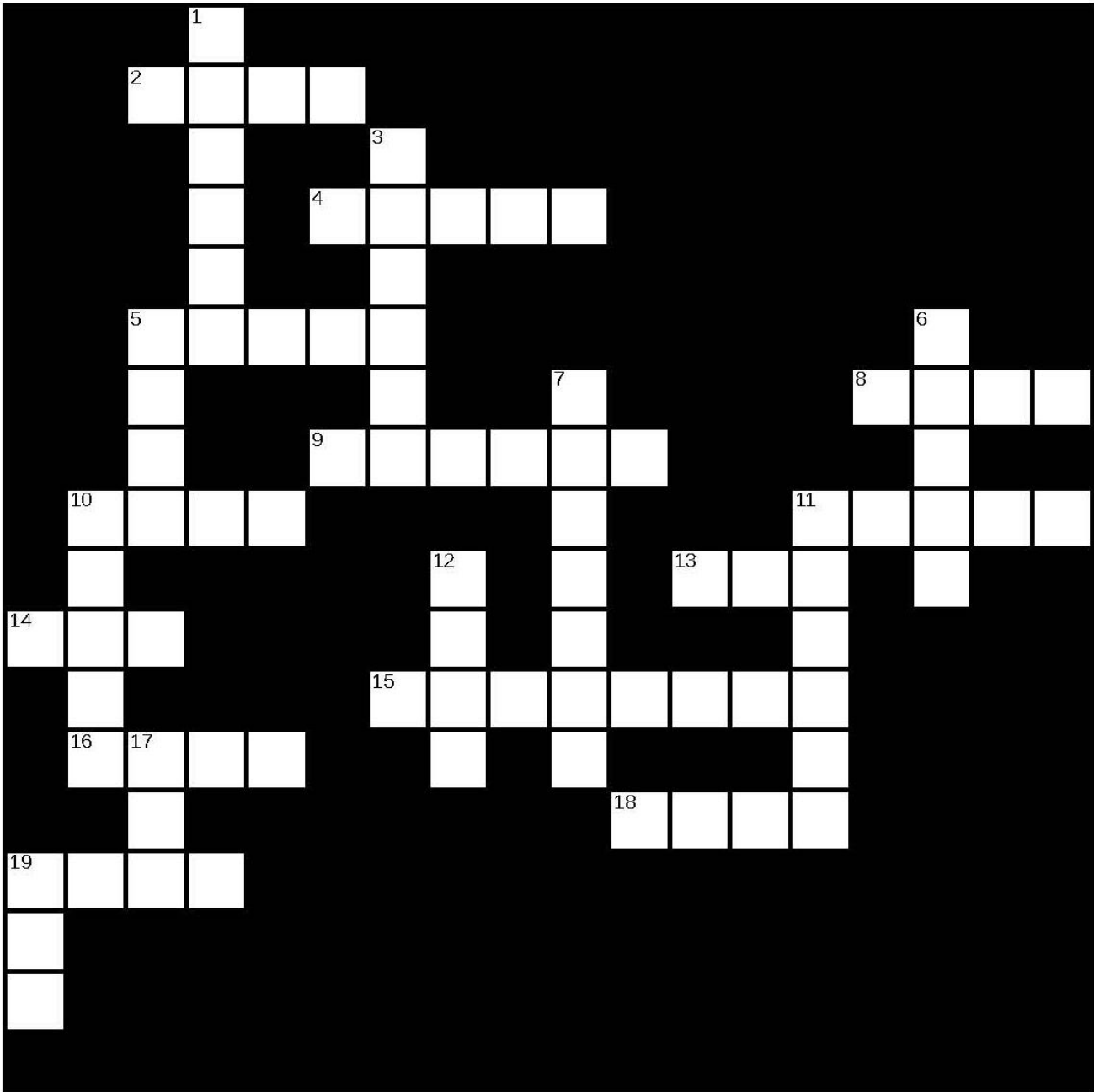
Following remarks by Pastor Mark Venson, Rosanne Neal and Khloe Forbes had the honor of wishing everyone a wonderful "Merry Christmas and a Happy New Year" in their special and endearing way. Stephen Gbelee then closed out the festivities with a wonderful closing prayer.

