

# Beacon of Light

April-June 2021 • Volume 4 • Issue 2

*"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

### "A Daniel's Fast Testimonial"

We typically start the new year with an official church fast, using as our guide some of the fasting principles attributed to the biblical prophet Daniel. Our church sponsored Daniel's Fasts couple special dietary practices such as abstinence from all animal-based foods, alcohol, and desserts, with an intensified period of prayer and spiritual focus. The Daniel's Fast is intended to help us lean more heavily on the spiritual core of our being, while relying less on the traditionally more

dominant characteristics of the flesh, or the physical core of our being. It is an exercise in putting our "spiritual person" in the "driver's seat", while asking our "physical person" to be content to ride along as "passenger".

At the end of this fasting period, we should experience an overall enhancement of both our personal and spiritual capabilities as did Daniel and his three other young Hebrew compatriots: Shadrach, Meshach, and Abednego who participated in the initial fast with him.

**Daniel 1:17** says, **"To these four young men God gave knowledge and skill in every aspect of literature and wisdom; Daniel also had insight into all visions and dreams."**

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

It is because of this additional spiritual and personal currency we build up with God that we ask Daniel's Fast participants to be on the lookout for powerful responses to prayer and special revelations from God throughout the course of the year. We have little control over when or how God chooses to respond except for the part we play in listening out for God's voice and being obedient and attentive to God's wisdom and instruction when these are conveyed. But God's responses will inevitably come and, when they do, we have an obligation as a community of faith to share and bear witness to them. When we do so, we bring honor and glory to God who wants His power to be known.

What follows is my own testimony which I attribute as a likely benevolent consequence of fasting:

One Saturday in mid-March, after returning from a brief local trip to Great Falls, Virginia, I noticed a dull pain in my right calf. On this particular outing, I hadn't climbed over any rocks, hiked any strenuous hills, or done any vigorous walking. So, this dull ache in my lower right leg seemed a bit unusual. If it was a mild calf strain, I expected it to go away within a day or so. However, over a week later that dull ache was still there. In addition, I began to notice some swelling in my right ankle. The severity of the pain in my leg ebbed and flowed. On some days, my leg felt better, and I thought I was close to recovery from what was likely a routine ailment. But then on other days, the pain would return and seem even worse.

Having witnessed and discussed varying ailments with church members over the years, I began to suspect these symptoms to be signs of something worse: namely a blood clot. Further research on these particular symptoms confirmed this possibility. Knowing that blood clots can be dangerous and even lethal if they move through the bloodstream and lodge in the lungs or other parts of the body, I resolved in my mind to go to the Emergency Room if my situation did not soon permanently clear up.

The decision was made for me on a day when I had to sit at my computer and cooperate with a remote technician for several hours to resolve a major software issue that had frozen my system. When the issue was eventually resolved, and I was finally free to get up and move around my right leg was at its absolute worst. I took this as my final cue to get immediate medical attention and drove myself to Bowie Emergency Health Center. As in all of my previous visits to Bowie Emergency, I was one of only several people in the waiting room.

After being called back, I told the attending nurse I believed I had a blood clot and then described the symptoms in my right leg. After first drawing some blood, they sent in a medical technician to perform a doppler ultrasound assessment on the leg. The technician performed the assessment, as I expected, on the right leg, and then switched lower to the left. Remarkably, as soon she started on the left leg she asked me, "What happened to you right here?" Her question took me by surprise because, to my knowledge, I had never suffered an injury to that leg and all of my current symptoms were on "the other leg". The ultrasound technician, of course, remained close-mouthed about her initial findings and left it up to the attending physician, who came in about an hour later, to interpret the ultrasound data for me.

As expected, the doctor told me that I "did" have a blood clot but, surprisingly, not on my right leg as expected. As a matter of fact, the doppler showed my right leg to be otherwise perfectly normal, in spite of the sore calf and swollen ankle. I was told the sore calf and swollen ankle had nothing to do with the blood clot and were likely the result of a mild leg sprain which was of lesser concern. The blood clot was discovered instead, as the ultrasound technician had implied by her reaction, on my "left leg" which was otherwise completely asymptomatic. For this asymptomatic, but far more dangerous "deep vein thrombosis" or blood clot in the left leg, I was both injected with and prescribed a blood thinner. Additionally, I was told to make an immediate appointment with my regular doctor to further monitor the clot and the necessary blood thinner medication required to treat it.

So, what was my final take on this relatively new medical development early in the new year? What did this "right leg/left leg" scenario have to do with my participation in a 21-day Daniel's Fast? As stated at the outset, one of the reasons we fast is to help keep the "spiritual core" of our being in the "driver's seat" while asking "the flesh" to be content to ride along as passenger. What better way for God to dramatize the priority of the "spiritual" over the "physical" parts of our being than by having the wisdom and insights of the spiritual realm reveal what had been hidden from view in the realm of the flesh.

**Isaiah 54:17** says, "**No weapon formed against you shall prosper...This is the heritage of the servants of the Lord, and their vindication is from Me, declares the Lord**". Had the enemy of my/our faith fashioned a blood clot to strike against me at an opportune time, keeping it hidden from detection until it could travel through the bloodstream and manifest its ultimate devastation at an appropriate time upon the body? If so, then God also manifested a means of escape, by creating similar but completely harmless symptoms in the right leg to mimic that which was far more dangerous and potentially lethal, if left undiagnosed, in the left. Because I believe my "spiritual man" was able to remain in the "driver's seat", and receive its instructions from on high, I was able to present the Emergency Room medical staff with useful information to request a successful ultrasound test for a blood clot that was otherwise hidden and asymptomatic. Once again, God has demonstrated the power God has given us through the realm of the Spirit, to live over and above the things of the flesh. To God be the glory!

*Pastor Mark D. Venson*



## Inspirational Thoughts and Encouragement

### Live in the Joy of Forgiveness

**"My heart rejoices in your salvation."—Psalm 13:5 (NIV)**



If you're a follower of Jesus, joy should be a way of life.

Why? You've been completely forgiven. There's no longer a reason for guilt or shame.

Sounds like a good reason for joy to me.

The Bible says, *"Therefore, there is now no condemnation for those who are in Christ Jesus"* (Romans 8:1 NIV).

Romans 8 was originally written in Greek. The word translated "no" is the strongest possible negative in Greek. It's as if God was saying, "No, no, no—not in a thousand years, not in a million years, not a chance in your lifetime."

All of us make mistakes. But God doesn't want you to live in constant self-condemnation, constantly telling yourself, "I should be better."

So how does God want you to handle your guilt? By coming clean and confessing your wrong. Go to God and say, "I'm sorry. Please forgive me." And then he'll wipe away your sin.

