

# Beacon of Light

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*"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

### "The Wisdom of the Ages"

As a kid, occasionally if my mother felt that I was acting as if I knew better than her with respect to the "do's" and "don'ts" of a given situation she would say to me, "Son, if you think you know it all now, just keep on living." What was implied, of course, was the understanding that comes from lived life experience. I had clearly not experienced as much life as she had, in as many different settings and situations, or done so

within the full spectrum of human emotion that come only with time and lived experience.

Had I always listened to my mother then, I would have been spared, no doubt, from some of the painful life lessons that others who had come before me had learned. I would also have gained the valuable benefit of other important life lessons without first having to experience these life lessons myself. This is why that special category of books in the Bible known as "wisdom literature": particularly Job, Psalms, Proverbs and Ecclesiastes in the Old Testament, and James in the New Testament, continue to have such special relevance and meaning for us today.

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We receive the cumulative wisdom of the ages whenever we reference these particular books of the Bible. Who has ever felt lost and abandoned with respect to God, due to no fault of their own, and found themselves, like Job, asking the question, "Why?" In the process we can learn from the wisdom of Job that even in the midst of our despair and sense of abandonment, God continues to be in dialogue with us. And, even if God does at times appear distant and remote, we learn from the wisdom of Job that God, nevertheless, remains intimately connected with us until we can reach some higher level of clarity and understanding.

Likewise, who has ever experienced intense anger, joy, sorrow, gratitude, or any other sentiment within the range of human emotion, opened up the Book of Psalms, and **not** found empathy for their particular life circumstance? Even Jesus himself, in his agony on the cross, was heard quoting **Psalm 22:1**, "**My God, my God, why hast thou forsaken me?**" There is no life experience for which we will fail to find context, insight, or appropriate counsel in the wisdom literature of scripture.

As we begin our new post-Labor Day season, our worship lectionary for each week of September references some aspect of this higher wisdom of God disseminated in scripture and passed on from generation to generation. In this era of rampant materialism, **Proverbs 22:1** reminds us that, "**A good name is to be chosen rather than great riches, and favor is better than silver or gold.**" And in this current period of surging Delta virus transmission and human created climate change, **Proverbs 1:29-33** offers both serious warning for those who fail to take heed, along with the promise of deliverance for those who would listen: "**Because they hated knowledge and did not choose the fear of the Lord, would have none of my counsel, and despised all of my reproof, therefore they shall eat the fruit of their way and be sated with their own devices. For waywardness kills the simple, and the complacency of fools destroys them; but those who listen to me will be secure and will live at ease, without dread of disaster.**"

Our lives in this world would be far more secure if only we would listen to and take note of the wise sages of scripture whose words and wise counsel might better help us navigate the minefields of the present while also helping to avoid the mistakes of the past. The Israelites knew this, and this is why they recorded and continued to pass along to us this wisdom of the ages.

*Pastor Mark D. Venson*



## Inspirational Thoughts and Encouragement

### Why Does the Church Need Me?

There are no insignificant  
ministries in the church.

***"All of you together are Christ's body, and each one of you is a part of it."* 1 Corinthians 12:27 (NLT)**

One reason why you need to be connected to a church family is to fulfill your calling to serve other believers in practical ways. The Bible says, *"All of you together are Christ's body, and each one of you is a part of it"* (1 Corinthians 12:27 NLT).

Your service is desperately needed in the body of Christ—just ask any local church! Each of us has a role to play, and every role is important. There is no small service to God; it all matters.

Likewise, there are no insignificant ministries in the church. Some are visible, while others are behind the scenes—but all are valuable. Small or hidden ministries often make the biggest difference.

In my home, the most important light is not the large chandelier in our dining room but the little night-light that keeps me from stubbing my toe when I get up in the dark. There is no correlation between size and significance. Every ministry matters because we are all dependent on each other to function.

What happens when one part of your body fails to function? You get sick. The rest of your body suffers. Imagine if your liver decided to start living for itself: "I'm tired! I don't want to serve the body anymore! I want a year off just to be fed. I've got to do what's best for me! Let some other part take over."

What would happen? Your body would die. When Christians sit on the sidelines as spectators, instead of serving others, the church—the Body of Christ—suffers.

God calls you—as part of Christ's body—to a service far beyond anything you could ever imagine. He created *you* for a life of good deeds, which he has already prepared for you to do (Ephesians 2:10). Whenever you serve others in any way, you are actually serving God.

### Talk It Over

- Think of a time you needed to take a "break" from ministry. Why did you feel this way? How long did it last? What were the effects?
- What gifts are you using to serve in your church? How are your gifts important to your church? If you haven't been serving in your church, what gifts might God want you to start using?
- In what ways can you show appreciation for the ministries—large and small—and ministers in your church?



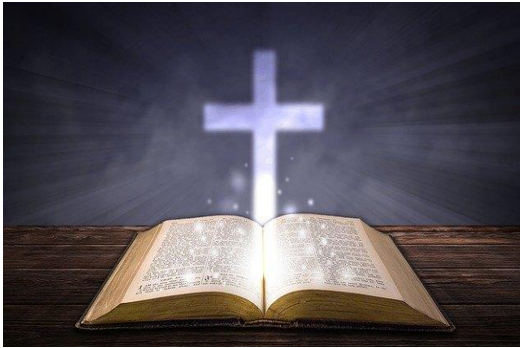
**Kidz Corner!!**

We hope everyone enjoys a wonderful and amazing school year!  
We pray for safety, health and peace for all students, teachers, administrators and all support staff.



## Virtual Sunday School Fun Over the Summer!!

Over the summer months, the Children's Sunday School studied several books in the Bible. We studied the book of Proverbs in June. Our focus verse from Proverbs was:



### Proverbs 3:5-6

*Trust in the Lord with all your heart. Do not depend on your own understanding. Seek his will in all you do, and he will direct your path.*

We also talked about God's wisdom and being wise. We learned:

**Wisdom** – Doing the right thing and making good choices that agree with God's teachings.

Proverbs 1:5 was another verse we discussed and we all agreed that former President Barak Obama was a very wise, smart and great President! We can become wise by reading books, studying the Bible and learning in school.



