



# **PowerPoint Presentations 2021 Leadership Lyceum**

**Most Worshipful Union Grand Lodge of Florida**

**Rosen Centre**

**August 27-28, 2021**



# ***Mental Health and Suicide Prevention: Changing the Narrative***

**Sis. Sheree Washington, Treasurer**

**D.W. Perkins #29**



# Mental Health Defined

## What is “Mental Health”?

Mental Health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. <sup>i</sup>





# Mental Illness

What do you immediately think of when you hear “Mental Illness”?

Box #1 <sup>i</sup>

- Eating or sleeping too much or too little
- Having low or no energy
- Having unexplained aches and pains
- Pulling away from people and usual activities
- Smoking, drinking, or using drugs more than usual
- Yelling or fighting with family and friends

Box #2 <sup>i</sup>

- Hearing voices or believing things that are not true
- Thinking of harming yourself or others
- Inability to perform daily tasks like taking care of your kids or getting to work or school
- Feeling helpless or hopeless
- Feeling unusually confused, forgetful, on edge, angry, upset, worried, or scared.



# Mental Illness Defined

## Mental illness vs. Mental Health Condition

The National Alliance for Mental Illness intentionally uses the terms interchangeably. <sup>ii</sup>

A mental illness is a condition that affects a person's thinking, feeling, behavior or mood. These conditions deeply impact day-to-day living and may also affect the ability to relate to others. <sup>ii</sup>





# SMI

## Serious Mental Illness (SMI)

Of over 300 illnesses in The Diagnostic and Statistical Manual of Mental Disorders, SMI is a small subset. <sup>iii</sup>

Serious Mental Illness (SMI) is defined as someone over the age of 18 who has (or had within the past year) a diagnosable mental, behavioral, or emotional disorder that causes serious functional impairment that substantially interferes with or limits one or more major life activities. <sup>iii</sup>





# Mental Health and the Black Community

- According to a 2018 survey by the federal Substance Abuse and Mental Health Services Administration (SAMHSA):<sup>v</sup>
  - 16% of African American adults reported having a mental illness in the past year 4.8 million.
  - 22.4% of that group reported a “serious” mental illness, 1.1 million.
  - 58.2 percent of Black and African American young adults 18-25 and 50.1 percent of adults 26-49 with serious mental illness did NOT receive treatment.
- Black and African American people with mental health conditions, specifically those involving psychosis, are more likely to be in jail or prison than people of other races.<sup>v</sup>





# Mental Health and the Black Community

- In SAMHSA's 2019 survey from 2016 to 2019 major depressive episodes increased from: <sup>iv</sup>
  - 9.1% (301K) to 11.4% (367K) in Black and African American youth ages 12-17
  - 7.1% (338K) to 11.3% (506K) in young adults 18-25
  - 5.7% (690K) to 6.9% (877K) in the 26-49 age range
- Adult Blacks and African Americans are more likely to have feelings of sadness, hopelessness, and worthlessness than adult whites. <sup>v</sup>
- 9.1% of African Americans have PTSD compared to 6.8% in non-Hispanic Whites. <sup>vi</sup>





# Stigma

- Research indicates that Blacks and African Americans believe that mild depression or anxiety would be considered “crazy” in their social circles. <sup>v</sup>
- Many believe that discussions about mental illness would not be appropriate even among family. <sup>v</sup>
- Talking about problems with an outsider (i.e., a therapist) may be viewed as airing one's "dirty laundry". <sup>vii</sup>





# Racial Trauma

- Mass media coverage of unarmed African Americans' being abused or killed by police has caused people of color to have reported feelings of hopelessness, anger, anxiety, and depression. <sup>vi</sup>
- Potential causes for racial trauma include: <sup>vi</sup>
  - Covert (everyday) racism such as vague remarks, insults and disrespectful behaviors.
  - Overt or traditional racism such as threats, physical assault related to race and victimization by law enforcement.
- Racial trauma reactions are often misdiagnosed as depression, substance use issues or clinically disregarded altogether. <sup>vi</sup>



# Racial Trauma

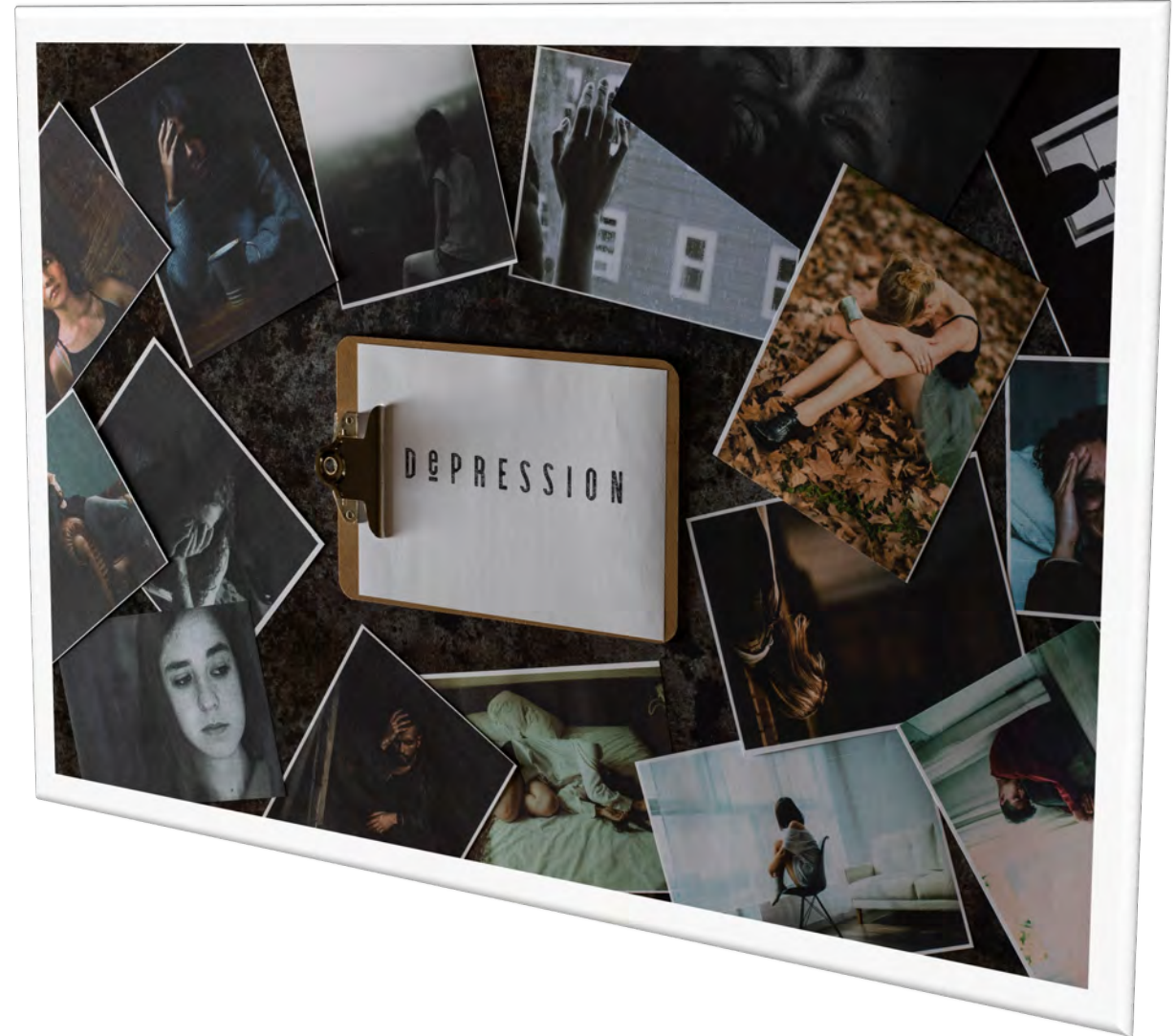
- Do you get emotionally upset or have a physical reaction (heart racing, stomach ache, shaking, etc.) when reminded of racism related experiences? <sup>vi</sup>
- Do you avoid certain types of people because you believe they will behave in a racist way? Or Do you avoid certain activities, places, things or situations because they remind you of racism-related experiences? <sup>vi</sup>
- Have you been viewing others in a more negative way due to racism? (e.g. “I can’t trust white people”) <sup>vi</sup>
- Do you feel the world is a dangerous place because of your experiences with racism? <sup>vi</sup>