That's why Jesus Christ died on the cross! And he didn't just die for the sins you've already committed. He also died for the ones you haven't committed yet. They're all covered under the cross.

Jesus took your condemnation. That's why he died. Your sins have been paid for. You don't have to pay for them again.

That's salvation, and it's your most important reason for joy. It's the joy of a clear conscience.

### Talk It Over

- Confessing your sins to God helps you live with the joy of a clear conscience. What's one step you can take to make confession a daily practice?
- Have you embraced the truth God has completely and totally forgiven you? If so, how do you feel when you live in that truth? If not, what's keeping you from accepting that truth?
- Who will you tell this week about the complete and total forgiveness of God?



**Kidz Corner!!**

**Ebenezer United Methodist Church Sunday School Celebrates Black History Month!!**

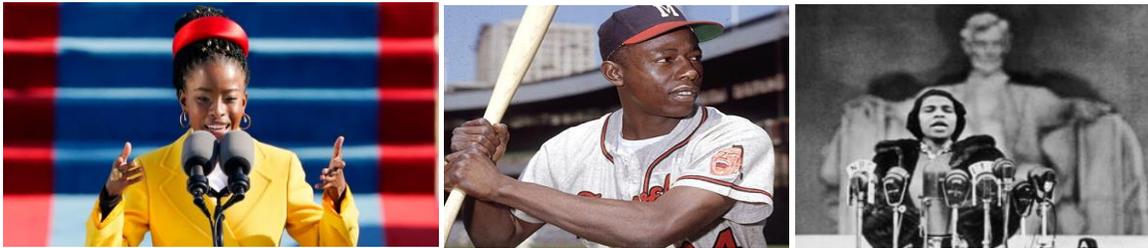
*“Those who have no record of what their forebears have accomplished lose the inspiration which comes from the teaching of biography and history”. – Carter G. Woodson*

February is the month designated to highlight the accomplishments of Black Americans. **Sis. Peggy Dearing** planned and led an entire month of special activities, art projects, poetry lessons and events for the Sunday School participants to study the history, celebrate the achievements and embrace the stories of Black Americans.



Since the achievements of Black Americans were intentionally not included in the history books, Dr. Carter G. Woodson, an author, historian and journalist, was determined to educate society on the contributions of Black Americans. In the month of February 1926, many Americans celebrated “Negro History Week,” precursor of “Black History Month” by participating in parades, lectures, poetry readings, exhibits and banquets.

The EUMC Children/Youth Ministry Team implemented and shared slides which documented contributions of Black Americans with the students. The children were actively engaged in the lessons recognizing the accomplishments of Dr. Mae Jemison, Dr. George Washington Carver, Phyllis Wheatley, Amanda Gorman, Colin Powell, Hank Aaron and Kamala Harris. Reflecting on history, Taylor Ware explained how the "North Star" guided the slaves to freedom.

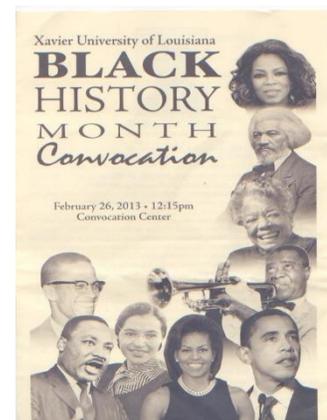


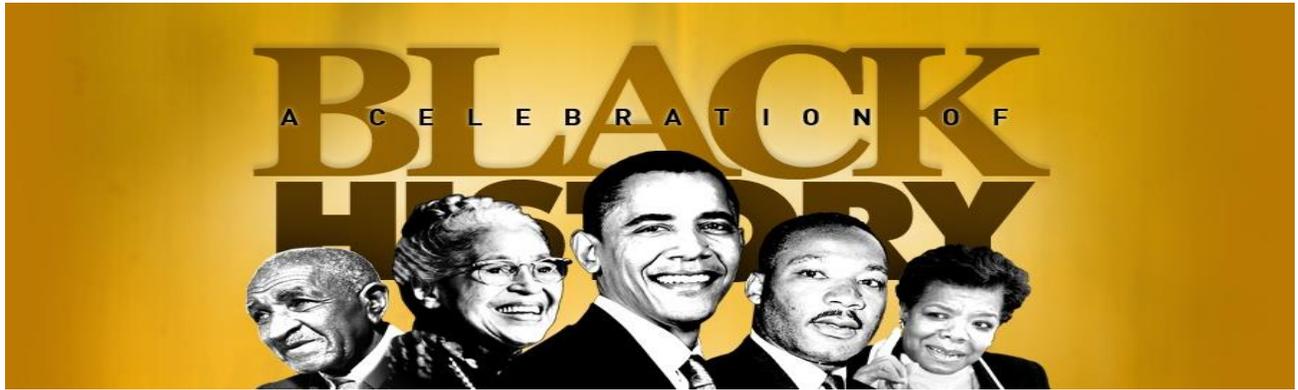
**Kathleen Jones** shared a fascinating story entitled "A World Without Black People," which described inventions created by Black Americans. Did you know that the cellular car phone was invented by Henry Simpson, elevator by Alexander Miles, guitar by Robert Flemming and traffic light by Garrett Morgan? After being inspired by this story, the children were able think of/create their own inventions and explain them verbally as well as in written form.

During the sessions, **Pershail Young** highlighted the historical significance of Negro Spirituals like "This Little Light of Mine," "Swing Low, Sweet Chariot" and "I've Been 'Buked." The children listened to these songs with great enthusiasm! **Terri Ware** also discussed three notable black poets: Phyllis Wheatley, Maya Angelou and Amanda Gorman, with the children as well. Using their creativity, the children wrote acrostic poems with their names and produced collages, using black and white paper, depicting the importance of working as a team.

**Aaron Ware Jr.** provided an overview of the 101 Historically Black Colleges and Universities and their significance and critical role educating Black students especially during times of segregation.

As a culminating activity, **Taylor Ware** sponsored a "Black History Party." The Sunday School class enjoyed singing songs and dancing to music from the 60's (twist, stroll, birdland) to the present, played a Black history bingo game and received presents from the Children's Ministry Team.





## Black History Month

**B**eautiful skin we possess,  
**L**ike no other race we are,  
**A**mbitious, desire to succeed,  
**C**reative, courageous,  
**K**ind to those who cross our path.

This

**H**opeful and embracing the future,  
**I**nterested in persons from different walks of life,  
**S**ensitive to needs of others,  
**T**alented and having faith in God,  
**O**ptimistic about what lies ahead,  
**R**espectful of one's rights and beliefs,  
**Y**ielding not to secular temptations.