### Proverbs 1:5

I want those already wise to become wiser and become leaders by exploring the depths of meaning in these nuggets of truth.



Proverbs 1:7-9 tells us that in order to become wise, we must trust the Lord, continue to learn and, most importantly, listen to our moms, dads, grandparents and other wise family members. Sometimes we might disagree with them and think they are old fashioned, but we know they love us very much.

Proverbs 1:7-9



How does a man become wise? The first step is to trust and reverence the Lord!

Only fools refuse to be taught.

Listen to your father and mother. What you learn from them will stand you in good stead; it will gain you many honors.<sup>[a]</sup>

We read Proverbs 3:7 and talked about not giving into evil. Sometimes it is hard when friends want us to join them in doing the wrong thing. We also talked about people who think they are perfect and never make mistakes. Trusting God can help us do the right thing. Remaining humble allows us to remember that we all make mistakes and need God's help.



Proverbs 3:7



Don't be conceited, sure of your own wisdom. Instead, trust and reverence the Lord, and turn your back on evil; when you do that, then you will be given renewed health and vitality.

Proverbs Chapter 3 verses 1 and 3 remind us to be kind and to spread love. God loves us and wants us to love, as well as show kindness, to friends and enemies.



Proverbs 3:1 and 3

<sup>1</sup>My son, never forget the things I've taught you.

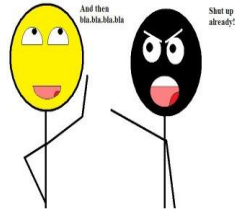
<sup>3</sup> Never tire of loyalty and kindness.

Hold these virtues tightly.

Write them deep within your heart.



Our favorite verse from the book of Proverbs was Proverbs 10:19! We all discussed friends, classmates, brothers and sisters that we wished would be quiet because they talk too much!



Proverbs 10:19

Don't talk so much. You keep putting your foot in your mouth. Be sensible and turn off the flow!



The last verse we discussed was Proverbs 31:8. We learned, as we become older and wiser, that God wants us to help others. When we see people who need help, or maybe protection from a bully, it is our responsibility to help, assist and do what we can just like Martin Luther King Jr. and Nelson Mandela.



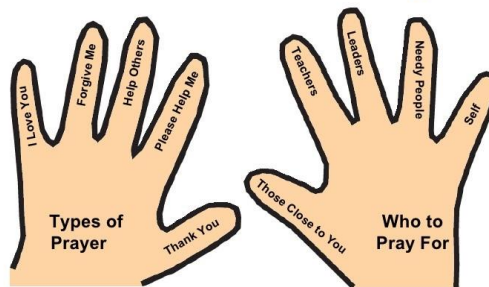
Proverbs 31:8

You should defend those who cannot help themselves. Yes, speak up for the poor and helpless, and see that they get justice.



At the end of every Sunday School class, we always pray for our church, families, friends, the country and the world. In June, we used the "Hands For Prayer" to help us to pray.

# Hands For Prayer



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



**Khia Forbes and the Dance Trio of Vybe Creative Studios**

Khia Forbes and the dance trio of Vybe Creative Studios, entered the StarQuest National Dance Competition in Virginia Beach, Virginia, this past July. Coming in at 3rd place, this was the trio's first appearance in a dance competition. Khia is the daughter of Keiarrah Carter-Forbes, grand-daughter of Denise Lynch, and great granddaughter of Shirley White.



*Submitted by Keiarrah Carter-Forbes*





## Prayers for Higher Education Students

**Taylor Wright**, daughter of Michael and Denise Wright and Granddaughter of Edith Wright has joined the United States Navy. She will be leaving for Basic Training on September 21, 2021.

Prior to the pandemic, Taylor completed her freshman year at Prince George's Community College. She plans to continue her education while serving in the US Navy where she plans to study Information Technology.

**Alexander Porter**, son of Linda & William Porter is continuing his studies at Towson University.

**Cesar Jackson**, son of Chantel and the late Cesar Jackson, Sr. and grandson of Mr. & Mrs. Ronald Dearing is continuing his studies at the Northern Michigan University.

**Elijah Davis**, son of Glenna and the late Derick Davis, grandson of Marilyn Davis, and great grandson of Lloyd & Jobie Bell is continuing his studies virtually at Morgan State University.

**Kaleb Gray**, son of Kendra Freeman and Norris Gray and grandson of Christine Freeman is continuing his studies at the Community College of Baltimore County.

**Thomas Brown, III**, son of Thomas & Shanti Brown and grandson of Mr. & Mrs. Thomas Brown, Sr. is continuing his studies at Hampton University.

**Imani West**, daughter of Jennifer West is continuing her studies at Hampton University.

**Donovan James Pickett**, son of Michele & James Pickett, Jr. and grandson of Mr. & Mrs. James Pickett, Sr. is continuing his studies at Presbyterian College.

**Angela Brown**, daughter of Angelo & Caprice Brown is continuing her studies at Temple University.

In 2020 and continuing into 2021, students across the nation had their college education upended by the COVID-19 pandemic. This fall many of our young people are returning to campus while others will continue to study remotely. As they pursue these various options, we ask the church family to lift each of them up in prayer. We pray that God places His hedge of protection around each of them and when they have successfully completed their studies that they will give God the Glory for protecting them and allowing them to succeed.

Amen & Amen!!

*Submitted by Sis. Gloria Pickett*



## Keeping You Informed

### What Is the COVID-19 Delta Variant?

*Kelly Elterman, MD, is an experienced and board-certified anesthesiologist in San Antonio, TX who is passionate about writing and education. July 12, 2021*

#### Key takeaways:

- The Delta variant is a variant of concern because it can spread more easily and cause more serious illness.
- Currently, it is spreading actively in many countries, including the U.S.
- The Delta variant is more resistant to vaccines, but full vaccination can still reduce the chance of infection and of serious illness if infected.
- Increasing vaccination rates across the country and the world can slow the spread of the Delta variant and protect against the formation of other variants.