# Racial Trauma PTSD

# Consider this...

All of the questions on the previous slide are screening questions for racial trauma PTSD. Were all or most of your answers yes?

Almost every one of us would benefit from mental health services, even if it were only to discuss being black in America.





# Racial Trauma PTSD

- Traumatized individuals appear to be able to pass their traumatization on to their offspring. <sup>vi</sup>
- Stress as it relates to ethnic identity has the potential to produce a trauma reaction, which is then passed on to subsequent generations. <sup>vi</sup>
- Individuals can inherit a biological predisposition to the development of the disorder due to experiences of previous generations. <sup>vi</sup>
- 2014 research found enzymatic alterations from PTSD related traumatic experiences in parents; they were also expressed in their children's DNA. <sup>vi</sup>



# Our Youth

According to SAMHSA's 2018 survey, among African American young adults 18-25:<sup>iv</sup>

- 6% (277,000) had serious thoughts of suicide in 2008 to 9.5% (439,000) in 2018 – an increase of **162,000**.
- 3.6% (166,000) made a plan in 2018, compared to 2.1% (96,000) in 2008 – an increase of **70,000**.
- 2.4% (111,000) made an attempt in 2018, compared to 1.5% (70,000) in 2008 – an increase of **41,000**.

Black and African American teenagers are more likely to attempt suicide than White teenagers (9.8 percent v. 6.1 percent).<sup>v</sup>

**Ignoring our issues is killing our children!** We owe it to them to support taking care of mental health And one of the best ways to lead is by example.

**S U I C I D E**

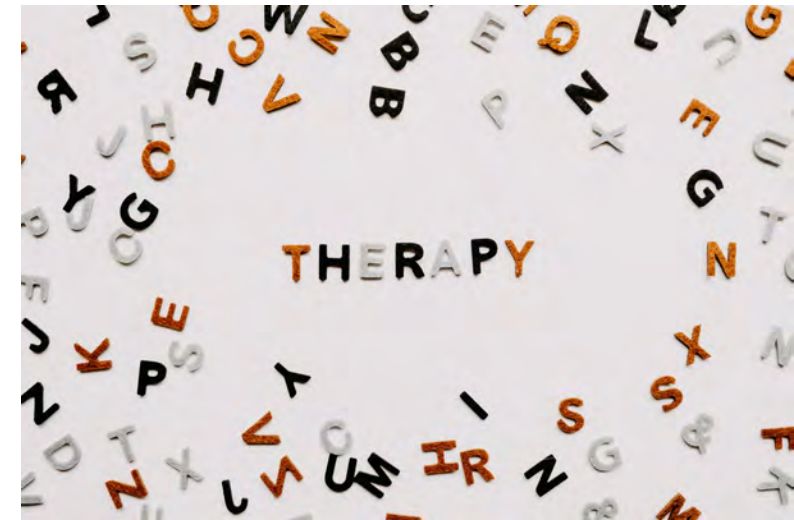


# Psychotherapy Defined

What do you think of when you hear “psychotherapy”?

## **Psychotherapy/Talk Therapy/Counseling:**

- Is when a person speaks with a trained therapist in a safe and confidential environment to explore and understand feelings and behaviors and gain coping skills. <sup>viii</sup>
- Can be provided by many types of professionals.





# Mental Health Professionals

- **Psychologists (Ph.D.):** evaluate, test, make diagnoses and provide therapy. <sup>viii</sup>
- **Counselors, Clinicians, Therapists:** masters-level evaluate and use therapeutic techniques based on specific training programs. <sup>viii</sup>
- **Clinical Social Workers (LCSW):** evaluate, use therapeutic techniques and are also trained in case management and advocacy services. <sup>viii</sup>
- **Pastoral Counselors:** clergy members with training in clinical pastoral education. Diagnose and provide counseling. Pastoral counselors can have equivalents to a doctorate in counseling. <sup>viii</sup>