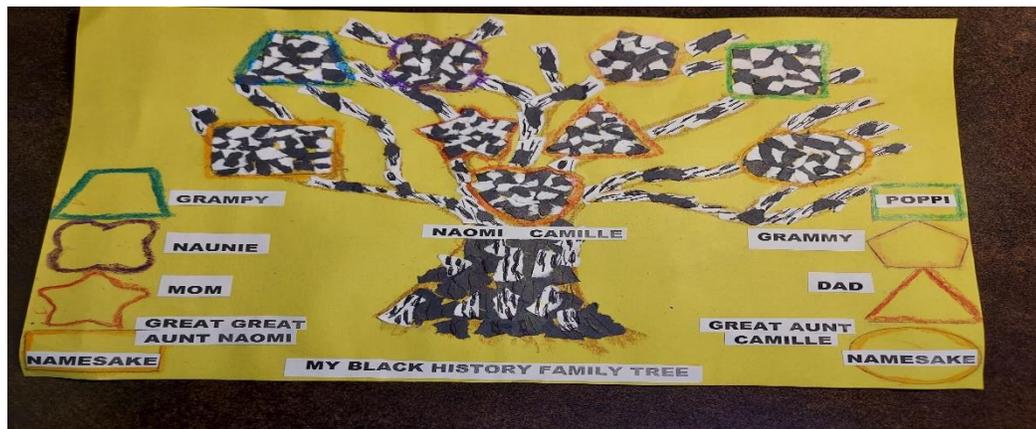
**M**arvelous adventures we have overcome,  
**O**pen-minded facing many obstacles,  
**N**otable contributions made to our world,  
**T**olerant of others' differences and beliefs,  
**H**armonious relationships we strive to achieve.



## Naomi Camille Starks



- N** - Naturally expressive and dramatic
- A** - Able and capable of giving full instructions
- O** - Observant with a great memory
- M** - Marvelously happy with a love for colors
- I** - Independent and decisive
  
- C** - Curious enough to get you to try it first
- A** - Adorable in all her little ways
- M** - Master of creativity with unlimited imagination
- I** - Inquisitive and inventive
- L** - Loveable with her “family of puppy pals”
- L** - Loves to share and read a book
- E** - Energetic with an “I can do it attitude”



## Rosanne Neal



- R - Realistic**
- O - Open minded**
- S - Supporting**
- A - Awesome**
- N - Nice**
- N - Neat**
- E - Encouraging**

### My Invention Story

My Invention is a cat that turns into a robot, then a vacuum. This invention will allow everyone to have a pet to play with so we will not feel lonely. When things are hard to find, build or put together (like toys) the robot will come in handy. And lastly a vacuum will help us clean up.



## Corlissa Avery



**C - Courageous**  
**O - Obedient**  
**R - Respectful**  
**L - Loving**  
**I - Independent**  
**S - Safe**  
**S - Singer**  
**A - Anesthesiologist**

### My Invention Story

My invention is to make the Cleaning Robot. It does chores for you, and it can turn off your lights and it will take out your trash. It will also make your food. It will clean your room and it can go in water. It can get more money, make your bed and clean your bathroom. It can pay your bills.



## Rotee Neal



- R - Responsible**
- O - Optimistic**
- T - Talented**
- E - Energetic**
- E - Eager**

### **My Favorite Black-American Scientist**

I admire Mae C. Jemison, who is an astronaut. I admire her because she was so young when she accomplished everything like her undergraduate degrees, a medical degree, and served two years in the Peace Corp as a medical officer in West Africa.



## Robert Neal



**R - Respectful**  
**O - Opinionated**  
**B - Beautiful**  
**E - Energetic**  
**R - Rewarder**  
**T - Tough**

### My Invention Story

My invention is a floating umbrella. This invention will help people so they won't have a lot to hold in their hands. The umbrella will stay under their heads and keep them dry during rainy days.



Ms. Taylor



**T** - Tenacious, determined to meet her goals

**A** - Ambitious, for with Christ, she can do all things

**Y** - Youthful, living life with child-like gentility

**L** - Lively, bringing light and life into the room

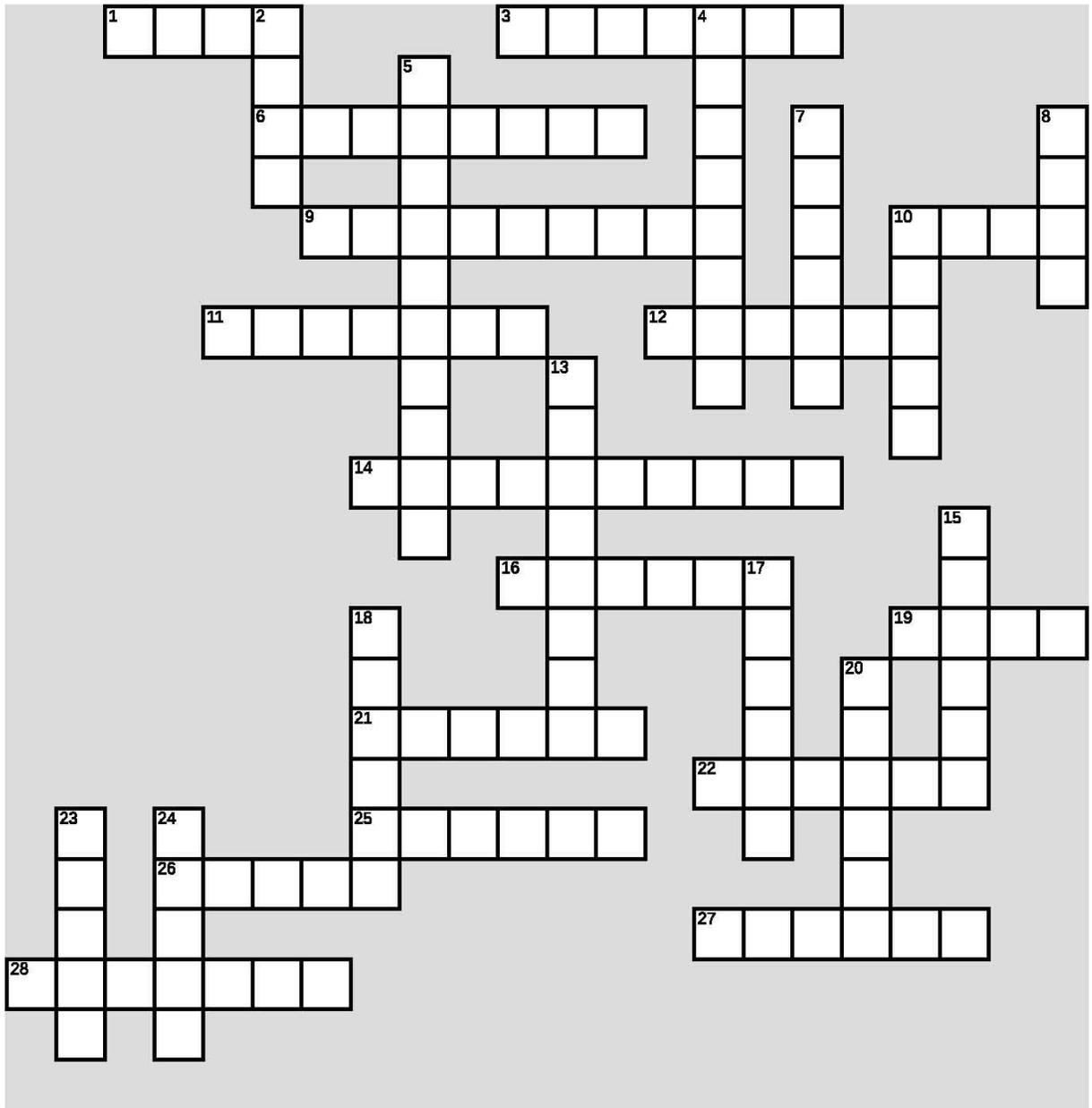
**O** - Openhearted, loving as God has commanded