Recently, there has been a lot of talk about a new COVID-19 variant that has emerged and quickly spread throughout the world. This variant is known as the Delta variant, or as B.1.617.2, and is the most contagious, and therefore most risky, variant that we have seen since the pandemic started. We'll talk about where it came from, why it is concerning, and why vaccination is the best way to protect yourself and your community.

#### What is the Delta variant of COVID-19?

The Delta variant is a mutated, or changed, version of the COVID-19 virus that emerged recently. A virus variant can arise any time any virus infects someone because it can mutate during the infection and then spread as a slightly different version of the original virus. Sometimes these changes are small and meaningless, but other times they can make the virus stronger, more infectious, or more resistant to existing treatment. As a virus infects more and more people, more variants may emerge. Sometimes, several different variants may exist at the same time.

As the COVID-19 virus has infected millions across the globe, several different variants have been documented so far. Scientists are able to identify variants by examining the genetic sequences of recent infections and comparing their similarities and differences.

#### Where did it originate?

The Delta variant originated in India and then spread significantly across the United Kingdom (U.K.). So far, it has been reported in 80 countries worldwide.

In the United States, it has been identified in 41 states and is spreading rapidly, particularly in areas with low rates of vaccination. In early June, the Delta variant made up about 10% of U.S. cases, but that number has been growing rapidly.

In mid-June, Centers for Disease Control and Prevention Director Dr. Rochelle Walensky predicted it could soon become the dominant strain in the U.S. Currently, more than 50% of new COVID-19 infections are due to the Delta variant.

### **Why is the Delta variant more dangerous than other variants?**

The World Health Organization (WHO) and the CDC have categorized the Delta variant as a “variant of concern.” A viral variant becomes classified as “concerning” when it demonstrates evidence of the following:

- **Increased transmissibility:** It can spread faster.
- **Increased severity:** It can cause more serious illness.
- **Increased resistance to antibodies:** Both previous illness and vaccination are less able to provide protection against a new infection.
- **Increased resistance to treatment:** Existing treatments may be less able to treat or prevent serious illness.
- **Decreased detection:** Current tests are less able to correctly diagnose the disease.

The Delta variant is potentially more dangerous because it has a few of these characteristics:

- **Spreads more easily.** Compared to the Alpha variant — another highly infectious variant originally identified in England in late 2020 and later known as the U.K. variant — the Delta variant is 60% more contagious.
- **Resistant to vaccines.** The Delta variant is also more resistant to existing vaccines. A study done by Public Health England found that a single dose of the AstraZeneca or the Pfizer vaccine was 33% effective against the Delta variant, compared to 50% for the Alpha variant. Full vaccination also offered less protection against the Delta variant when compared to the Alpha variant — 60% versus 66% for the AstraZeneca vaccine and 88% vs 93% for the Pfizer vaccine.
- **Causes more severe illness.** The Delta variant also seems to cause more serious disease. Reports from the United Kingdom suggest that unvaccinated people infected with the Delta variant are twice as likely to be hospitalized.

What makes the Delta variant particularly dangerous is the possibility for further change. With increased transmissibility, it is more likely to spread and infect more people. The more people it infects, the more opportunities the virus has to mutate. The more the virus mutates, the more it becomes possible that it may change to become more deadly or to completely resist existing vaccines. This is why the CDC recommends people get vaccinated now — increasing vaccination rates would prevent the virus from being able to spread and mutate.

**Does the Delta variant have different symptoms?**

Symptoms of the Delta variant are not significantly different but may be more serious. Headache and sore throat appear to be frequent symptoms.

What is concerning, however, is that symptoms of the Delta variant seem to be more severe. Compared to the Alpha variant, unvaccinated people infected with the Delta variant are twice as likely to be hospitalized.

**Can vaccinated people get the Delta variant?**

Currently, the vaccines available in the U.S. protect against the Delta variant. The effectiveness of the vaccine may be slightly reduced, but it is still very effective. The Pfizer vaccine, for example, is 88% effective against the Delta variant. The Moderna vaccine has also been shown to be effective, although the most recent study was unable to give a percent effectiveness. Scientists do not yet have data on how effective the Johnson & Johnson vaccine may be against the Delta variant. While it is possible that it may be less effective than the Pfizer or Moderna vaccines, it is still more effective than being unvaccinated.

No vaccine is 100% effective. This means that some percent of people who are vaccinated may still become infected, including with the Delta variant. Vaccination is still important, especially to protect against more concerning variants, because it can prevent serious illness, hospitalization, or death if you get infected. In one study, people who were fully vaccinated were 94% less likely than unvaccinated people to be hospitalized if infected with the Delta variant.

**The bottom line**

The Delta variant is a variant of coronavirus that is more contagious and causes more serious illness, particularly in unvaccinated people. Vaccination does not provide 100% protection, but it can decrease the chances of infection and prevent serious illness if you do get infected.

Increasing infections across the world provide more opportunities for the coronavirus to mutate and develop new variants that may eventually become resistant to our vaccines. Vaccination is the best way to stop the spread of COVID-19 and reduce the possibility of developing more dangerous variants in the future.



## What We Know About the Mu Variant and Why Fauci Is 'Keeping A Very Close Eye On It'

*Gabriela Miranda, USA TODAY, Fri, September 10, 2021*

The mu coronavirus variant has been marked as a "variant of interest" by the World Health Organization and has spread across Chile, Peru and parts of the U.S. and Europe.

Mu variant is the fifth coronavirus variant of interest being monitored by the organization. Stuart Ray, a professor of medicine at John Hopkins University, said the variant accounts for most cases in Colombia, Chile and Peru but only some cases in the U.S.

In the U.S., the variant accounts for about 2,461 cases as of Friday, according to the Global Initiative on Sharing All Influenza Data. The states with the highest mu variant cases are California, Florida, Texas and New York.

The mu variant was first detected in January 2021 in Colombia and has since spread to parts of South Korea, Canada, Europe and Japan, according to WHO.

New Jersey reported 16 mu cases in the past four weeks, Health Commissioner Judy Persichilli announced at a briefing Wednesday. On Thursday, Kentucky confirmed its first case of the mu variant.