While the church could not celebrate Christmas inside the church like it usually does, the Children and Youth of Ebenezer helped to show that COVID was not going to have any part in stopping the joy and hope that the season brings. To quote a line from the program (read by Robert Neal), "Church is a building where we typically worship God, but you can also worship God in your heart wherever you may be. As long as we have the love of Jesus Christ in our hearts, we will be ok."

EUMC Children and Youth Planning Team: Terri Ware, Pershail Young, Howard Branch, Peggy Dearing, Linda Jones, Kathleen Jones, James Trent, Aaron Ware, Jr. and Taylor Ware.



Sunday School—Take The Challenge



**Across**

- 2 Jesus' Mother
- 4 Opposite of Sad
- 5 \_ \_ \_ \_ \_ of the Spirit
- 8 Mad at Daniel for praying to God
- 9 Eats Healthy Food with his 3 Friends
- 10 What the slaves followed to get to freedom
- 11 Got stuck in the belly of the big fish
- 13 How many of each animal entered the Ark
- 14 Who did Daniel Pray to
- 15 Job had a lot of
- 16 Garden where Adam and Eve Lived
- 18 Built the Ark
- 19 Dr. Martin Luther \_ \_ \_ \_ \_

**Down**

- 1 Place where they laid the baby Jesus
- 3 Sister that did all the cooking for Jesus
- 5 21 Days of Healthy eating
- 6 Did not kill or eat Daniel
- 7 First Book of the Bible
- 10 What David used to hit Goliath
- 11 Jesus' earthly Father
- 12 Name of the first Man
- 17 Place where the Lions Lived
- 19 \_ \_ \_ \_ \_ President

WORD LIST:

- |        |         |        |          |
|--------|---------|--------|----------|
| ADAM   | GENESIS | KING   | NOAH     |
| DANIEL | GOD     | KING   | PATIENCE |
| DEN    | HAPPY   | LIONS  | STAR     |
| EDEN   | JONAH   | MANGER | STONE    |
| FAST   | JOSEPH  | MARTHA | TWO      |
| FRUIT  | KID     | MARY   |          |

*Submitted by Sis. Terri, Bro. Aaron, and Sis. Taylor Ware*





**AMERICAN HISTORY MADE BY BLACK PEOPLE**

**AMERICAN EXPERIENCE: Jubilee Singers: Sacrifice And Glory**

By Jennifer Robinson



Above: The Jubilee Singers circa 1875. CREDIT: Courtesy Of Fisk University Archives

**—A Group of Former Slaves Battle Prejudice and Oppression to Sing Their Way Into the World’s Heart—**

On Nov. 16, 1871, a group of unknown singers – all but two of them former slaves and many of them still in their teens – arrived at Oberlin College in Ohio to perform before a national convention of influential ministers.

After a few standard ballads, the *a cappella* chorus began to sing spirituals such as “‘Steal Away’ and other songs associated with slavery and the dark past, sacred to our parents,” as soprano Ella Sheppard recalled. It was one of the first public performances of the secret music African Americans had sung in fields and behind closed doors.

"Jubilee Singers: Sacrifice And Glory," produced by Llewellyn Smith, tells the story of a group of former slaves who battled prejudice and oppression to sing their way into the world's heart.

Eventually, they would perform for presidents and queens, tour the United States and Europe, and establish songs like "Swing Low, Sweet Chariot" and "This Little Light of Mine" as a cherished part of the nation's musical heritage.

The concert in Oberlin was the turning point in a daring fundraising experiment for impoverished Fisk University in Nashville, Tennessee, where the singers were students.

Established in January 1866, Fisk taught freed slaves how to count their wages, how to write the new names they had chosen for themselves, and read both the ballot and the Bible.

Despite emancipation, the South was a dangerous place. Fisk students who dared teach in the countryside were routinely assaulted and whipped by Ku Klux Klan nightriders, including one who was shot at in his classroom and another who had her school building burned to the ground.<sup>[1]</sup>

Charged with keeping the financially troubled school afloat, treasurer George Leonard White proposed taking Fisk's most gifted singers on a fundraising tour of the North. Before they even left town, they encountered resistance: the parents were afraid to let their children go.