**R** - Reliable, true to her word





# I Love Black History!!!



### Across

- 1 In 1974 he broke the homerun record hitting 715 homeruns!
- 3 HBCU - "Home By the Sea"
- 6 #42
- 9 HBCU in Louisiana
- 10 Howard Branch's HBCU alma mater
- 11 Mary McLeod \_\_\_\_\_ started her first school with \$1.50.
- 12 HBCU in Washington DC
- 14 Four-time gold medalist in the 1936 Olympics
- 16 George Washington Carver used this to invent over 100 items
- 19 This doctor revolutionized the science of blood banks & transfusions
- 21 HBCU In Lorman, Mississippi
- 22 First African American singer to perform at the Whitehouse in 1936
- 25 Double Academy Award winner, philanthropist, director, producer
- 26 First African American President
- 27 Greatest female Tennis Player who has one 23 Grand-Slam single titles
- 28 Doctor, engineer and astronaut

### Down

- 2 Gospel music composer, arranger, performer.
- 4 First African American Supreme Court Justice
- 5 Anna Mae Bullock
- 7 Greatest Basketball player of all time!! (No not LeBron)
- 8 First African American quarterback to win a super bowl.
- 10 The First self-made African American female millionaire
- 13 United Methodist Church in Lanham, MD started around 1885
- 15 Invented the stoplight
- 17 Slave from Maryland who was a conductor on the underground railroad
- 18 Youngest Poet Laureate who spoke at President Biden's Inauguration
- 20 Purple Overload!
- 23 Built a movie studio complex in Atlanta, GA
- 24 First African American Secretary of State

### WORD LIST:

ALCORN	GRAMBLING	MADAM	SERENA
AMANDA	HAMPTON	MARION	THURGOOD
BETHUNE	HANK	MORGAN	TINATURNER
COLIN	HOWARD	MVSU	TUBMAN
DENZEL	JEMISON	OBAMA	TYLER
DOUG	JESSEOWENS	PEANUT	
DREW	JORDAN	PRINCE	
EBENEZER	KIRK	ROBINSON	



HONORING OUR 2021 GRADUATES

**Shamarío Scott**



Shamarío Scott graduated from Bowie State University on December 19, 2020, with Bachelor of Science degree in Computer Science. Shamarío is the proud son of Sis. Maxine Scott.

His Ebenezer family would like to extend our congratulations to Shamarío and pray that his future will be filled with all of the blessings that God can provide.

Well done, Shamarío.

*Submitted by Sis. Gloria Pickett*



**David Miller**



On May 22, 2021, David Miller graduated Magna Cum Laude from Bowie State University with a Bachelor of Science degree in Biology. In August, he will be commissioned as a Second Lieutenant in the United States Army. In December, he will attend Officer's School after which he plans to attend medical school.

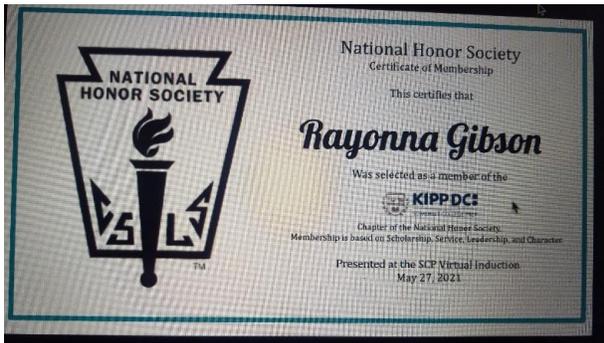
David is the son of Peter and Zipporah Miller and the grandson of our beloved Sis. Agnes E. Miller.

Congratulations to David and his family. Special heavenly congratulations are extended to his grandmother who loved him with her whole heart.

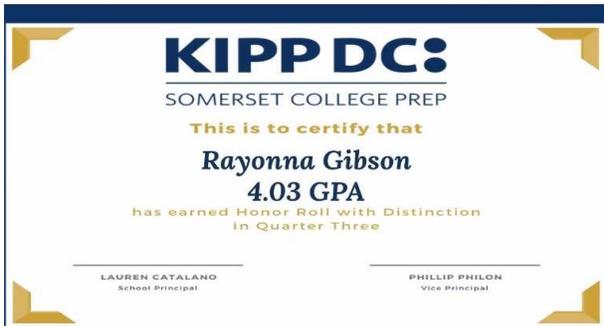
*Submitted by Sis. Gloria Pickett*



Rayonna Gibson



Congratulations to Miss Rayonna Gibson who was inducted into the National Honor Society. Rayonna attends Kipp District of Columbia Somerset College Preparatory School where she is an excellent student who takes her schoolwork very seriously. She will be starting the 11th grade this coming Fall semester.



Rayonna is the daughter of Raynika Gibson and the great granddaughter of Gabrielle Patrick. We are all very proud of Rayonna's achievements and accomplishments!!

Submitted by Sis. Gabrielle Patrick



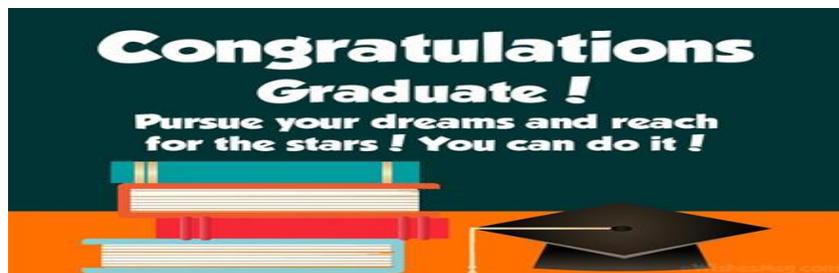
Brittany Fells



Brittany Fells graduated from Bowie State University on May 21, 2021, with a B.S. in Psychology. Brittany maintained a 3.385 GPA.