# Mental Health Professionals

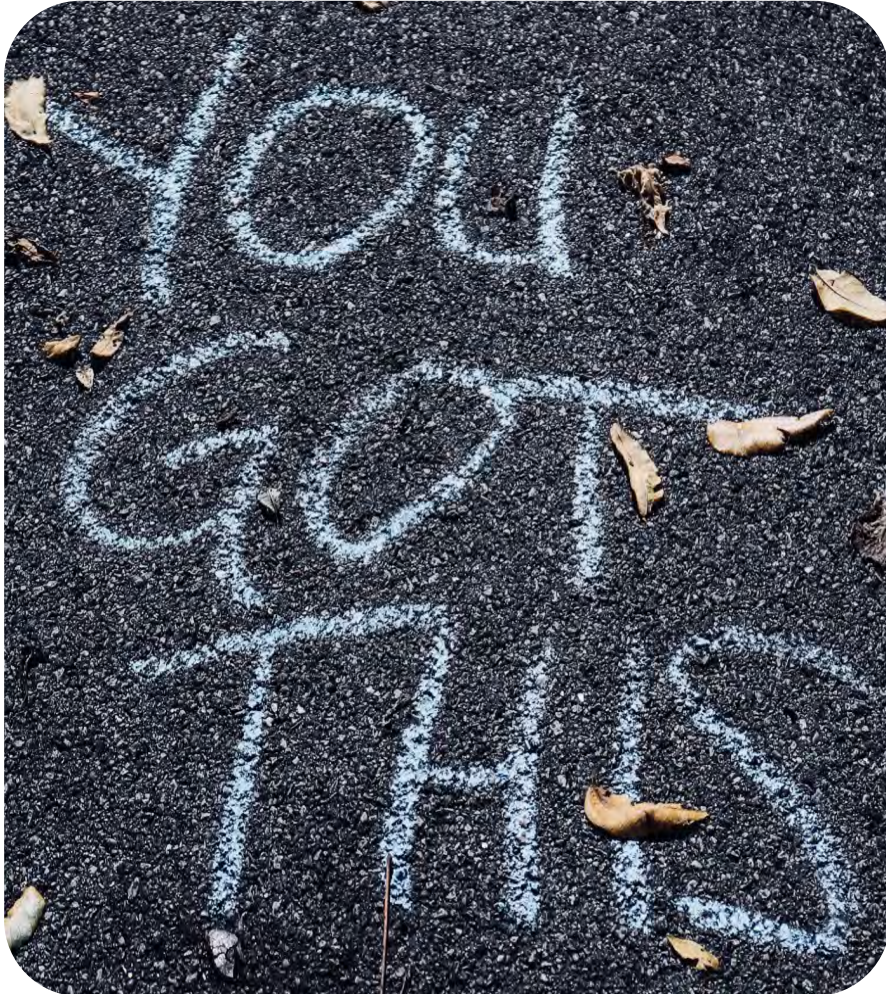
## Prescribers

- **Psychiatrists (MD or DO):** licensed medical doctors who have completed psychiatric training. They diagnose, prescribe and monitor medications and provide therapy. <sup>viii</sup>
- **Nurse Practitioners (APRN):** provide assessments, diagnose and provide therapy. In some states, they are also qualified to prescribe and monitor medications. <sup>viii</sup>





# Access to Care



## Health Insurance and the Affordable Care Act <sup>ix</sup>

- As of 2014, most individual and small group health insurance plans are required to cover mental health and substance use disorder services.
- Most plans must comply with mental health and substance use **parity** requirements
  - Coverage for mental health and substance abuse services generally cannot be more restrictive than coverage for medical and surgical services.
- Check with your insurance carrier for an explanation of benefits
  - E.g. co-pay, coinsurance, deductibles and out of pocket minimum and maximum details.



# Call to Action

If you are not ready to seek help, be a part of the support system for someone who is.

Black lives matter.  
Black mental health has to matter too.



# Resources

1. Black Emotional and Mental Health (BEAM): BEAM is a training, movement building and grant making organization dedicated to the healing, wellness, and liberation of Black communities. BEAM envisions a world where there are no barriers to Black Healing.
2. Toolkits & Education: graphics on accountability, self-control, and emotional awareness; journal prompts; articles on Black mental health
3. Videos: trainings and webinars, recorded and available for free
4. The Boris Lawrence Henson Foundation: changing the perception of mental illness in the African-American community by encouraging people to get the help they need; focuses on stigma/self-stigma reduction and building trust between Black people and the mental health field.
5. Resource Guide: directory of mental health providers and programs that serve the Black community; includes therapists, support groups, etc, but also digital content, faith-based programs, educational programs, etc
6. Therapy for Black Girls: online space encouraging the mental wellness of Black women and girls; referral tool to find a therapist in your area
7. Therapist Directory: find trusted therapists that can help you navigate being a strong, Black woman; can search for in-office therapist by your location or virtual therapist.
8. The Loveland Foundation: financial assistance to Black women & girls seeking therapy



# Resources

1. Therapy for Black Men: primarily a therapist directory for Black men seeking therapy; includes some resources and stories.
2. Dr. Ebony's My Therapy Cards: self-exploration card deck created by a Black female psychologist for other women of color; created with the intention of helping other women of color grow and elevate in the areas of emotional and mental health.
3. Innopsych: InnoPsych's mission is to bring healing to communities of color by changing the face and feel of therapy. They strive to make therapists of color more visible in the community by creating a path to wellness-themed business ownership; to make it faster (and easier) for people of color to match with a therapist of color; and to create a major shift in how communities of color (or POCs) view therapy.
4. Safe Black Space: Safe Black Space is the umbrella under which various services are offered to address people of African ancestry's individual and community reactions to cultural and racial trauma.
5. Association of Black Psychologists - <https://abpsi.site-ym.com/search/custom.asp?id=5934>
6. Black Psychiatrists of America <https://www.blackpsychiatrists.org/about>
7. Black Mental Health Resource: <https://blackmentalhealth.com/black-psychiatrists/>; (510) 834-7103
8. Suicide Hotline: Phone (800) 273-TALK (8255); [www.suicidepreventionlifeline.org/](http://www.suicidepreventionlifeline.org/)



# References

- i. <https://www.mentalhealth.gov/basics/what-is-mental-health>
- ii. <https://www.nami.org/About-Mental-Illness/Mental-Health-Conditions>
- iii. <https://smiadviser.org/about/serious-mental-illness>
- iv. <https://www.samhsa.gov/data/sites/default/files/reports/rpt31099/2019NSDUH-AA/AfricanAmerican%202019%20NSDUH.pdf>
- v. <https://www.mhanational.org/issues/black-and-african-american-communities-and-mental-health>
- vi. [http://www.monnicawilliams.com/articles/Williams UnRESTS+Survey 2018.pdf](http://www.monnicawilliams.com/articles/Williams_UnRESTS+Survey_2018.pdf)
- vii. <https://www.psychologytoday.com/us/blog/culturally-speaking/201111/why-african-americans-avoid-psychotherapy>
- viii. <https://www.nami.org/About-Mental-Illness/Treatments/Types-of-Mental-Health-Professionals>
- ix. <https://www.mentalhealth.gov/get-help/health-insurance>



# ***Spreading the Trowel of Brotherly Love Through Adversity***

P.M. Jerry Urso

Grand Historian

Shining Light #401 / Sollie Mitchell #377

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# Beginning The Educational Construct

- Dr. J Robert Love served as the 1<sup>st</sup> Grand Master in the State of Florida.
- Opened a Normal School at the intersection of Church and Ashley St. His school expanded the education African Americans post civil war. The school was a sharp contrast in comparison to the education provided by the Freedman's Bureau
- First African American to graduate from the University Buffalo with a medical degree
- His letters and writing inspired Marcus Garvey.
- Considered a Pioneer of Pan-Africanism
- Founding member of St. Johns Lodge No. 51 (which is St. Johns Lodge No. 14)



# 1<sup>st</sup> Grand Master St John's Lodge #51

- “The races rise as its women rise. They are the true standard of its evolution. “
- Dr. Joseph Robert Love



# William Middleton Artrell

Union Lodge #47



- William Middleton Artrell was born free in Nassau, Bahamas Islands in 1836. As a child, Artrell obtained a fundamentally structured education in the British Island of Nassau. This formal education, rare for its time, was a major influence in his decision to become a teacher. He later emigrated to Key West, Florida, in 1870. Artrell served as a Teacher and Principal at the Douglass School, which was the first of its kind to educate African-American children in Key West. The school derives its name from Fredrick Douglass, who escaped slavery and went on to become a national abolitionist, statesman and exquisite orator. Douglass, during his trip to Key West in 1871, found time to visit the school. Brother Artrell served as the City Alderman in 1874. After moving to Jacksonville, he became the Principal of Stanton High School where he mentored James Weldon and John Rosemond Johnson.