White's fellow teachers opposed the tour, and the American Missionary Association — the northern religious organization that operated Fisk — refused to help, worried that the chorus's appeal for funds would jeopardize their own fundraising activities. But White persevered.

Following the path of the Underground Railway, the group made its debut in Cincinnati. Despite the warm reception, donations totaled less than \$50. Night after night, it was the same: crowds loved their singing, but the collection plate yielded barely enough to cover their expenses. Yet no one turned back.

Life on the road took its toll. White and the singers endured rheumatism, bronchitis, chronic coughs. Their clothes ran to rags. But after the triumphant Oberlin performance, word started to spread.

In December, the Jubilee Singers appeared at Henry Ward Beecher's weekly prayer meeting at Brooklyn's Plymouth Church. "*Every church wanted the Jubilee Singers from that time on,*" wrote Maggie Porter. They sang for Mark Twain, President Ulysses S. Grant, congressmen, and diplomats.

After less than two weeks of rest, the singers were back on the road, touring the Eastern United States. Eventually they would tour Europe to universal acclaim and sing for the royal families of Holland, Germany, and Britain.

The group raised what today would be millions of dollars, but they paid a terrible price. Worn down by the relentless schedule, an advance man suffered a nervous breakdown. George White lost his wife to typhoid fever. White himself nearly died of a pulmonary hemorrhage. Contralto Minnie Tate's voice was torn to shreds. Tenor Benjamin Holmes's nagging cough was a symptom of his tuberculosis.

They faced discrimination on the road and from the press. A grueling tour of Germany — 98 days, 41 towns, 68 concerts — brought with it low morale, frayed nerves, and rivalries among the singers.

After almost seven years of touring, the Jubilee Singers returned home. They were honored by Fisk for raising the funds to complete Jubilee Hall and save their school. But their contributions extended far beyond Fisk University. They had introduced the world to the power of spirituals and challenged racial stereotypes on two continents.

*"In their wake, hotels, railways, steamship lines, and boards of education integrated their facilities. The Jubilees not only introduced the world to the music of black America, they championed the liberties of all Americans,"* says Andrew Ward, co-writer of the documentary and author of "Dark Midnight When I Rise: The Story of the Jubilee Singers."

More than 125 years later, the Jubilee Singers of Fisk University continue the concert tradition begun by that courageous original chorus of former slaves.

AMERICAN EXPERIENCE is on Facebook, Instagram, Tumblr, and you can follow @AmExperiencePBS on Twitter. #AmericanExperiencePBS

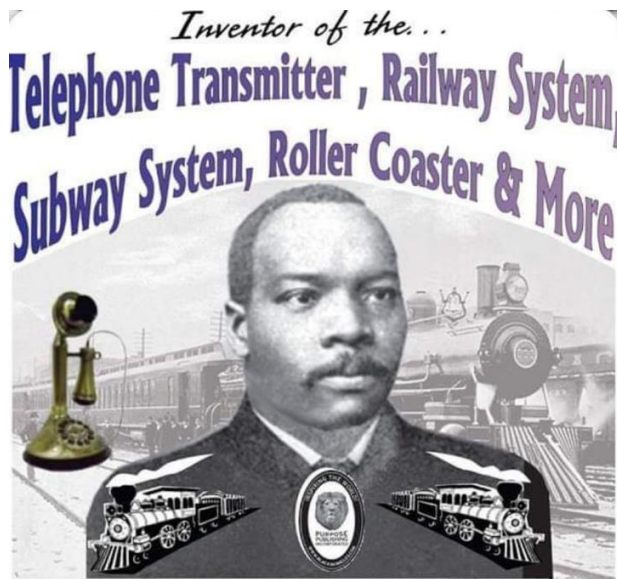
### **CREDITS:**

Produced and Directed by: Llewellyn Smith. Written by Llewellyn Smith and Andrew Ward. Senior Creative Consultant: Andrew Ward. Edited by Jean Boucicaut. Principal Cinematography: Michael Chin. Original score by Tom Phillips. Narrated by Dion Graham. Produced with the assistance of Nashville Public Television. AMERICAN EXPERIENCE is a production of WGBH Boston. Senior Producer: Susan Bellows. Executive Producer: Mark Samels.