"The mu variant accounts for a very, very small proportion of variant cases in New Jersey and the U.S., but we continue to monitor it," Persichilli said.

**New information about the mu variant:** New COVID-19 variant has come to light but Dr. Fauci says it's not an 'immediate threat'.

**Lasting effects of the delta variant:** Will the delta variant reverse America's economic recovery? It's too soon to tell.

As of now, Ray said, what's concerning is mu's has similarities to deadlier variants such as the delta variant, which is the cause of more than 99% of cases in the U.S.

Even as cases slowly rise in the U.S., Ray said residents shouldn't panic.

"The rise in mu cases are still sporadic and I predict will still be nonthreatening compared to the delta variant," Ray told USA TODAY. "The public should remain vigilant but not fearful of the mu variant as of now."

Top infectious disease expert Anthony Fauci said at a news briefing Thursday that the government was "keeping a very close eye on it." But he confirmed that the dominant and most concerning coronavirus variant remains the delta strand.

Ray said it's highly unlikely the mu variant and other variants would surpass the delta variant cases.

"It's still early and difficult to measure how infectious and how effective the mu variant is. But the world is a small place during the pandemic, so we're staying vigilant," Ray told USA TODAY.

In South America and South Korea, Ray said, the COVID-19 vaccines have been effective in protecting people from serious illness against the mu variant. Fauci said in the news briefing that the variant can surpass certain antibodies, but there is still a lack of research.

**C.1.2 variant:** It has concerning mutations, experts say, but Americans shouldn't panic.

**Getting vaccinated?** What to expect before and after getting a COVID-19 vaccine, an illustrated guide [<https://www.usatoday.com/in-depth/news/health/2021/03/11/what-should-you-do-before-after-getting-covid-19-vaccine-how-long-does-it-take-for-the-side-effects/4490900001/>].

In Colombia and Peru, Ray said, the variant has shown "high rates of transmissibility," but there's no reason for concern in the U.S. yet.

Until more cases or research on the mu variant is released, Ray urged Americans to continue to wear masks and get vaccinated.

"Certain features in coronavirus variants appear to make the virus more infectious, and we are seeing some of those features in the mu variant," Ray said. "But right now, we don't have any huge concerns."



## What You Need to Know About Climate Change

How it is already affecting your health, home and safety — and what you can do about it

*by David Hochman, Sari Harrar, Laura Petrecca and Brian Barth, AARP, June 1, 2021*

Remember the Great Texas Freeze this past February? Never-before-seen ice storms crashed trees onto power lines and froze the wind turbines Texans turn depend on for heat and light. Record-breaking temperatures gave way in some places to snowfalls not seen since the Truman administration. Then the pipelines that supply natural gas to power plants froze up. Families huddled for warmth in the dark for days, and the nation watched their misery on TV.

Now let's recall the California fires of 2020, with nearly 10,000 blazes that consumed more than 4.2 million acres of forest and killed 33 people. The North Complex fire alone was responsible for more than 300,000 acres of scorched land, leaving 16 people dead in its wake. Last year's fire season was the worst in California history, claiming countless ancient redwoods and sequoias and changing the natural face of the Golden State forever. Once again, extreme weather played a role: Lightning and a record-breaking heat wave, combined with Diablo and Santa Ana winds, sparked wildfires that kept California on the nightly news for much of the summer.

Those are extreme weather events, but even the everyday has become more extreme. Scientists have been measuring air temperature since the 1880s, and 2020 was Earth's second hottest of the past 140 years, according to the National Oceanic and Atmospheric Administration. Moreover, 19 of the warmest years on record have occurred since 2000. No matter what you may think about the causes, the climate is changing, and the repercussions of this are no longer some distant concern. With rising temperatures and more violent weather come a host of issues that affect how older Americans live — from where we choose to reside and new health risks, we face to whether we can still pursue the lifestyles we've long hoped for.

#### Climate change and ...

- Your finances
- Your home
- Your health
- Your lifestyle

To assess these risks, the *AARP Bulletin* talked with more than three dozen experts and reviewed more than 90 studies. Here is what they say is the current and near-term impact of climate change on older Americans, in four categories: your finances, your choice of home, your health and your day-to-day activities. The experts also share their advice on what to do to mitigate these issues now — and if or when they become more severe.

#### Your Finances

**Risk:** Greater storm risk

**Impact:** Rising home insurance rates

Someone has to pay for the devastation of the freezes, floods, hurricanes, and fires that increasingly lead the news, and we the people will likely foot that bill through higher insurance outlays. Annual rates are soaring on homeowners policies in storm-ravaged Louisiana and Florida, where premiums are now more than \$3,000 a year, even with relatively low rebuilding costs, according to the Insurance Information Institute. Some California residents saw their fire insurance jump 300 percent in 2019 after big burns there.

But another factor in rate increases is uncertainty. "If insurance companies fear that the worst-case scenarios might get even worse, they will have to prepare for that, requiring higher premiums," says Robert Erhardt, who researches environmental and climate statistics at Wake Forest University. For instance, a storm delivering 40 inches of rain over four days in Texas was nearly unfathomable — until Hurricane Harvey in 2017. After that, actuaries recalculated the odds to 18 percent for a similar or bigger storm by the end of the 21st century because of climate change. That means higher bills.

With more than \$20 billion in debt from hurricane payouts, the Federal Emergency Management Agency (FEMA) National Flood Insurance Program raised premiums in 2020 by an average of 11.3 percent, and much more for properties in the most flood-prone zones. All of this is also leading to an overhaul of the system. FEMA will soon unveil "Risk Rating 2.0," the biggest change to the way flood insurance premiums are calculated since the inception of the program in 1968, with new rates set to take effect October 1.

And you don't have to live in harm's way to feel rates rise. The \$20 billion to \$25 billion in claims paid out after Harvey "gets passed along to customers even if you live in Washington or Maine," says David Havens, who covers the insurance sector for investment bank Imperial Capital. "When individual insurance rates go up after a large loss, wholesale rates go up even more, and insurance companies have to recoup those losses."