# Yellow fever Epidemic

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- Yellow Fever Epidemic
- In 1888, the yellow fever epidemic hit Jacksonville, Florida, and terrified citizens who packed themselves onto trains leaving town. Some were so panicked that they left fires burning, and the doors of their houses wide open. The Mayflower Hotel, where the epidemic started, was condemned, and ordered burned to the ground. Many of the citizens who could afford to evacuate did leave behind all their possessions. The Mayor of Jacksonville fled and took residence in nearby Savannah, Georgia. Although Alexander Darnes had the means to find alternative living arrangements, he was loyal to his Hypocritic Oath and opted to care for the suffering and indigent. Together with Dr. Lemuel W. Livingston and William Artrell Middleton, the Director of Public Health, they managed to save thousands of lives. Yellow fever had taken the lives of over 450 of Jacksonville's citizens and affected 4,500 more..





# United States Congressman Hon. Josiah T. Walls

- Liberated by the Union Army while captured as a servant to the CSA.
- Mustarded into the USCT and served as an artillery instructor.
- Appointed General of the Florida Militia
- Served three terms in the U.S. House Of Representatives.
- 1<sup>st</sup> African American Mayor of Gainesville.
- 1<sup>st</sup> Agricultural Professor at State Normal College for Colored Students renamed FAMU
- Published the 1<sup>st</sup> African American Newspaper The “New Era”
- Author of the National Education Act of 1872
- Author of the Florida Canal Bill 1874



# D.D.G.M. Josiah T Walls Rising Sun Lodge #10



- An excerpt of his debate on the National Education Act of 1872 is as follows:
- In conclusion Mr. speaker I might hear pay a passing notice to the arguments generally used against the negro. And against his being educated. It is been said that the negro is of the inferior race with minds unfit for cultivation with no traits of science skill or literature, with no ambition the education for enlightenment in short a perfect booby brain but these arguments Mr. speaker fell to the ground many years ago and have been rendered insignificant from defeat that notwithstanding that all laws and acted prohibited the negro from being educated, it is despite of the degradation of over 240 years of the most inhumane and barbarous slavery ever recorded in the history of any people and coupled with five years of subrogation to that reign of terror from the Ku Klux Klan the dastardly horrors from which is known to those who have been the victims, and those who have committed the deeds, notwithstanding these obstacles and oppressions we find it nearly every town and village where the whipping post and auction blocks were once viable now have schoolhouses a Freedman's Savings Bank erected in their stead with that growth that in only five years in which in this day stand as living refutations to the foul and unjust



# M.W. Abraham Grant



- Under his leadership of the Florida East Conference Divinity High School was formed which would merge to become known as Edward Waters College.
- Abraham Grant served as the acting Grand Master of the Union Grand Lodge of Florida, in 1879. He planted the seeds of education, and strongly encouraged Blacks to seek higher learning in Jacksonville Florida. Grant became arguably, one of the most prominent Black men in the country. Many are unaware that he was a mentor to Black activists, Booker T. Washington and Marcus Garvey.
- Grant was a prominent educator and vice president of Paul Quinn College and served as a trustee of Wilberforce University. Additionally, he was a founder of Payne Theological Seminary, and a colleague of Booker T. Washington, and was associated with Holiness preacher Amanda Berry Smith.
- Past Master Harmony Lodge #1

# Hon. Thomas Warren Long



27. The Florida Senate in 1875. Thomas W. Long stands in the front row, second from the left, wearing his hat, while Frederick Hill appears directly above Long and to the right. Meacham looks out from the second row from the top, third from the left.

# Woman's club's and Benevolent Societies created a movement in the United States post Civil war and Emancipation



# The Great Fire of 1901





# APPEAL OF GRAND MASTER DICKERSON TO MASONS AROUND THE GLOBE

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- “TO THE MASONIC FRATERNITY OF THE UNITED STATES AND ALL THE WORLD: Friday May 3, 1901, a great fire originated in the northwestern part of the city and in a mattress factory conducted by whites. This factory was in a colored community. The wind was high and the houses dry, and a great configuration swept in its path more than 150 solid blocks or more than two thousands acres, leaving homeless 20,000 people and destroying nearly \$25,000,000 worth of property. Whereas there is hardly an inhabitant of the great metropolis of the State of Florida who has not lost his home , business or employment, and in many cases all, and among the victims being those who would under other circumstances be the first to contribute to the relief of the distressed; and whereas, being unable to help ourselves, and whereas, seven Lodges, have been made homeless, and our great Temple destroyed, therefore we issue this appeal to the Masonic fraternity wherever dispersed around the globe. Send anything. Not only were houses burned, but their contents. Even women and children did not escape the destructive flames. Send provisions, shoes, wearing apparel, money – anything not perishable.
- “All contributions should be addressed to Rev. John H. Dickerson, G.M., 1332 W. Adams Street, Jacksonville, Fla. Prof. John G. Riley, D.G.M.; Rev. R.B. Brooks, G.S.W.; Hon. John Jackson, G.J.W.; A.J. Junius, G. Treasurer; Dr. D.W. Gillislee, G. Chaplin; Rev. R.E. Robinson, G. Lecturer. Attest: E.I. Alexander, G. Secretary, 1520 Clay Street, Jacksonville, Fla.”