Brittany is the granddaughter of Sis. Ina and Bro. Wayne Fells.

Submitted by Sis. Ina Fells



**A FUTURE STAR IN TRACK AND FIELD**  
**Shari Brown, Landmark Christian School**



*Shari Brown of Landmark Christian*

Having been at Ebenezer United Methodist Church for many years, it has been my sincere pleasure to watch the children of several generations of Ebenezer families grow, attend college and become parents themselves. One such family is the family of Thomas & Joan Brown. Their children, Tom, Jr. and Joanne grew up in Ebenezer. Tom, Jr. and his wife Shanti are the proud parents of three exceptionally talented young people.

This article highlights Tom, Jr. and Shanti's youngest daughter, Shari, who attends Landmark Christian School in Fairburn, Georgia. When she was nine years old, Shari demonstrated a gift for running. When she competed in the Junior Olympics, she won that competition. From the beginning, it was obvious that her talents would take her far in the sport. Currently, at the age of 13, she is considered to be an "elite runner." Although she is only in Middle School, Shari easily outpaces many high school girls. She can also give the boys a run for their money.

She was recently highlighted in the **Georgia Mile Split's** March edition as the "cream of the crop" and a "future star" in track and field. At one point, Shari was reportedly one of the fastest middle school girls in the "US 2021 Mid-Season Top 5 All Girls Events" where she won the 800 Meters in 2:22.68 minutes.

I have been honored to watch the videos of several of Shari's competitions. To watch her run is a thing of beauty.

Although Georgia can now claim that portion of the Brown family's grandchildren, we are proud to say that we too share in the joy that comes from watching all of our young people excel. To the grandparents, the parents and all of the Browns, we say congratulations for a job well done. The future and legacy of the Brown family is bright, and your legacy is alive and well.

*Submitted by Sis. Gloria Pickett*

## Keeping You Informed

### 10 Social Security Myths That Refuse to Die

The program is going broke, the retirement age is 65, and other common misconceptions.

*by Andy Markowitz, AARP, Updated May 14, 2021*

Social Security is enormous and complex, paying out nearly \$93 billion a month to some 65 million retirees, people with disabilities and their family members. It's wildly popular, supported by more than 90 percent of U.S. adults across the political spectrum, according to a recent [AARP survey](#). And it's critical to older Americans' financial health, with 4 in 5 of those polled expecting to rely on Social Security during their later years.

Given Social Security's importance, concerns about its current and future state are understandable and widespread. Some of those worries, and the many changes to the program in its [85-year history](#), have given rise to misconceptions about how it is funded and how it works. Here are the facts behind 10 of the most stubborn Social Security myths.

#### **Myth #1: Social Security is going broke.**

**The facts:** As long as workers and employers pay [payroll taxes](#), Social Security will not run out of money. It's a pay-as-you-go system: Revenue coming in from FICA (Federal Insurance Contributions Act) and SECA (Self-Employed Contributions Act) taxes largely cover the benefits going out.

Social Security does face funding challenges. For decades it collected more than it paid out, building a surplus of \$2.9 trillion by the end of 2019. But the system is starting to pay out more than it takes in, largely because the retiree population is growing faster than the working population and living longer. Without changes in how Social Security is financed, the surplus is projected to run out in 2035.

Even then, Social Security won't be broke. It will still collect tax revenue and pay benefits. But it will only have enough to pay 79 percent of scheduled benefits, according to the latest estimate. To avoid that outcome, Congress would need to take steps to shore up Social Security's finances, as it did in 1983, the last time the program nearly depleted its reserves. The steps then included raising the full retirement age (see Myth #2), increasing the payroll tax rate and introducing an income tax on benefits (see Myth #8).

#### **Myth #2: The Social Security retirement age is 65.**

**The facts:** Full retirement age, or FRA — the age when a worker qualifies to file for 100 percent of the benefit calculated from lifetime earnings history — is currently 66 and 2 months. Those born in 1955 reach the milestone this year (or the first two months of next year). Over the next five years it will increase by two months at a time, settling at 67 for those born in 1960 and after.

The 65 threshold is a longtime Social Security truth that became a myth. When Social Security was created in 1935, 65 was set as the age of eligibility. In later decades, the minimum eligibility age was lowered to 62, when people could claim a reduced benefit, but 65 remained the standard for full retirement.

That changed with the 1983 overhaul, which raised the retirement age to reduce Social Security's costs. The increase is being phased in over time; 2002 was the last year in which people turning 65 could claim their full benefit.

**Myth #3: The annual COLA is guaranteed.**

**The facts:** [Since 1975](#), Social Security law has mandated that benefit amounts be adjusted annually to keep pace with inflation. But there is no requirement that this cost-of-living adjustment (COLA) produce a yearly increase.

The COLA is tied to a federal index of prices for select consumer goods and services called the CPI-W. Benefits are adjusted annually based on changes in the CPI-W from the third quarter of one year to the third quarter of the next. In 2020, the index showed a 1.3 percent increase in prices, so 2021 benefits grew by that amount.

But if the index doesn't show a statistically measurable rise in prices — if there's effectively no inflation — then there's no adjustment to benefits. This has happened three times since the current formula was adopted, in 2010, 2011 and 2016. Whether or not it produces a benefit increase, this process is automatic; it does not involve the president or Congress. They would have to take separate action to change the COLA.

**Myth #4: Members of Congress don't pay into Social Security.**

**The facts:** A common complaint about Social Security is that members of Congress don't bother fixing the program because it doesn't cover them. Actually, it does. Members of Congress came under the Social Security umbrella in 1984, along with the rest of the federal workforce, as part of the sweeping changes to the program enacted the previous year.

Before that, senators and representatives did not pay into Social Security and were instead fully covered by a pension plan called the Civil Service Retirement System (CSRS). Those in office on Jan. 1, 1984, were allowed to remain in CSRS, but only in conjunction with Social Security. (If you're curious, two senators and five House members remain from those days.)

Those elected since are covered by Social Security as well as a pension program that replaced CSRS. Either way, members of Congress pay into Social Security just like most American workers.

**Myth #5: The government raids Social Security to pay for other programs.**

**The facts:** The two [trust funds that pay out Social Security benefits](#) — one for retirees and their survivors, the other for people with disabilities — have never been part of the federal government's general fund. Social Security is a separate, self-funded program. The federal government does, however, borrow from Social Security.