### **AARP's priorities**

AARP's policy focuses on three main areas of climate change that affect older people:

- **Energy:** AARP supports affordable and reliable sustainable energy policies that ensure that all consumers can afford their essential energy needs.
- **Livable Communities:** AARP calls for transportation options that include alternatives to driving, housing that uses materials and technologies that decrease energy and water use, access to parks, and policies to address natural disasters.
- **Health:** AARP policy supports addressing the immediate and long-term impacts of climate change on the health of older adults, people with disabilities and other vulnerable populations.

**Risk:** Chaotic farming conditions

**Impact:** More expensive groceries

Think you spend a lot at the supermarket? Consider that last summer, at least a third of Iowa's corn, soy and other crops were wiped out by powerful derechos, which caused devastating wind damage and torrential rains in the Midwest. Extreme weather also hurt the supply of a favorite beverage: Last year's California wine grape crop decreased by 14 percent, largely because of wildfires.

Overall, the cost of food in 2020 increased by more than double the rate of the year before, the Consumer Price Index shows. Of course, the pandemic caused some production and distribution disruptions, but experts note that the climate contributed as well and will keep prices higher. Even more vulnerable are specialty crops such as coffee, cacao, tea, honey and vanilla beans. Says Amanda Little, author of *The Fate of Food*, "We will likely see more shortages and cost increases for the most delicious foods."

Climate change poses an even greater risk in other parts of the world: Some populations in the Middle East and eastern Africa face famine.



**Risk:** Climate mitigation

**Impact:** More “green” investment

Within any crisis, opportunity and hope arise. Companies are investing in green technologies, and their successes could boost your retirement or investment funds. “Green investing” is red hot, with investors snapping up stocks, bonds and funds that focus on environmental sustainability.

In recent years, the number of investment opportunities in the ESG category (environmental, social and governance) has skyrocketed, with close to 400 ESG open-end funds and exchange-traded funds, according to fund tracker Morningstar. Some are investing in such assets as green bonds, wind power stocks and clean energy funds.

The additional choices give retirees and those approaching retirement options for diversification, says Mitchell Kraus, a financial planner and chartered socially responsible investing consultant in Santa Monica, California.

“Most ESG investments either outperform or perform similarly to conventional investing,” says Tensie Whelan, founding director of New York University's Stern Center for Sustainable Business, citing a meta-analysis of more than 1,000 research papers the center conducted with Rockefeller Asset Management.

Yet just like any type of investing, risks remain. Investors could lose money, Whelan warns. And since there's no universal, agreed-upon standard as to what qualifies as an ESG, there's “wiggle room” for interpretation, she says.

### **Your Home**

**Risk:** Hotter temperatures

**Impact:** A shifting retirement map

The hot new destination for your golden years might be one that isn't so hot. “Retirees are likely to skip the Sunbelt in favor of mid-Atlantic states, the New England coast and the Midwest, because of climate changes,” says Cornell University gerontologist Karl Pillemer.

As temperatures and sea levels rise, places like Toledo (Ohio), Boise (Idaho) and Burlington (Vermont) may emerge as safer havens for migrating older Americans. The northern Minnesota city of Duluth has even been referred to, somewhat in jest, as America's “most climate-proof city.”

“Inland U.S. cities at higher latitudes and elevation are better insulated from extreme heat and coastal flooding,” says Jesse M. Keenan, an associate professor of real estate at Tulane University and an expert on climate adaptation and design. He points to “signs of retiree mini-booms in towns throughout the Appalachian and Blue Ridge mountains,” where there are lower environmental risks than in previous coastal hot spots, as well as lower costs of living.

**What You Can Do For Your Home**

**Shop assertively for insurance.** Consider a policy with higher deductibles to lower your premiums. Updating your roof can also reduce your insurance rates.

**Protect your home.** Consider thicker insulation, a more efficient air-conditioning system and energy-efficient windows. "The earlier you do things, the more calmly you can do them, and the cheaper it's going to be," says Carlos Martín, a senior fellow at the Urban Institute's Metropolitan Housing and Communities Policy Center. "You don't want it getting to the point where it's a crisis." If you have a medical condition that requires life-support equipment or heating and cooling needs, your utility company may provide a discounted rate for air-conditioning as a medical necessity.

**Discourage ticks and mosquitoes.** The CDC recommends repellents with DEET, picaridin, IR3535, oil of lemon eucalyptus, para-menthane-3,8-diol, or 2-undecanone. For extra tick protection, try permethrin-treated socks, pants, shirts and hats.

*Forbes* now factors climate risk into its annual roundup of 25 retirement dream towns. "When you consider the wildfires, drought and mudslides in California, the 100-plus-degree days in Arizona, and hurricanes and flood surges in Florida, you start to think differently about where you want to enjoy your carefree years," says *Forbes* contributor William P. Barrett. That's one big reason Fargo, North Dakota, is the only place that has made the Best Places to Retire list for all 10 years the magazine has compiled it. "In picking places for retirement, it's important to think about things like overall cost of living, access to medical care, walkability and crime rates," Barrett says. "But you also want to go outside without broiling or constantly worrying about evacuating to higher ground."

**Risk:** Chronic weather catastrophes

**Impact:** Falling home values

In real estate circles, they're calling it the coastal housing crisis, brought on by rising seas and nuisance flooding. With ocean levels predicted to increase in the U.S. by as much as 2 feet by 2045 and as much as 6 feet by 2100, it might be time to rethink that beach house. The threat is already taking a toll on prices in high-risk parts of Florida, even as the broader real estate market sees gains and as rich tech bros flock to Miami. "Housing sales in the most exposed coastal areas of Florida quietly began falling in 2013, and more recently, home prices started dropping — all directly related to climate changes," says Benjamin Keys, a professor of real estate and finance at the University of Pennsylvania's Wharton School. His 2020 research paper on 1.4 million real estate transactions found that the number of home sales dropped by 16 to 20 percent between 2013 and 2018 in Florida communities closest to the water. "This is a case where water can literally erode the value of your most precious investment," Keys says.