*Submitted by Sis. Barbara McIntosh*



Celebrating Black History Month



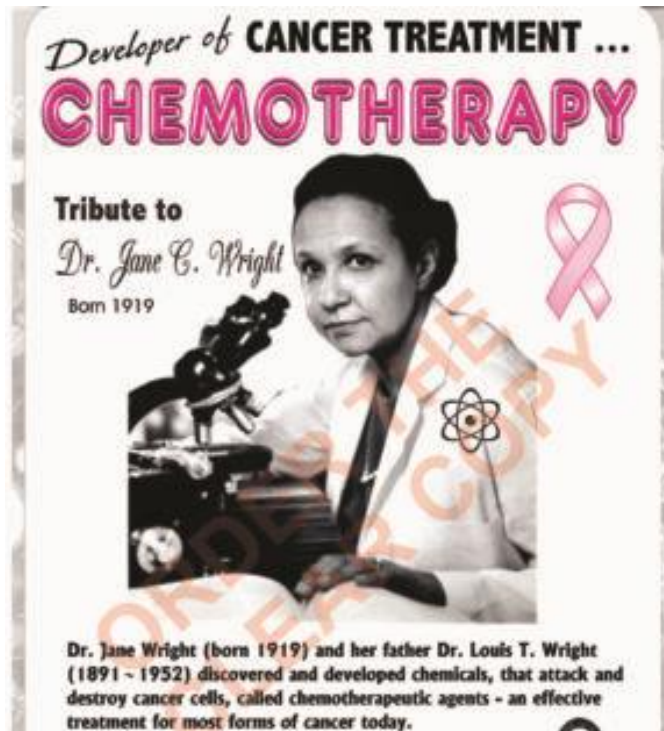
**\*Dr. Granville T. Woods** (April 23, 1856 - January 30, 1910)  
One of America's greatest electrical engineers, Granville T. Woods, was not allowed to finish elementary school. Woods patented over 100 electrical and mechanical inventions. He had many patents purchased by General Electric, Westinghouse, Bell, and Thomas Edison. He successfully sued Thomas Edison, in court, for stealing his patents on two occasions.



**Dr. Donna Auguste - Born 1958**

Dr. Donna Auguste is a major leader in NEW smartphones and computer technology. She is of African American and Native American descent. Dr. Auguste led computer research teams for Xerox Corp. systems and later Apple, which led to the today's iPhone and iPad systems. She was the first African American woman to enter the Ph.D engineering and computer program at Mellon University.

Dr. Auguste grew up in a Creole family in Louisiana and Berkeley, CA where diversity was an important part of culture. She had a strong interest in technology. From age seven, she would take appliances apart in her house to see how they worked. She received encouragement from her family to pursue her interests and enrolled in the electrical engineering and computer science program at the University of California at Berkeley.



**Dr. Jane Wright** (born 1919) and her father **Dr. Louis T. Wright** (1891 - 1952) discovered and developed chemicals, that attack and destroy cancer cells, called chemotherapeutic agents - an effective treatment for most forms of cancer today.

## Willa Beatrice Brown

[Born January 22, 1906; died July 18, 1992]

### Pilot, Lobbyist, Activist, Teacher



Brown as a lieutenant in the United States Civil Air Patrol

- ❖ Civil rights leader.
- ❖ First female African American pilot licensed in the United States.
- ❖ First African American officer in the United States Civil Air Patrol.
- ❖ First African American woman to run for United States Congress.

### Awards and Recognition

- ❖ In 1939, Brown was cited in the 76<sup>th</sup> Congressional Record for achievements in aviation.
- ❖ *Time* magazine profiled Brown in its September 25, 1939 issue.
- ❖ In 2002, Women in Aviation International named Brown one of the 100 most influential women in aviation and space.
- ❖ In 2003, a decade after her death, Willa Beatrice Brown was inducted into the Kentucky Aviation Hall of Fame.
- ❖ In 2010, Brown was awarded the Distinguished Alumni Award by the Indiana State University Alumni Association.
- ❖ Historical marker #238, located at the intersection of Race and Washington Streets in Glasgow, Kentucky. The marker was erected in recognition of Willa Brown Chappell, "the first African American woman to earn a pilot's license in the United States".