Here's how: Social Security's tax revenue is, by law, invested in special U.S. Treasury securities. As with all Treasury bonds, the federal government can spend the proceeds on a variety of programs. But as with all bondholders, Treasury has to pay the money back, with interest. Social Security redeems the securities to pay benefits.

This borrowing fuels the notion that the government is raiding or even stealing from Social Security and leaving it with nothing but IOUs. But the government has always made full repayment, and the interest increases Social Security's assets, to the tune of more than \$80 billion in 2019 alone.

### **Myth #6: Undocumented immigrants drain Social Security.**

**The facts:** Some have blamed problems with Social Security's financial health on undocumented immigrants draining the system's resources. It's a popular complaint, but a false one. Noncitizens who live and work in the U.S. legally can [qualify for Social Security](#) under the same terms as native-born and naturalized Americans, but undocumented people are not allowed to claim benefits.

There is evidence that undocumented workers actually improve Social Security's bottom line. Some do obtain Social Security numbers under false pretenses, and payroll taxes are withheld from their wages even though they are not eligible to later collect benefits. A report by Social Security actuaries said that undocumented immigrants made a net contribution of around \$12 billion to the program in 2010 and that their earnings would likely continue to "benefit the financial status" of Social Security.

### **Myth #7: Social Security is like a retirement savings account.**

**The facts:** The government does not stow your payroll tax contributions in a personal account for you, to be paid out with interest when you retire. Your benefit is based on how much money you earned over your working life, not on how much you paid into the system. As noted above, those contributions fund benefits for current retirees (and their survivors, and people with disabilities). When you retire, those still working will cover your benefits, and so on.

You might think of it less like saving for retirement — there are [other vehicles for that](#) — and more like an earned benefit the government promises to pay so you have at least some income in your later years. Emphasis on "some": Contrary to another common misperception, Social Security is not meant to replace your entire work income. On average, it provides about 40 percent of a beneficiary's preretirement earnings. The formula for calculating benefits is weighted so that they replace a larger percentage of income for lower-wage workers and a lower percentage for upper-income earners.

### **Myth #8: You don't pay taxes on Social Security benefits**

**The facts:** This was true until 1984. The Social Security overhaul passed by Congress and signed by President Ronald Reagan the year before included a provision that made a portion of Social Security benefits taxable, depending on your income level.

You will pay federal income tax on up to 50 percent of your benefits if your income for the year is \$25,000 to \$34,000 for an individual filer and \$32,000 to \$44,000 for a couple filing jointly. Above those thresholds, up to 85 percent of benefits are taxable. Below them, you don't owe the IRS anything on your benefits. (Roughly speaking, Social Security counts as income the money you get from work, pensions and investments; nontaxable interest; and half of your Social Security benefits.)

You might also owe state taxes on your Social Security income if you live in Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Vermont, Utah or West Virginia. Their rules on taxing benefits vary widely; [contact your state tax agency](#) to learn more.

**Myth #9: An ex-spouse's benefits come out of your own.**

**The facts:** If you are divorced, your former spouse [may be eligible](#) to collect Social Security benefits on your earnings record (and vice versa). As with [benefits for a current spouse](#), these can be up to 50 percent of the benefit amount you are entitled to at full retirement age.

But those ex-spouse (or spouse) benefits don't reduce your Social Security. They are distinct payments and have no effect on what you receive each month, even if both a current and a former spouse (or multiple former spouses) are collecting them. You get the benefit you're entitled to, based on your earnings history and the age when you file for Social Security.

**Myth #10: You lose benefits permanently if you keep working.**

**The facts:** Social Security does have a rule, called the "[earnings limit](#)" or "earnings test," that can temporarily reduce the benefits of people who still work. But it doesn't apply to all working beneficiaries and is not permanent.

The rule only covers people who claim benefits before full retirement age and continue working. In this circumstance, Social Security withholds a portion of benefits if earnings from work exceed a set cap, which changes every year and differs depending on how close you are to full retirement age.

In 2021, your benefit is reduced by \$1 for every \$2 in income above \$18,960 if you won't hit full retirement age until 2022 or later. If you will reach FRA in 2021, the formula is \$1 less in benefits for every \$3 in earnings above \$50,520. On the date when you hit FRA, the earnings test goes away — there's no benefit reduction, regardless of your income. Social Security also adjusts your benefit upward so that over time, you recoup the money [that was withheld](#).



## 10 Things the Fully Vaccinated Need to Know

**Here's what you should and shouldn't do post-vaccination, according to health experts.**

*by Michelle Crouch, March 2021*

If it has been at least two weeks since you received your last dose of the COVID-19 vaccine, congratulations! You are now considered “fully vaccinated.” You are armed with our best weapon against a virus that has killed more than 2.6 million people worldwide and upended our lives in unimaginable ways.

That is truly something worth celebrating.

But before you toss aside your mask and throw a party, it's important to remember that the coronavirus is still spreading and the majority of Americans have yet to be vaccinated — so precautions continue to be necessary to protect yourself and the people around you.

The U.S. Centers for Disease Control and Prevention (CDC) has published some specific guidance about what the fully vaccinated can do and cannot do, and AARP has asked experts to answer other common questions about life after vaccination. Here are 10 things you should know now that you've been jabbed.

### 1. You still need to wear a mask

Even though COVID-19 cases are down from their peak in January, the coronavirus is still circulating in the U.S., and new and more contagious variants have emerged. So, wearing masks and social distancing are still important in helping slow its spread until we can reach herd immunity — when an estimated 70 to 85 percent of the population is vaccinated.

"Until more of the population is vaccinated, masking is important, not just to protect yourself but also other people," says Purvi Parikh, M.D., an allergist and immunologist at NYU Langone Health and an investigator in COVID-19 vaccine clinical trials.

Masking will also help slow the spread of coronavirus variants — and prevent the emergence of new ones — because the virus can't mutate if it is not spreading.

### 2. You could still catch COVID-19

This is the other reason experts don't want you to put aside your mask just yet. Although all three vaccines authorized for emergency use in the U.S. were found to be highly effective against severe disease and death from COVID-19, there's still a chance you could get infected with the virus.

The Pfizer-BioNTech and Moderna COVID-19 vaccines were about 95 percent effective in preventing symptomatic COVID-19 after two doses in clinical trials. The Johnson & Johnson vaccine was 66.1 percent effective in multi-country clinical trials and 72 percent effective in U.S. trials.

"The whole point of a vaccine is that it prevents you from dying or ending up in the hospital," Parikh says. "But you may still get sick."