# Federation of Colored Woman's Clubs Jacksonville Florida March 24th, 1913

## Presidents of Clubs

Mrs. W. H. Alexander, M.E.C. Smith Woman's Club  
" T. G. Freeland, Mother's Club  
" M. E. Gray, Brooklyn Improvement Club  
" Bell Anderson, The L. C. Fleming Club  
" I. A. Ross, The Phillis Wheatley Club  
" A. C. Corner, Mary Church Terrell Club  
" G. N. Barnes, The Orphanage Home Association  
" H. L. Dennis, The Ladies Auxiliary of the Academy  
" Flora Wright, Pulpit Aid of Bethel Church  
Miss Eartha M. M. White, The Old Folks Home Association  
" S. A. Blocker, Improvement Club

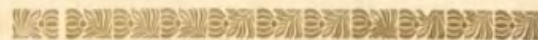
## Lady Attendants

Mrs. Pollie Duval	Mrs. Alice Anderson
" J. W. Agier	" Phillip E'more
" M. A. Bennett	" Julia Keith
" Williams	" Thompson
" G. L. Thomas	" Brockington
" H. E. Lee	" Silvia Bram
" E. Lena Williams	" Clara Fulford
" Thomas McIntosh	" R. E. Blair
" Maria Anderson	" Mrs. Rodgers
" Amia White	" L. L. Powell
" C. S. Tucker	" Oneil

L. J. Williams, Press Com.  
" M. G. Mills, Legislative Com.  
" Ada Braddock, Finance, Com.  
" C. S. Tucker, Program Com.

## PROGRAMME:

Singing.....  
Prayer.....Rev. J. A. Long of Mt. Zion  
Address of Welcome in Behalf of City Clubs.....  
Miss E. M. M. White  
Solo.....Miss V. Lewis  
Address of Welcome in Behalf of City Churches.....  
Mrs. Clarissa G. Heard  
Solo.....Miss Maggie Anderson  
Address of Welcome in Behalf of City Schools.....  
Mrs. Effie Dix Breaker  
Solo.....Mrs. Cora Heard  
Address of Welcome in Behalf of the City, Rev. J. E. Ford  
Solo.....Miss Louise Jones  
Annual Address and Response.....  
The State President, Mrs. F. k. Keyser  
Duet.....Mrs. Rosa Butler and Son  
Announcements.....  
Thursday night program at Mt. Zion A. M. E. Church  
Friday night program at Central Baptist Church  
All Day Meetings at Bethel  
Outing to Manhattan Beach, Saturday, July 1st.  
Miss Eartha M. M. White, President.



City Federation of  
Colored Women's Clubs  
at Bethel Baptist Institutional Church  
Monday evening, March 24th,  
nineteen hundred and thirteen  
Mrs. Booker T. Washington,  
Honored Guest  
Eight O'clock



# Mary E. C. Day Smith

Mary E C Day Smith

Mary E. C. Day Smith (1851-1903) was an African American educator, who in 1866, in Tallahassee, became a mission worker of the AME Church, which in 1880 she continued at Jacksonville, except for a brief interlude, while also being ordained as a minister in 1894, focusing on children and charity work, so that she became “a leading lady for the race.”





# M.A.G.M. Ada Braddock

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- Ada Braddock Bracy was one of the most prominent women in Jacksonville at the end of the 19th century. She was born to Samuel and Violet Williams, a wealthy and esteemed family. Bracy would marry the Hon. Reverend Penn Brooke Braddock who was one of the early residents of LaVilla and founder of St Paul's A.M. E. Church. The Braddock's personally financed the first brick structured church in Florida. In 1882 Ada Braddock was elected the 1st Most Ancient Grand Matron. She would hold that position for 18 years. She would also serve on the Grand Court making her the 1st woman in Florida to serve on a national body. Ada was also a member of "The International Good Templars" along with other distinguished members such as Abraham Grant, William Artrell Middleton and Joseph E Lee.





ASKED MEN PARADE S  
ACKSONVILLE, FLORIDA B  
TION TO INTIMIDATE NEG  
CITY AND STATE OFFIC  
SCORES OF PROTESTS  
ING NEGROES.

Demanding to be Heard!



NA KLAN  
THROUGH JACKSON

0 Members Of Revived Order  
low "Flaming Cross" In  
Silence.

HOUGHT WARNING TO NEGRO

traders, In White Masks, Co  
Streets Of City In Silence—  
Cleared By Heralds, Who



# Eartha M. White

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- Eartha Mary Magdalene White (1876-1974), often referred to as “Jacksonville’s Angel of Mercy,” involved herself in various organizations and provided services for and used her influence with receptive whites to enhance the status of African Americans, so that she was revered as one of the most influential women in Jacksonville, Florida. She was unafraid after the KKK intimidated voters she wrote down the names of voters who were turned away.



## Bro. John C. Wright Gulf Coast Lodge #81

- Graduated with a B.A. Oberlin Coll, 1906
- 1906-07; Head, English Dept., Tuskegee Inst, Ala..
- 1907-10; Dean and Head of English Dept., Florida A.&M. Coll, Tallahassee, Fla
- 1917-19; Educational Sec, Y.M.C.A, New York, N. Y, 1919-21
- 1921-22 Pres.. Edward Waters Coll, Jacksonville, Fla
- 1923-1926; Vice-Pres, Daytona-Cookman Collegiate Inst, Daytona Beach, Florida
- 1925 : Editorial Contributor, Florida Sentinel;
- First Vice-Pres. and Chairman, College Section and Associate Editor of the Bulletin of the N.A.T.C.S.
- First Vice-Pres, Harlem Realty Corp, Daytona Beach, Fla.
- Pres., Negro Businessmen's Luncheon Club
- mem. K. of P, Masons, Kappa Alpha Psi
- He has been President of the Florida State Teacher Association four times,
- President of the Jacksonville Branch. N.A. A. C. P.
- Under the caption of "The Spectator" has contributed a number of special articles for the Florida Sentinel.
- During the World War he served as Y. M. C. A. Secretary and Supervisor of Instruction of Colored troops with the Army Educational Corps

# Clara Frye Hospital

## Row Over Name for Negro Hospital Upsets Ceremony

A row that broke out at a meeting of the board of aldermen Tuesday night over a name for the new \$100,000 negro hospital threatened yesterday to block plans for a cornerstone ceremony Sunday, but Tampa Urban league officials said it should be held if they have to use a stone without an inscription.

The Urban league suggested to the board that the hospital be designated the Tampa Municipal Negro hospital in Memoriam to Clara Frye.

### Should Honor Clara Frye

That looked all right to some board members, but Alderman Rosenthal said he thought the name of Clara Frye, negro woman who did much to establish a hospital for negroes in Tampa, should be used first in the inscription.

That started the argument, which ended with assignment of the whole matter to the health and hospital committee.

But in the meantime the league and leading negroes made plans for a big ceremony. The stone, bearing the disputed inscription is to be laid by David P. Powell, of Jacksonville, grand master of the grand lodge of negro Masons. Dr. J. R. E. Lee, president of the Agricultural and Me-

chanical negro college, Tallahassee, is to make the principal talk.

Leaders of the Tampa Urban league, both white and negro, tried yesterday to get board members to agree on an inscription, but without success. Committee members said they had no assurance their recommendation would be approved next week by the board as a whole.