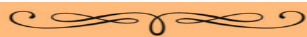


# WE MADE IT

*From the Back of the Bus*



# TO THE WHITE HOUSE



## Keeping You Informed

### COVID-19 Dreams? 5 Tips For Better Sleep

Source: KAISER PERMANENTE. 

COVID-19 is impacting many aspects of our lives — including how we sleep. In one survey, 87% of Americans reported experiencing unusual dreams since the start of the pandemic. And a study in *Dreaming* found that people most affected by the pandemic — for example, those who were sick — reported a bigger impact in their dreams, including experiencing negative and pandemic-related dreams. It's no wonder the added stress of living through COVID-19 is leading to more vivid, intense, and at times, anxiety-inducing dreams.

One step you can take to help combat COVID-19 dreams and nightmares is to practice healthy sleep-related habits, also known as sleep hygiene. Here are 5 simple habits that help encourage better sleep.

1. Keep your bedroom cooler. Many experts agree that the ideal room temperature for sleep is between 60 and 67 degrees. Your body temperature naturally lowers as you fall asleep, and a cooler room can help make that happen faster.
2. Avoid caffeine. Try not to consume caffeine 4 to 6 hours before bedtime. It can stay in your system and keep you stimulated for a surprisingly long time. From mid-afternoon on, pass on coffee, tea, chocolate, and any pain relievers containing caffeine. For a non-caffeinated swap, try herbal teas, certain fruits, or Tylenol. And remember, it's always best to avoid eating or drinking close to your bedtime.
3. Develop an evening routine. Starting an hour before bed, ease yourself out of your day with relaxing activities like:
  - Taking a warm bath
  - Reading a good book
  - Listening to soothing music
  - Writing in a journal
  - Meditating for 10 to 15 minutes
  - Doing gentle stretches

Your entire family can take part in these activities — whether that includes reading a bedtime story or listening to music together.

And remember to make your bed a sanctuary for sleep. It's especially important as many people are working from home. So, set up a separate space for your at-home office. And try charging your smartphone and other devices out of reach from your bed — or even in another room. Instead of scrolling through social media, you can focus on unwinding.

4. Keep a consistent sleep schedule. Going to bed at the same time each night sets your internal clock — your mind and body will come to expect sleep by a

certain hour. When possible, stick to your routine even on weekends to avoid sleep issues on Sunday night.

5. Exercise early in the day. Certain workouts, such as cardio and strength training, can boost your energy and make it harder to fall asleep afterward. Try to schedule these high-energy workouts in the morning, and keep your evening activity less intense (like yoga).

Getting enough sleep is an important step to keeping your mind and body healthy.



### **10 Red-Hot COVID Scams Vexing Older Americans Frauds have evolved, so watch out for latest threats**

by Katherine Skiba, *AARP*, February 24, 2021

With the demand for COVID-19 vaccines outpacing the supply, appointments are difficult to make. The conundrum has prompted scammers — hard at work throughout the pandemic — to seek new ways to steal money and personal information from older Americans, federal officials warned on Feb. 23 during an hourlong “COVID-19 Scams and Older Adults” webinar.

After scams involving fake test kits and phony cures, nonexistent cleaning supplies and bogus stimulus grants and other financial benefits (some still wreaking havoc), here's what officials said are among today's red-hot COVID-19 scams:

- 1. Vaccine scams.** You can't pay to skip the line, reserve an appointment spot or join a clinical trial. Be wary of inbound calls or texts that ask for your Social Security number, financial details or insurance information to reserve your spot. There also have been reports of scammers impersonating local health departments and vaccine providers. Never share personal, financial or medical information with people you don't know. If your pharmacy sends you a text, don't respond; instead, reach out with a phone number you know is legit.
- 2. Vaccine-for-sale scams.** Ignore ads touting vaccine for sale from an online pharmacy or elsewhere. It is not.
- 3. Contact tracing scams.** Genuine contact tracers will not ask for money or your Social Security number, bank account or credit card number. Nor will you be asked to disclose your immigration status. *"Real contact tracers will not ask for money. They will not ask for your Social Security number or your bank or credit card numbers. They also won't ask your immigration status."*—Lisa Schifferle, Consumer Financial Protection Bureau, Office for Older Americans
- 4. At-home test kit scams.** While the Food and Drug Administration (FDA) has authorized at-home diagnostic tests for COVID-19, scammers are posing as Medicare representatives and asking for Social Security numbers in exchange for what they purport is a free test kit. Some promise overnight delivery. Don't believe it. Instead check with your health department to find a legitimate testing site.
- 5. Government payment scams.** Government agencies will not ask you for payments via cash, gift cards, wire transfers or cryptocurrency.



- 6. Air filter scams.** Fraudsters are emailing, texting, calling and sending letters claiming they have air filters that “will remove COVID-19 from the air in your home.” The claim is false.
- 7. Charity scams.** Any emergency or disaster leads to a spike in fraudulent charities, so do your homework before giving, especially if the request arises on social media.
- 8. Errand scams.** Bad actors will offer to go to the store for you or do another errand, but run off with your money without delivering the goods or performing the task. Instead of paying a stranger, ask for help from a trusted neighbor or friend.
- 9. Package scams.** Last fall leading up to the holidays, there was a rise in text messages with links that led to websites impersonating legitimate delivery companies. Victims were asked for money or personal information for the delivery of bogus packages or goods they never ordered.
- 10. Peer-to-peer (P2P) mobile payment scams.** Exercise caution if you are asked for a fast digital payment. The Venmo app, for example, points out that it is intended for use only between friends and others they trust. The same applies to similar apps.



### **8 Tips to Scam-Proof Your Life Amid COVID-19** **Crooks capitalizing on the crisis want your cash and personal data**

by Katherine Skiba, AARP, October 7, 2020

Even a pandemic isn't enough to deter scammers from going after your money and identity. Here are eight tips from fraud experts to protect you during the coronavirus outbreak.

#### **1. Be extremely careful when shopping online.**

Before you place a digital order with an unfamiliar store, check out the company or product online first, the Federal Trade Commission (FTC) urges.

Complaints about online shopping made to the consumer-protection agency rank first among the nearly 115,000 coronavirus-related fraud reports this year, says the FTC's Colleen Tressler.

Online shopping complaints skyrocketed in April and May, when more than half the people complaining said they never got what they ordered. Early on, shady sellers set up websites offering hard-to-find products such as masks, sanitizer, toilet paper, thermometers and gloves. Sellers blamed the pandemic for shipping delays, then stopped responding to consumers, who in some cases were sent counterfeit or defective items or products not in the size ordered.

**2. Be wary of strange texts, calls and emails.**

Scammers reach out any way they can, including through social media. Some bad actors even show up at your door.

The number of complaints about violations of the National Do Not Call Registry "are starting to pick up again after months of decline," Tressler says. "As the scammers take to the phones again, you can expect to see an uptick in popular phone scams."

**3. Be sure your computer's antivirus and anti-malware software is up to date.**

Computer tech-support scams are "ever popular," Tressler says. Con artists try to convince you that you have a virus or other serious problem affecting your computer; just keep in mind that "you don't need to fix" a problem that doesn't exist, she says. Use extreme caution when payment is sought through gift, prepaid or reload cards, wire transfers or money-transfer apps.

**4. Be aware: Impostors wear many hats.**

They pose as representatives of government agencies: Social Security, the Centers for Medicare & Medicaid Services, the Internal Revenue Service, the Census Bureau and the Federal Deposit Insurance Corporation, to name a few. Or they may masquerade as a family member in need of quick cash for an emergency. Or as a would-be romantic interest who chats with you several times a day.

"Pretending to be [from] the government may be scammers' favorite ruse," Tressler says. "And whatever the pitch, they all have one thing in common: to get your money and your personal information."