### **3. You could infect someone else**

There's also a small chance that you could get infected with the virus and not even realize it, and then you could transmit it to someone who is not vaccinated, says Kristen Marks, M.D., an infectious disease specialist at New York-Presbyterian/Weill Cornell Medicine who leads COVID-19 vaccine trials.

Researchers are still studying whether the vaccines prevent the asymptomatic spread of the virus, she says; early data indicates that they likely do. But the evidence is preliminary, and more research is needed.

### **4. You can visit friends and family**

Fully vaccinated people can gather indoors with others who are also fully vaccinated, without wearing masks or physical distancing if you choose, the CDC says, because the chance of anyone getting infected would be remote.

You can also spend time inside with unvaccinated people from a single household without wearing masks or physical distancing if you choose, the CDC says, as long as no one is at increased risk for severe COVID-19 disease and no one lives with somebody who's at increased risk as well.

That means you can visit (and hug!) your unvaccinated children and grandchildren. What's important, the CDC says, is to keep two unvaccinated households from mingling. The agency offers this example: If fully vaccinated grandparents are visiting with their unvaccinated daughter and her children, and the daughter's unvaccinated neighbors also come over, the visit should then take place outdoors, with everyone wearing well-fitted masks and maintaining physical distance (at least 6 feet). This is due to the risk the two unvaccinated households pose to one another.

The CDC still recommends avoiding medium-size and large gatherings.

### **5. You don't have to quarantine after exposure**

You do not have to quarantine or get tested after an exposure to someone with the coronavirus, as long as you aren't experiencing any symptoms, the CDC says. If you develop a cough, fever, shortness of breath, diarrhea or other symptoms of COVID-19, however, you should get tested.

### **6. You should keep your vaccine record card handy**

In the future, you may need proof of vaccination to travel, work in certain industries or attend large events, Parikh says. Several other countries already have a validation system in the works, and a number of private companies in the U.S. are working on creating a digital passport that would include your vaccination status. "Obviously, your vaccine card is your main proof right now," Parikh adds.

Your card may also come in handy to confirm which vaccine you received, and when you received it, if a booster dose is required. Some people are laminating their cards; another way to preserve it is to take a photo and store it on your phone. If you didn't hang on to your card, the provider that administered your vaccine should have an electronic or paper record of it.

## **7. Travel is still discouraged**

Even though the number of airline passengers has been rising, the CDC continues to recommend against travel, even for those who are vaccinated. In explaining the decision on March 8, CDC Director Rochelle Walensky said:

"In terms of travel, here's what we know: Every time that there's a surge in travel, we have a surge in cases in this country. We know that many of our variants have emerged from international places, and we know that the travel corridor is a place where people are mixing a lot. We are really trying to restrain travel at this current period of time, and we're hopeful that our next set of guidance will have more science around what vaccinated people can do, perhaps travel being among them."

## **8. It's a good time to go to the doctor or dentist**

Countless Americans put their health care on hold due to the pandemic. Now that you're vaccinated, it's time to schedule that colonoscopy, dental cleaning or elective surgery you've been putting off. "Being vaccinated, now is the safest it has been to have surgery in well over a year," says Beverly Philip, M.D., president of the American Society of Anesthesiologists.

The only screening you may want to hold off getting right away is your mammogram. Many women develop swelling in the lymph nodes in their underarm after vaccination, the CDC says. Although the swelling is a normal sign that your body is building protection to the coronavirus, it could cause a false mammogram reading. For that reason, some experts recommend waiting four to six weeks after you are fully vaccinated to get a mammogram.

## **9. You may need a booster shot**

Marks says there are two reasons we might need a booster shot: If our immunity wears off naturally or if the virus changes so much that the immunity, we have from the current vaccines proves inadequate.

Researchers still don't know how long immunity from the vaccines will last. "We're collecting data," Marks says. "The phase 3 trials only started last summer, and the data lags a few weeks behind that."

The current vaccines should provide some protection against the coronavirus variants circulating right now. But a few contain a mutation that may allow the virus to elude some of the antibodies produced through vaccines. The vaccine manufacturers are working to create booster shots or updated versions of their shots to improve protection against those variants.

Chances are that we will have to get some kind of COVID-19 shot on a regular basis, perhaps once every three years or every year, like the flu shot.

## **10. A return to normal hinges on herd immunity**

Before life can get totally back to normal, experts say that first we need to reach herd immunity — when enough Americans are vaccinated to significantly slow the spread of the virus. Estimates of when we will reach that point range from this summer to early 2022.

"I'm very optimistic about summertime, when rates will naturally reduce and the number of people, we've been able to vaccinate will make it so that the virus is not being transmitted as quickly," Marks said. "The wild card is the variants."

Factors that will affect that timeline include the percentage of Americans willing to get the vaccine, how quickly a vaccine for children is authorized and how well the vaccines work against more contagious variants of the virus.



Vaccines protect you and your family.

#VaxWithMe

Is everyone up to date?  
[cdc.gov/vaccines](https://www.cdc.gov/vaccines)



## Dos and Don'ts of Ransomware

Ransomware is a profitable market for cybercriminals and can be difficult to stop. Prevention is the most important aspect of protecting your personal data. To deter cybercriminals and help protect yourself from a ransomware attack, keep in mind these seven dos and don'ts.

1. **Do add Norton 360 on all of your devices.** To help protect your data, install Norton 360 on your computers and mobile devices to help detect and protect against threats to your identity and your devices, including your mobile phones.
2. **Do update your operating system and other software.** Software updates frequently include patches for newly discovered security vulnerabilities that could be exploited by ransomware attackers.
3. **Don't automatically open email attachments.** Email is one of the main methods for delivering ransomware. Avoid opening emails and attachments from unfamiliar or untrusted sources. Phishing spam in particular can fool you into clicking on a legitimate-looking link in an email that actually contains malicious code. The malware then prevents you from accessing your data, holds that data hostage, and demands ransom.
4. **Do be wary of any email attachment that advises you to enable macros to view its content.** Once enabled, macro malware can infect multiple files. Unless you are absolutely sure the email is genuine and from a trusted source, delete the email.
5. **Do back up important data to an external hard drive.** Attackers can gain leverage over their victims by encrypting valuable files and making them inaccessible. If the victim has backup copies, the cybercriminal loses some advantage. Backup files allow victims to restore their files once the infection has been cleaned up. Ensure that backups are protected or stored offline so that attackers can't access them.
6. **Do use cloud services.** This can help mitigate a ransomware infection, since many cloud services retain previous versions of files, allowing you to "roll back" to the unencrypted form.
7. **Don't pay the ransom.** Keep in mind, you may not get your files back even if you pay a ransom. A cybercriminal could ask you to pay again and again, extorting money from you but never releasing your data.