In the meantime stone cutters are waiting for copy to begin work.

### Ceremony Is Set

The ceremony will be held Sunday afternoon at 2 o'clock and will follow a parade of negroes from the Odd Fellows' hall, Central avenue and Scott street.

Mayor Chancey is expected to officiate along with Carl D. Brorein, president of the league. Others on the program include Dr. A. M. Bidwell, representing the Hillsborough County Medical society; M. J. Mackler, vice president of the league and representative of the city health department; T. F. Alexander, superintendent of the Tampa hospital, and Aldermen Faver, Rosenthal and Cannella of the health committee.

A massed negro choir of 200 voices and a high school choral club of 100 members will sing.



# Off to France





# The First Versus



## FLORIDA NEGRO MASONS HAVE 2 GRAND MASTERS

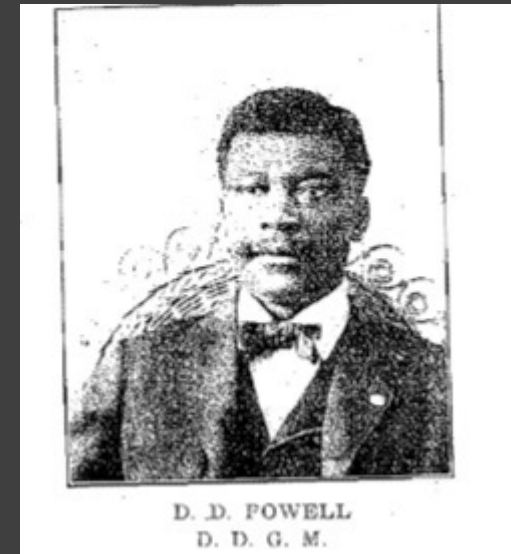
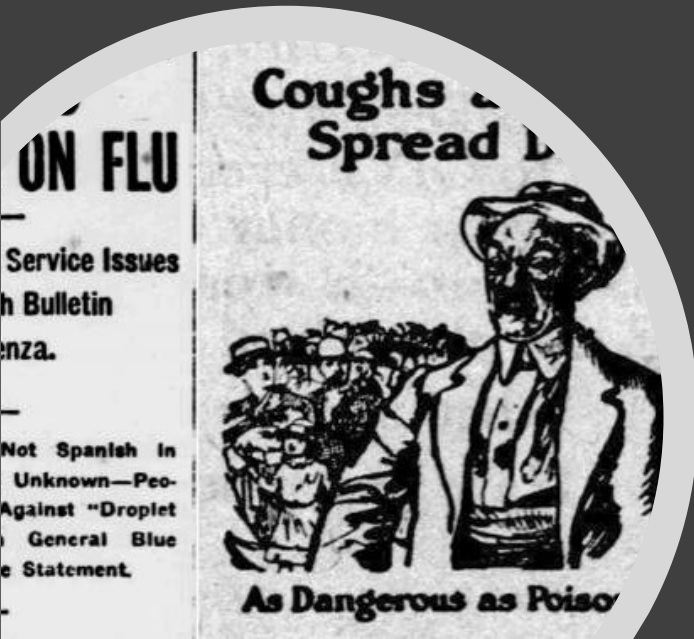
MIAMI, Jan. 19.—The courts were appealed to today to decide who was at the head of the Florida grand lodge of negro Masons. G. W. Manley of Jacksonville claims to be the worshipful grand master and has been officiating as such at the convocation held here during the last two days, but D. D. Powell, also of Jacksonville, arrived today and sets up the claim he is the chief mogul. Manley was arrested on complaint of the rival faction and released under \$1,000 bond pending a hearing.



# The Spanish Flu Epidemic and Black Health Care



# Grand Master Powell and the Pestilence



# NEGRO MASONIC LODGES DENIED WHITES' EMBLEM

Square and Compass Rule  
Property of Free and  
Accepted Masons.

## BITTER DISCUSS

Organizations Call

destine;" Le

Un



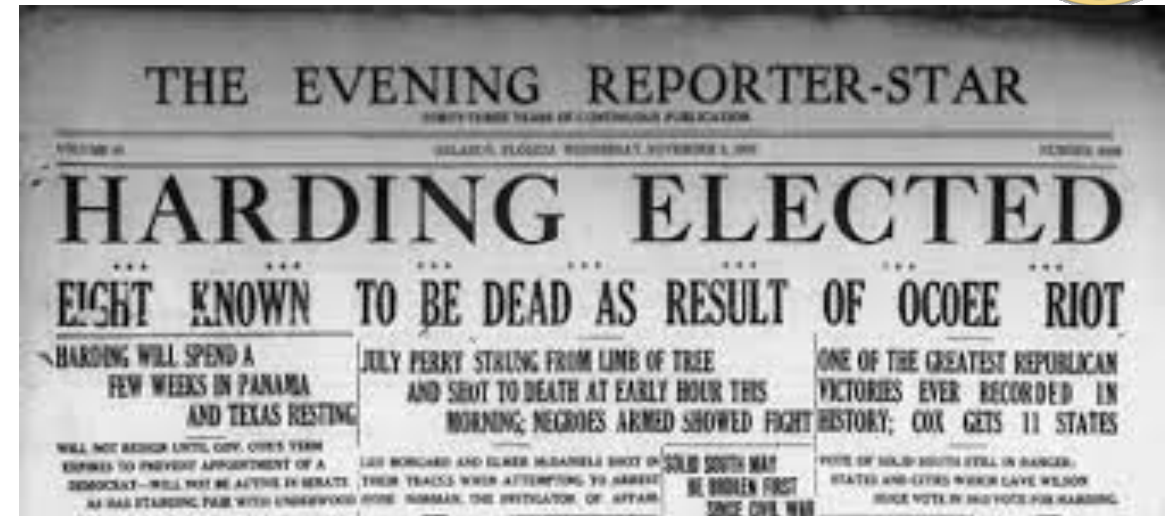
# Emblem Under Attack

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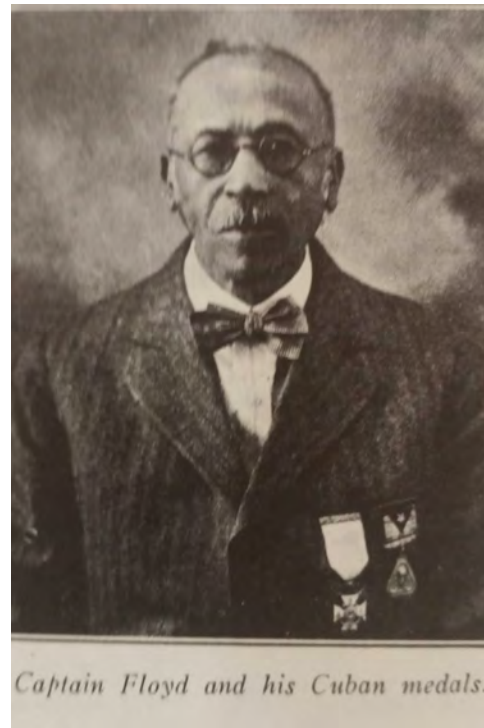