In other parts of the U.S., rising sea levels sank home values in 18 states, from Maine to Texas, by \$15.9 billion between 2005 and 2017, according to research released by the nonprofit First Street Foundation. That included 81,900 homes in coastal North Carolina — picture the hurricane- and flood-ravaged Outer Banks — that lost \$582 million in value. Tidal flooding along the Mississippi Gulf Coast,

including the devastation of Hurricane Katrina, eroded around \$264 million in home values over that same 12-year period.

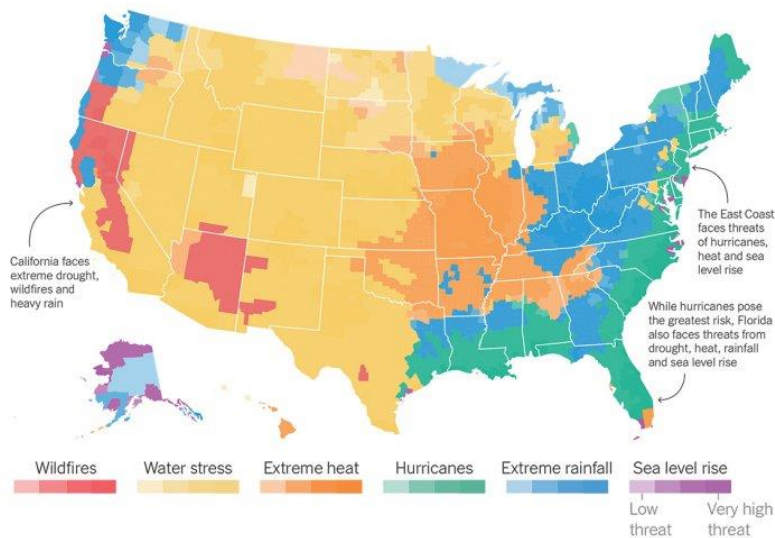
As with water, so it is with fire. Following catastrophic blazes in 2018 that severely damaged the Northern California town of Paradise, home values dropped 20.5 percent between October 2019 and October 2020, according to the real estate website Redfin.

Interestingly, in California, fires can also stoke the market, as burned-out buyers scramble to find new homes nearby. Sales in fire-ravaged Napa County were up 40 percent in the third quarter of 2020 over the same time period the previous year, and up more than 50 percent in that same period after fires in Sonoma County.

If you won't give up that dream of living on the ocean in your retirement years, S. Jeffress Williams, a senior scientist emeritus with the USGS Woods Hole Coastal and Marine Science Center in Massachusetts, offers this simple advice: "Don't buy — rent."

**What's The Climate Risk Where You Live?**

Top climate risks in the U.S. by county — Wildfires, water stress, extreme heat, hurricanes, extreme rainfall, and sea level rise.



From *The New York Times* © 2020 *The New York Times Company* (Source: *Four Twenty Seven*)

No matter where you are in the U.S., you likely face some type of extreme weather. It's well known that some Western states are prone to wildfires, and areas along the Atlantic Ocean and the Gulf of Mexico are targets for hurricanes. But much of the rest of the country is experiencing other phenomena, according to Four Twenty Seven, a climate research group affiliated with Moody's financial services company. "Water stress" reflects an increasing demand for water in areas that can face drought-like conditions.

**Risk:** More extreme weather

**Impact:** More fortified houses

About 3 out of 4 adults 50 and older want to stay in their residence as long as possible, according to a 2018 AARP survey. But that may require significant upgrades as heat waves, floods and wildfires impact our homes.

Among potential concerns: mold in basements and on floors, roof damage from high winds and loss of power from storms, says Carlos Martín, a senior fellow at the Urban Institute's Metropolitan Housing and Communities Policy Center.

This is forcing many homeowners to make their structures more climate-resilient. For example, people who live near areas prone to wildfires may need to upgrade their air-filtration systems. If you're in a flood zone, consider moving utility equipment out of the basement to a spot above ground. And your air-conditioning unit may need to be replaced with a more efficient model that can cool your home better. In some places, new construction or even renovations focus on elevating homes and making them stronger and more resistant to wind and water.

Many people are already taking action; spending on backup electrical generators rose 36 percent between 2016 and 2019, to some \$6 billion a year, *The Wall Street Journal* reported. And metal roofs — considered best able to withstand high winds — are in demand. The Metal Roofing Alliance reported that 8 percent of all newly built homes in 2019 were outfitted with metal roofs, double the market share of 2018. The industry attributes this interest primarily to more extreme weather.

### **Your Health**

**Risk:** Seasonal changes

**Impact:** More allergies and bug bites

Think your plants are blooming earlier? You're not imagining things. One of the ways the U.S. Environmental Protection Agency (EPA) tracks climate change is by cataloging the spring blooms of honeysuckle and lilacs across the country. The evidence shows that "earlier dates appear prevalent in the last few decades."

Earlier blooms and grass growth have two measurable health effects. The first is more pollen in the air; pollen seasons in the U.S. are, on average, 20 days longer now than in 1990 — and the air is filled with 21 percent more pollen, according to a University of Utah study published in February in the *Proceedings of the National Academy of Sciences*. In counties where the pollen season was trending earlier (from 2002 to 2013), hay fever rates were 14 percent higher than in counties where spring arrived in the normal range, according to a 2019 University of Maryland study.

A second factor is the rise of dangerous bug bites. Cases of diseases carried by ticks, mosquitoes and fleas tripled in the United States between 2004 and 2016, according to a report from the U.S. Centers for Disease Control and Prevention. The CDC reports that the rate of Lyme disease alone doubled between 1991 and 2014, driven at least in part by climate change; disease-carrying deer ticks are most active in warmer temperatures — and their American habitat range is expanding.

**What you can do for your health**

**Take heat warnings seriously.** Adults living in northern states and at higher altitudes, as well as older adults in general, underestimate the real risks of extreme heat, a 2019 Utah State University study found. Pay close attention to the heat index — which factors in relative humidity.

**Heed the air-quality and ozone warnings in weather reports.** You can also find air-quality info for your ZIP code at [airnow.gov](http://airnow.gov). Or try the American Lung Association's State of the Air site. Remember that air that appears “clean” can be polluted — even miles away from highways and factories.