**5. Be sure to turn down pitches for quack COVID-19 cures and treatments.**

The FTC has sent nearly 300 warning letters to companies making false claims about products that supposedly will prevent or combat COVID-19.

Here's the list.

"If there's a medical breakthrough, you're not going to hear about it for the first time from an ad or a sales pitch," according to Tressler, who said that the overwhelming majority of firms comply after receiving warnings.

**6. Be careful if you hear from a contact tracer.**

Don't pay one. Don't give out your Social Security number or financial information. Don't share your immigration status. And don't click on links or download anything sent by a supposed contact tracer.

Check with your state health department to see if there is a way to make sure the person who is contacting you about possible exposure to someone with COVID-19 is authentic. Otherwise, hang up, close the door, and don't respond to, click on or download anything in an email or text. Then report the incident to your state and tell the FTC about it at [ftc.gov/complaint](https://www.ftc.gov/complaint).

**7. Be firm about not giving to a charity that seeks a contribution in cash, a wire transfer or via gift cards.**

"Those are sure signs of a scam," Tressler says. Additionally, you may research charities free of charge through the nonprofit Charity Navigator.

**8. Be vigilant about protecting your credit.**

The three national credit reporting agencies, Equifax, Experian and TransUnion, are offering free, weekly credit reports until April 2021, says Lisa Weintraub Schifferle, with the Consumer Financial Protection Bureau Office for Older Americans.

Be sure to dispute any inaccuracies that show up.



**5 Financial Resolutions You Can Make Right Now**  
**Apply lessons learned from the past year for a better 2021**

by Linda Stern, [*Linda Stern, former Wall Street editor for Reuters, has been covering personal finance since the 1980s.*]



Aren't we all ready for a fresh start?

The new year beckons after an awful year of shutdowns, sell-offs, disease, death and dismay. Seemingly solid financial plans crumbled for families and businesses, savings dwindled, and jobs disappeared overnight.

At least we can mine the miserable year for valuable lessons, financial and otherwise. Here's a fresh sheaf of resolutions for 2021 — all

doable and all based on what we learned in the COVID wars.

**1. Build an emergency fund**

It turns out that having just \$2,500 socked away can mean the difference between muddling through a crisis or falling off a cliff. That's based on research from the University of Colorado Boulder and Universidad Diego Portales in Chile. To get to that level, direct your bank to move a regular amount to a savings account every month. Do so even if you have credit card debt. And keep some of your money at home, in both large and small bills, suggests Sheryl Garrett, founder of a network of financial planners. Who hasn't needed cash to pay or tip people who are delivering meals or helping out in other ways?

**2. Get your affairs in order**

Hundreds of thousands of Americans led a normal life one day and then were cut off from their families the next — in hospitals, nursing homes or elsewhere. So many people died without wills, plans or goodbyes. I, sadly, have attended three

Zoom funerals and seen close friends dealing with grief and unfinished paperwork at the same time.

Start by filing a HIPAA (Health Insurance Portability and Accountability Act) release form with all of your doctors to specify with whom you would like your information to be shared. This will let family members get updates about your health. (Download free forms.)

I pushed myself through an online guide called "Five Wishes" (\$5). By the time I was done, I had a legally binding document that lays out my explicit health care and after-death desires. It's a good exercise.

### **3. Make some cuts permanent**

In normal times my husband and I spend a shocking amount of our income on restaurants, concerts and shows. Like everyone else, we stopped in March. And we are both surprised by how little we miss it all — and how much we are saving. Others have saved money since they are no longer impulse buying at malls they are no longer visiting.

So reexamine your spending. What have you given up in 2020 that you can keep giving up in 2021?

### **4. Invest for the roller coaster**

Between mid-February and mid-March, large-company stocks fell 34 percent. From there, they rose 55 percent through Oct. 23.

That shows you can't risk having everything in stocks if you want your investments to fund your retirement. Keep enough cash to outlast a downturn in a safe spot — say, a bank account or a money market fund within your IRA or 401(k).

Nor can you risk having none of your money in stocks. If you've been too nervous to invest, loosen up a bit. If you've never worked with a financial adviser, this is a good year to start.