With new ransomware variants appearing, it's a good idea to do what you can to minimize your exposure. By knowing what ransomware is and following these dos and don'ts, you can help protect your computer data and personal information from being ransomware's next target.

*Submitted by Bro. Curtis Bell*

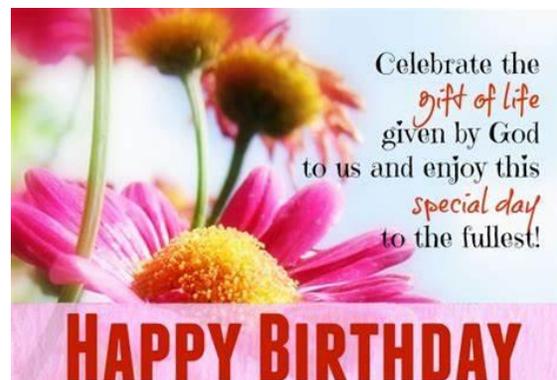


## BIRTHDAYS

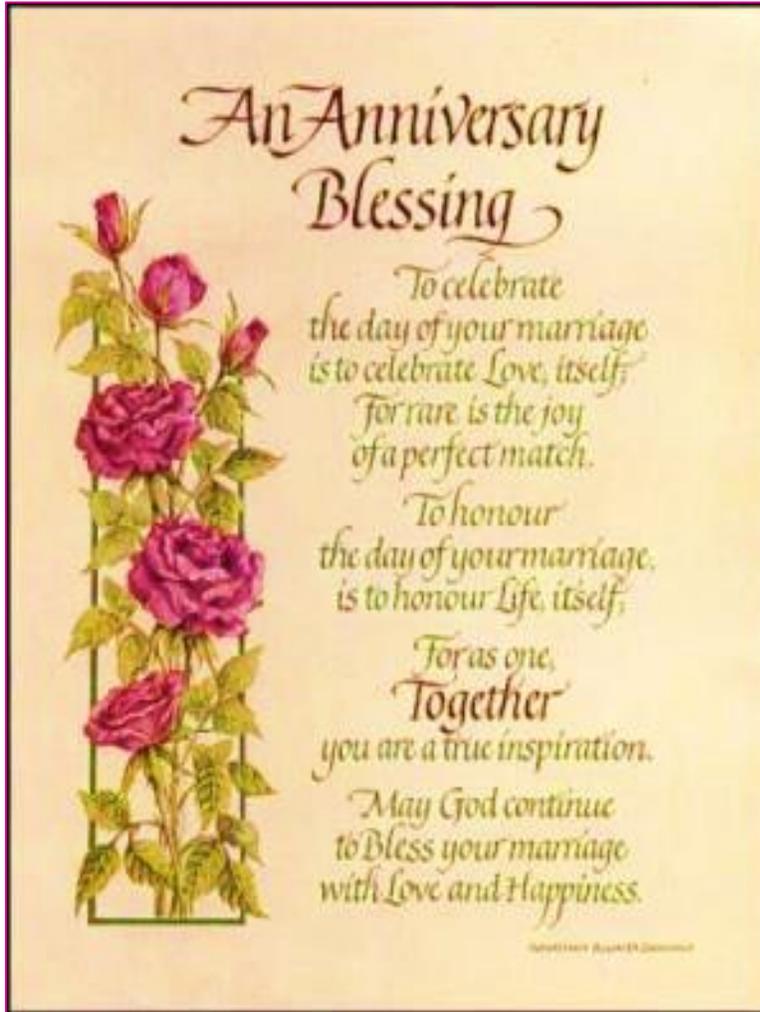
April	
Ella Mae Atkinson	1
Maudie Goodrum	2
Madison Walker	2
Gabrielle Patrick	10
Stella Oluokun	12
Elijah Davis	13
Patricia Boone	13
Joyce Kamara	17
Christine Freeman	17
Kathleen Jones	18
William Butler, III	18
Flossie Branch	20
Denise Lynch	22
Letitia Ross	22
Kimberly Jones	24
Michelle Finney	24
Kenneth E. Bowman	25
Shavaughn Scott	28
Robert Neal	30

May	
Micaela Miles	1
Ezekiel Davis	2
Jeff Miles, Jr.	3
Philip Hazell	3
Mel Jenkins	4
Shamario Scott	8
Jade Winbush	10
Ishmael Kamara	12
Shirley Scott	15
Lynn Pittmon	18
Wayne Fells	20
Thomas Proctor	20
Leonard Sledge, Jr.	23
Daryl Barber, Jr.	25
Tina Brown	26
James Trent	30

June	
Deborah Butler	1
Barbara McIntosh	4
Taylor Wright	10
Reginald Miller	11
Brooke Roberts	13
Simone Dixon	16
Barbara Barnes	20
Helen Plater	21
Donald Jackson	22
Harry L. Laury	24
Daryl Barber, Sr.	26
Susan Walker	27
Taylor Ware	27
Charmaine Van Dyke	30



ANNIVERSARIES



Wesley & Deborah Brown  
May 16, 1981 [40 years]

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Angelo & Caprice Brown  
May 17, 1997 [24 years]

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Harold & Suella Woodard  
June 8, 1957 [64 years]

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Thomas & Joan Brown  
June 11, 1966 [55 years]

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Harry & Cylestine Laury  
June 11, 1966 [55 years]

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Doug & Carolyn Jackson  
June 15, 1963 [58 years]

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Daryl & Joanna Barber  
June 24, 1995 [26 years]

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## From the Newsletter Coordinator

hope

If you only carry one thing throughout your entire life, let it be hope. Let it be hope that better things are always ahead. Let it be hope that you can get through even the toughest of times. Let it be hope that you are stronger than any challenge that comes your way. Let it be hope that you are exactly where you are meant to be right now, and that you are on the path to where you are meant to be... Because during these times, hope will be the very thing that carries you through.

- Nikki Banas

*Sis. Ellalene Barnaby*





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### ***Gardening God's Way***



*Plant three rows of peas:*  
Peas of mind; Peas of heart; Peas of soul.



*Plant four rows of squash:*  
Squash gossip; Squash indifference; Squash grumbling;  
Squash selfishness.



*Plant four rows of lettuce:*  
Lettuce be faithful; Lettuce be kind; Lettuce be obedient;  
Lettuce really love one another.



*No garden without turnips:*  
Turnip for meetings; Turnip for service;  
Turnip to help one another.



*Water freely with patience and cultivate with love:*  
There is much fruit in your garden;  
Because you reap what you sow.



*To conclude our garden we must have thyme:*  
Thyme for God; Thyme for study; Thyme for prayer.