**Be aware of new hay fever symptoms.** Respiratory allergies are on the rise among adults, and pollen surges can turn minor hay fever into more severe allergies, the World Allergy Organization warns. If you're suffering your first season of watery eyes and a stuffed-up nose, it's best to visit a doctor for a diagnosis rather than just buying pills off the shelf.

**Risk:** Hotter climate

**Impact:** Heat-related ailments

Yes, Los Angeles is known for its dry heat. But in September 2020, L.A. County recorded its highest temperature on record — 121 degrees — a few weeks after California's Death Valley reached what might be the highest temperature ever recorded on Earth: 130 degrees. In such conditions, going outside for mere minutes is treacherous for anyone, but especially for older people.

"As we age, our physiological responses to hot temperatures — such as sweating, releasing heat through dilated blood vessels at the surface of the skin, and thirst — diminish," says Soko Setoguchi, M.D., professor of medicine and epidemiology at Rutgers University's Robert Wood Johnson Medical School and its School of Public Health.

Heat-related illnesses and hospitalizations are increasing. Says the EPA, which surveys health data as an indicator of climate change: "Relatively high hospitalization rates in the Southeast and Midwest suggest a connection between hotter and more humid summers and increased rates of heat-related illness, compared with other regions." Hospital admissions and emergency room visits for kidney failure, urinary tract infections and other health problems have also increased for older adults during heat waves. It appears that our medicines don't help the situation. In a 2020 study of more than 375,000 older adults with chronic health conditions, Setoguchi found that drugs such as loop diuretics, ACE inhibitors/angiotensin II receptor blockers, and antipsychotics boosted the odds of hospitalization for heat-related problems by up to 33 percent.

**Risk:** Rising ozone levels

**Impact:** Increased lung disease

It's well known that smoking rates in America have been declining — from nearly 21 percent of adults in 2005 to 14 percent in 2019, according to the CDC. And so, it would stand to reason that lung disease would also be declining. That may be true in many instances, but not for emphysema; rates of this breath-stealing ailment have remained generally steady, the American Lung Association says.

One culprit, scientists surmise, is rising levels of ground ozone, an invisible gas associated with automobile exhaust and factory emissions. The link to climate change is this: Heat and sunlight convert pollutants into ozone. (This is different from the Earth's "ozone layer," which is 9 to 18 miles above the surface. That atmospheric ozone protects us against radiation from the sun and is a good thing.)

In 2019, Joel Kaufman, a University of Washington physician and epidemiologist, released a study of 7,000 urban-dwelling midlife and older adults that found ozone was significantly associated with the progression of emphysema-like changes on lung scans and a decline in lung function. "I was very surprised," says Kaufman of the lung scans that he examined. "Fractions of the pixels on the scans showed there was air where normal lung tissue should be. These emphysema-like changes in the lungs were as much in relation to outdoor ozone concentrations at people's homes as they were to smoking cigarettes."

Similarly, 1 in 4 Americans with chronic obstructive pulmonary disease (COPD) today are nonsmokers, a 2017 CDC study found.

### **Your Lifestyle**

**Risk:** Changing seasonal climates

**Impact:** Tougher gardening conditions

For decades, gardeners have relied on the U.S. Department of Agriculture's (USDA) plant hardiness maps to know which species can survive the winter in their region. But in 2012, the agency updated its maps to reflect a warmer world. The new map generally showed a 5-degree change in the average minimum winter temperatures across much of the country. While a longer growing season helps some — gardeners who historically were unable to grow heat-loving crops, such as watermelon and oranges, sometimes now can — the change also presents challenges.

Higher summer temperatures affect the productivity of many flowers and vegetables, while other crops need a certain number of winter chill units — measured as the number of hours between 32 and 45 degrees — to produce blossoms or fruit.

A changing climate also alters the geographic distribution of garden pests. Patty Glick, author of *The Gardener's Guide to Global Warming: Challenges and Solutions*, once grew bountiful roses in Seattle, but that changed when aphids moved into her garden. "I decided I wasn't going to grow roses anymore because I didn't want to spray," she says.

The good news, says Glick, is that strategies to adapt gardens to climate change often help in other ways. A thick bed of mulch helps hold moisture in drought-stricken beds while preventing erosion in downpours — increasingly common extremes. It also adds organic matter to the soil, which simultaneously improves fertility and sequesters carbon.

### What You Can Do to Help the Earth

**Park the car.** Reducing by half the number of car trips under a mile could save 2 million metric tons of carbon dioxide emissions per year. "Walking more isn't just good for the planet, it's good for your health," says Jonathan Patz, M.D., director of the Global Health Institute at the University of Wisconsin.

**Unplug electricity vampires.** Many electronics and appliances — including stereo components, phone chargers, coffee makers and charging stations for electric toothbrushes — draw power even when turned off. These "always on" devices eat up 23 percent of U.S. home power, says the Natural Resources Defense Council. Unplug what you aren't using. For TVs and computers, use a power strip with an on-off switch.

**Eat less meat.** In the U.S., livestock cattle are responsible for 3.9 percent of domestic greenhouse gas emissions, the EPA says. Meat eaters who cut back to three servings per week could reduce their greenhouse gas footprint by over 500 pounds annually — the equivalent of driving 600 miles, researchers say.

**Risk:** Hotter weather and rising sea levels

**Impact:** Lost travel opportunities

Time to edit our bucket lists. Destinations we long had on our "someday" travel lists — the Great Barrier Reef, Alaska's ice fields, the Taj Mahal, Antarctica — are endangered by warming temperatures, pollutants and rising seas. In 2019, Venice, Italy, experienced its highest tides in more than 50 years. At Everglades National Park, mangrove trees have been growing farther inland as the amount of freshwater marsh has been shrinking while sea levels rise. Even New York City's Lady Liberty is sweating it out. Relentless storm surges during Hurricane Sandy in 2012 left Liberty Island and nearby Ellis Island with more than \$77 million in weather-related damage.