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- The racist attacks in 1919 were widespread, and often indiscriminate, but in many places, they were initiated by white servicemen and centered upon the 380,000 black veterans who had just returned from the war. “Because of their military service, black veterans were seen as a particular threat to Jim Crow and racial subordination,” notes a report by the Equal Justice Initiative



# Ocoee Massacre

# Demanding Justice



*Captain Floyd and his Cuban medals.*



# Our influence led to the Dwyer Act Anti-Lynching Legislation



# Perry Florida Race Riots



## SECOND NEGRO IS LYNCHED AT PERRY

Arthur Young Taken From Officers  
As They Attempt to Transfer  
Him to Another Jail

# Rosewood Massacre



## ROSEWOOD, FLORIDA

Racial violence erupted in the small and quiet Rosewood community January 1-7, 1923. Rosewood, a predominantly colored community, was home to the Bradley, Carrier, Carter, Goins, and Hall families, among others. Residents supported a school taught by Mahulda "Gussie" Brown Carrier, three churches and a Masonic lodge. Many of them owned their homes, some were business owners, and others worked in nearby Sumner and at the Cummer Lumber Mill. This quiet life came to an end on January 1, 1923, when a white Sumner woman accused a black man of assaulting her. In the search for her alleged attacker, whites terrorized and killed Rosewood residents. In the days of fear and violence that followed, many Rosewood citizens sought refuge in the nearby woods. White merchant John M. Wright and other courageous whites sheltered some of the fleeing men, women and children. Whites burned Rosewood and looted livestock and property; two were killed while attacking a home. Five blacks also lost their lives: Sam Carter, who was tortured for information and shot to death on January 1; Sarah Carrier; Lexie Gordon; James Carrier; and Mingo Williams. Those who survived were forever scarred.

Haunted by what had happened, Rosewood residents took a vow of silence, lived in fear and never returned to claim their property. That silence was broken seventy-one years later. In 1994 survivors, including Minnie Lee Langley, Arnett Turner Goins, and Wilson Hall, filed a claims bill in Florida Legislature. A Special Master, an expert appointed by the Speaker of the House, ruled that the state had a "moral obligation" to compensate survivors for the loss of property, violation of constitutional rights, and mental anguish. On May 4, 1994, Governor Lawton Chiles signed a \$2.1 million compensation bill. Nine survivors received \$150,000 each for mental anguish, and a state university scholarship fund was established for the families of Rosewood and their descendants. A fund was also established to compensate those Rosewood families who could demonstrate property loss.

## WHITES GATHER FOR MILES TO SLAY NEGROES

Men Sought Heavily  
Barricaded in  
Small Hut

## NEGRO LYNCHED ON MOTHER'S GRAVE

Latest Developments in Race  
Troubles at Rosewood, Fla.

Rosewood, Fla., Jan. 6—A new grave was dug in the Negro cemetery at Sumner, near here late today and in it Sheriff Elias Walker placed the body of James Carrier, whose death at the hands of several white men this morning was the sequel of the clash between the races at Rosewood Thursday night.

Carrier was shot to death while standing on the graves of the four other Negroes who fell in the fighting that followed an attempt of a crowd of white men to enter a Negro house in search of Jesse Hunter, wanted for



PIC-COLLAGE





# Bro Aaron Carrier

Magnolia Lodge #148 Rosewood Florida

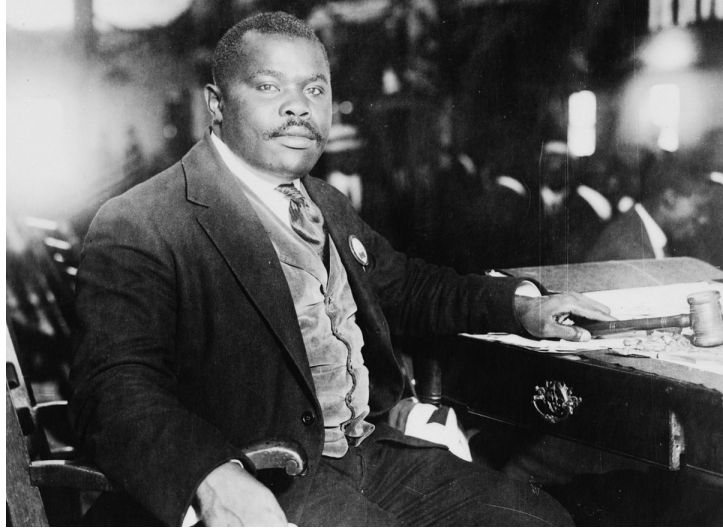
- On Jan 1<sup>st</sup>, 1923 The town of Rosewood was engulfed in racial violence.
- Aaron's mother was killed, and his brother Sylvester was wounded. The only recourse Sylvester had was to hide in his mother's coffin.
- Sam Carter and James Carrier were lynched by the angry mob. After his home was burned to the ground Aaron found scraps of paper and wrote the Lord' Prayer on them. Under the cover of darkness, he took those scraps of paper and placed them at the doorsteps of white residents' homes in Cedar Key.



## Brother “Bob” Walker MWGL of Florida.

- Sheriff Walker stumbled upon Aaron being beaten by a mob. Bob walker dove on top of Aaron cussing at him and telling the mob he seen several black men running through the woods. As the mob fled, he places Aaron in his truck and made the drive to Gainesville where Aaron could get medical attention. After it was known that Sheriff Walker had helped many citizens of Rosewood, he lost the following election. His picture was removed from the Levy County Sheriffs office and the years he served are blank on the rolls.





**LAURICA ADORKOR KOFEY** Ghana (1893–1928) African Universal Church

Reverend Kofey (also spelled **Kofi** and Koffey) arrived in America in the early 1900s from Ghana. She was part of the Garvey movement and one of its most famous preachers. In 1927 Garvey denounced her. She formed a splinter group of the UNIA Movement and began holding revival services. Throngs went to the **M Temple** in **Jacksonville, Florida**, to hear her. She founded the African Universal Church and Commercial League. Its aim was to repatriate blacks back to West Africa. She taught her followers Bantu, an African language, along with the Bible. She was assassinated in March 1928 while in the pulpit.



# A New Tone



# FAMED PRODUCER THANKS FRIENDS FOR ASSISTANCE

CINCINNATI, O., Jan. 26—William Benbow, internationally-known producer and promoter, who was jailed last December following the death of George Sanders in the Weinbar Cafe, here, is free.