### **5. Practice gratitude**

For me, 2020 hammered home Joni Mitchell's truism: "Don't it always seem to go that you don't know what you've got till it's gone?" I've grown more appreciative of friends, trees and all the little moments I had taken for granted. I see how lucky I am to have food, health and a home in which to live. May you and yours have that as well in 2021. Bring it!



### BIRTHDAYS

January	
Marie Fuller	5
Shauna Douglas	6
Barbara Williams	8
Avis Jenkins	9
Lynn McGill	12
Bernadette Miller	18
Charles Jones	19
Clayton Butler	19
Harold (Randy) Smith	28
Angelei Gibson	29
Deborah Branch	29
Joelle Smith	30
Sidney A. Brown	25
Daphne Fuller	25

February	
Eric Bell	1
Alice Jackson	1
Danielle Branch	1
Malcolm Maycole	2
William Murdock	3
Jaime Winbush	3
Jocelyn Smith	4
Joyce Smith	4
Joanne Barber	5
Joilyn Smith	6
Edith Wright	9
Jalen Butler	10
Doug Jackson	10
Naomi Kamara	11
Janet Sledge	12
Khia Forbes	13
Pastor Mark Venson	13
Betty Bradford	18
Jobie Bell	19
Joshua Chinagorom	23
Angela Brown	27

March			
Rotee Neal	1	Sonya Robinson	17
Linda Porter	3	Darrell Jackson	17
John Grantham	4	Stephanie Hazell	17
Aaron Ware, Jr.	4	Alabama Brumskine	18
Caprice Brown	6	Diane Stinson	19
Eddimae Tisdale	10	Bella Randall	20
Suella Woodard	11	Kendra Freeman	21
Carolyn Winbush	11	Bernadette Bailey	21
William Butler	13	Andre Bailey	22
Nakita Smith	13	Jackie Tyler-Hope	24
Melissa B. Riley	13	Aaron Ware, Sr.	28
Cordelia Maycole	14	Vernon Bell	29
Jacqueline Bell	16	Brianna Miles	30



Anniversaries



## From the Newsletter Coordinator

THE CHOSEN VESSEL, by *Bella V. Cornwall*

The Master was searching for a vessel to use;  
On the shelf there were many—which one would He choose?  
Take me, cried the gold one, I'm shiny and bright,  
I'm of great value and I do things just right.  
My beauty and luster will outshine the rest  
And for someone like You, Master, gold would be the best!

The Master passed on with no word at all;  
He looked at a silver urn, narrow and tall;  
I'll serve You, dear Master, I'll pour out Your wine  
And I'll be at Your table whenever You dine,  
My lines are so graceful, my carvings so true,  
And my silver will always compliment You.

Unheeding the Master passed on to the brass,  
It was widemouthed and shallow, and polished like glass.  
Here! Here! cried the vessel, I know I will do,  
Place me on Your table for all men to view.

Look at me, called the goblet of crystal so clear,  
My transparency shows my contents so dear,  
Though fragile am I, I will serve You with pride,  
And I'm sure I'll be happy in Your house to abide.

The Master came next to a vessel of wood,  
Polished and carved, it solidly stood.  
You may use me, dear Master, the wooden bowl said,  
But I'd rather You used me for fruit, not for bread!

Then the Master looked down and saw a vessel of clay.  
Empty and broken it helplessly lay.  
No hope had the vessel that the Master might choose,  
To cleanse and make whole, to fill and to use.

Ah! This is the vessel I've been hoping to find,  
I will mend and use it and make it all Mine.  
I need not the vessel with pride of itself;  
Nor the one who is narrow to sit on the shelf;  
Nor the one who is bigmouthed and shallow and loud;  
Nor one who displays his contents so proud;  
Not the one who thinks he can do all things just right;  
But this plain earthy vessel filled with My power and might.

Then gently He lifted the vessel of clay.  
Mended and cleansed it and filled it that day.  
Spoke to it kindly. There's work you must do,  
Just pour out to others as I pour into you.

*Sis. Ellalene Barnaby*





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