Over the past 150 years, the soft chalk that makes up the famous White Cliffs of Dover in England has been eroding 10 times faster than in the previous 7,000 years. When it was established in 1910, Montana's Glacier National Park had nearly 150 active glaciers. Now there are only about 25.

"Even if we don't notice these losses as travelers today," says Nicole Sintov, assistant professor of behavior, decision-making and sustainability at Ohio State University's School of Environment and Natural Resources, "our grandchildren certainly will."

**Risk:** Heat and poor air quality

**Impact:** Becoming housebound

Beyond the risk to your health, climate change can affect your fitness and social life. Those who do the responsible thing and heed warnings to stay indoors on days with a high heat index or poor air quality are nonetheless missing out on regular walks, rounds of golf with friends and fishing trips with the grandkids. And it isn't even just the heat that's at play. "Any change in climate that affects weather will affect the older population most directly and keep people housebound," says Casey J. Wichman, an environmental economist at the Georgia Institute of Technology.

It's clear, too, that we are making our homes more comfortable. In Northeastern states, only about 50 percent of all new homes were built with central air-conditioning in 1975. By 2015, that figure exceeded 90 percent.

But this is one area of climate change that may not be all bad news. While summers are getting hotter, the flip side is that winters and shoulder seasons are milder, and that means more opportunities for cycling, hiking, fishing, camping and other outdoor pursuits on days between 60 and 70 degrees.

**Risk:** Shifting seasonal climates

**Impact:** Birding flies away

The American robin once returned from wintering in Florida and Mexico as a harbinger of spring across the continental U.S. Now robins are spotted as far north as Alaska and New England all winter long. "People think of climate change as a future problem, but birds are the great messengers that these changes are happening now," says Brooke Bateman, director of climate science for the National Audubon Society.

Older Americans who are interested in bird-watching don't need binoculars to see the problems. Two-thirds of America's birds are threatened with extinction from climate change, which puts 389 of our 604 bird species on the brink — a finding Audubon calls "the fifth alarm in a five-alarm fire."





### BIRTHDAYS

July	
Naomi Jones	2
Curtis Bell	4
Harold Woodard	5
Melani Finney	6
Brandi Walker	6
Asahni Proctor	7
Deborah Brown	9
Barbara Ligon	9
Lillie Clark	9
Elton Sherard	10
Phyllis Bell	13
Bill Porter	14
Monika Woodard	15
Anne Seymour	16
Brianna Pickerall	17
Phyllis Bell	18
Rochelle Scott	18
Gaston Finney, Jr.	22
Allison Porter	23
James Pickett, Sr.	27
Wesley Brown	28
Rayonna Gibson	31
Corlissa Avery	31

August	
Kevin Jackson	1
Gloria Pickett	4
Kendall Harris	6
Victoria Jones	7
James Stemley	10
Sean Bowman	10
Jeffrey Miles, Sr.	26
Alex Porter	28
Juanita Williams	30
Joan Brown	30

September	
Linda Jones	3
Mary Blackburn	3
Troy Booth	3
Brittani Walker	8
Edna Pittmon	9
Griselda Clemons	12
Matthew S. Brown	16
Stacey Montgomery	19
Michelle Dixon	21
Terri Ware	21
Gaston Finney, III	24
Howard Branch	24
Carolyn Jackson	25
Winnifred Butler	25
Joan Harris	26
Joyce Stokes	27
Treasa Harris	28



ANNIVERSARIES



- ❖ **Billy & Linda Porter—July 8, 1989 [32 years]**
- ❖ **Elton & Angelene Sherard, July 10, 1970 [51 years]**
- ❖ **James & Gloria Pickett—July 16, 1966 [55 years]**
- ❖ **Leonard & Janet Sledge—July 17, 1965 [36 years]**
- ❖ **Ronald & Peggy Dearing —July 25, 1970 [51 years]**
- ❖ **Vernon & Jacqueline Bell—August 3, 1983 [38 years]**
- ❖ **Wayne & Ina Fells—August 18, 1979 [42 years]**
- ❖ **William & Emma Murdock—August 28, 1976 [45 years]**
- ❖ **Michelle & Gaston Finney—September 3, 1989 [32 years]**
- ❖ **Andrew & Joyce Kamara—September 15, 1984 [37 years]**
- ❖ **Reginald & Bernadette Miller—September 28, 1991 [30 years]**



### From the Newsletter Coordinator

#### The Magic Bank Account

Author Unknown

Imagine that you have won the following PRIZE in a contest.

Each morning your bank deposits \$86,400 in your private account for your personal use. However, this prize has specific Rules.

1. Everything that you didn't spend during each day would be taken away from you.
2. You may not simply transfer money into some other account.
3. You may only spend it.
4. Each morning, the bank deposits into your account another \$86,400 for that day.
5. The bank can end the game without warning; at any time, it can say, "Game Over!"
6. It can close the account, and you will not receive a new one.

What would you personally do? Maybe you would buy anything and everything you wanted; not only for yourself, but for all the people you love and care for; maybe, even for people you don't know, because you couldn't possibly spend it all on yourself. No doubt, you would try to spend every penny and use it all, because you know it will be replenished the next morning, right?

ACTUALLY, THIS GAME IS REAL! Each of us is already a winner of this PRIZE. We just don't realize it or think about it.

THE PRIZE IS "TIME."

1. Each morning each of us awakens to receive 86,400 seconds as a gift of life.
2. When we go to sleep at night, any remaining time is not credited to us.
3. What we haven't used up that day is forever lost.
4. Yesterday is forever gone.
5. Each morning the account is refilled, but your account can be dissolved at any time and WITHOUT WARNING...

So, what will YOU do with your daily gift of 86,400 seconds? Those seconds are worth so much more than the same amount in dollars.

Think about it and remember to enjoy every second of your life, because time races by so much more quickly than you think it will. Take care of yourself; love the Lord with all your heart, be happy, love deeply, and enjoy every second of the life you have been given! AND, START SPENDING!!

*"So teach us to number our days, that we may gain a heart of wisdom."  
Psalm 90:12*



Sis. Ellalene Barnaby



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