Sanders was killed in a gun duel following an argument with Benbow over Louise Chambers, former entertainer at the spot where the noted producer worked.

During the duel, which resulted in the loss of Sanders' life, Benbow was shot in the neck and taken to General Hospital before being remanded to jail.

Last week, when the Hamilton County Grand Jury heard the case, they freed Benbow, alleging that the fatal shot was fired in self-defense.

In a letter to the Pittsburgh

in Central and South America. From there I received quite a number of letters from friends I had during my twelve years' stay there. This goes to show that the Pittsburgh Courier is not only bought and read all over the world but is also in demand in all countries.

"I also wish to thank those who stood by me in my hour of need. Some of these are: D. D. Thomas, master of Florida Theatre, Charlotte, N.C.; Della Wilson, actress; and many others.

Assistance to  
Historic  
Producer

# Voice of the People



## DETAILS OF UNITED BAPTIST COLLEGE OF FLORIDA

Orlando, Florida,  
March 7, 1928.

Orlando Morning Sentinel,  
Orlando, Florida,  
Gentlemen:

I trust that you will give this letter space in your valuable newspaper, so that every one will get his just due of credit in the creating of the United Baptist College of Florida that is being located on the west side of Lake Mann.

For a number of years Rev. H. K. Hill of Orlando, who is the pastor of Mount Zion Baptist church, and is chairman of the Educational Committee of the General Baptist Convention of the Colored Baptists of this state, has worked untiringly for his people and the cause of education. He interested Mr. Edwin P. Beeman in the behalf of his people and in Mr. Beeman's big-heartedness he made a present to the Baptists of African descent of the State of Florida, forty-two acres of land that is very ideal for that purpose.

It was Mr. Beeman's dream not only to give to these worthy people this site for their educational program, but to assist the colored people living in this community to live on a higher and better plane, to give them a place where they could have self-expression and experience, and by experiencing learn self-government.

For some reason best known to the Universal Intelligence, Mr. Beeman fell asleep, with his dream unrealized so far as crystallization was concerned, and approximately one year after his death, I came

life as only home-owners and people having civic pride can experience it.

In February 1927 I went into contract with the Beeman Estate to develop Washington Park. I did not go into contract to develop an educational institution. But I have driven thousands of miles at my own expense, and have assisted the leaders of the negro race in this state to organize their forces into a great army bent on stamping out ignorance through the process of Christian education.

It is only fair that the public should know that Hon. Mayor L. M. Autrey gave both of his time and of his means to the promotion of this school. Mr. Jas L. Giles has played no little part by any means, and has donated \$6,000 of his money.

Now let us go back and give credit where credit is due, for the realization of this splendid enterprise. D. D. Powell of Jacksonville, Florida, who is the Grand Master of the Negro Freemasons of the State of Florida: This man has driven his automobile night and day to the four corners of this state, raising money and organizing a hundred thousand consecrated people to a cause as far-reaching as Christianity itself. He was made chairman of the Finance Committee and donated \$1,000 in cash himself.

A young man by the name of Davis, a Baptist preacher in South Florida, traveled all over the State making speeches, at his own expense. I do not know his initials or his home town, but God knows it and he himself has the blessed experience of being a cement

## Grand Master Powell raised \$100,000.00 for United Baptist College of Florida

- \$100,000 in 1928 is equivalent in purchasing power to about \$1,588,865.50 today,

Now let us go back and give credit where credit is due, for the realization of this splendid enterprise. D. D. Powell of Jacksonville, Florida, who is the Grand Master of the Negro Freemasons of the State of Florida: This man has driven his automobile night and day to the four corners of this state, raising money and organizing a hundred thousand consecrated people to a cause as far-reaching as Christianity itself. He was made chairman of the Finance Committee and donated \$1,000 in cash himself.



*Friday Morning, September 28, 1928*

## NEGRO MASONS SEND \$500 TO AID IN RELIEF WORK

A gift of \$500 from the negro grand lodge of Florida, Masons, for storm relief was announced here yesterday, following a visit to the city by David A. Powell, grand master of Florida; Dr. J. A. Flipper and Rev. J. M. Curry of Jacksonville. The

fund will be used for the relief of negro Masons who suffered in the recent storm, it was said.

Following their survey of conditions in the negro section of the city and conferences with leading negro citizens, the party continued to Miami, where negroes were urged to contribute to the alleviation of the suffering of members of their race here and in other storm-stricken areas of this section.

# 1928 Okeechobee hurricane

- The Okeechobee hurricane of 1928, also known as the San Felipe Segundo hurricane, was one of the deadliest hurricanes in the recorded history of the North Atlantic basin, and the third deadliest hurricane in the United States, only behind the 1900 Galveston hurricane and Hurricane Maria. The hurricane killed an estimated 2,500 people in the United States; most of the fatalities occurred in the state of Florida, particularly in Lake Okeechobee.



D. A. POWELL  
D. D. G. M.



# Paying a Mortgage During the Great Depression



# Off to War Again

---

# Standing in the Gap





## MRS. ALSTON IN CITY

Mrs. Inez T. Alston, of Tampa, Florida, arrived in the city, Sunday from Oakland, where she has been in attendance of the National Federation. Mrs. Alston is the Royal Worthy Grand Matron, O. E. S. of the state of Florida, and has been for more than twenty years, she is also President of the State Federation of Colored Women's Club of Florida, Past Supreme Worthy Grand Matron of Grand Chapters O. E. S. and many other social and fraternal organizations of her State. Mrs. Alston left this week for Denver, Colo., where she goes with Mrs. S. Joe Brown to attend the Grand Session of Colo., and from there they will go on to Boston, Mass., where they will attend the sessions of the Grand Chapters that will meet in Boston on the 22nd to the 26th inst. During her short stay here, she was seen riding in the car of Atty. C. H. Alston, the old "X" and the friends of both are wondering what——(?)

by R. B. Bright.

The interstate conference of grand chapter meeting held in Chicago was well attended by interesting ones. Lady Inez T. Alston of Florida, R. M., and Dr. W. H. Pernagin of the District of Columbia, R. P., were the presiding officers. The meeting opened in the Amarant degree, the other officers filling their several stations.

Welcome address delivered by Lady Louise Webb, R. M., of Illinois jurisdiction. Responded to by Lady Florence Scott, R. M., of Ohio.

The following committees were named by the royal matron: Credentials, finance, rules, grand officers' addresses and jurisprudence and resolutions.

The number of jurisdictions present were seventeen. Amount of money collected, \$124.33. The annual addresses of the R. matron and R. patron were excellent and full of good thoughts.

Fraternal greetings from Grand Master Council, Knight Templars and Daughters of Isis.

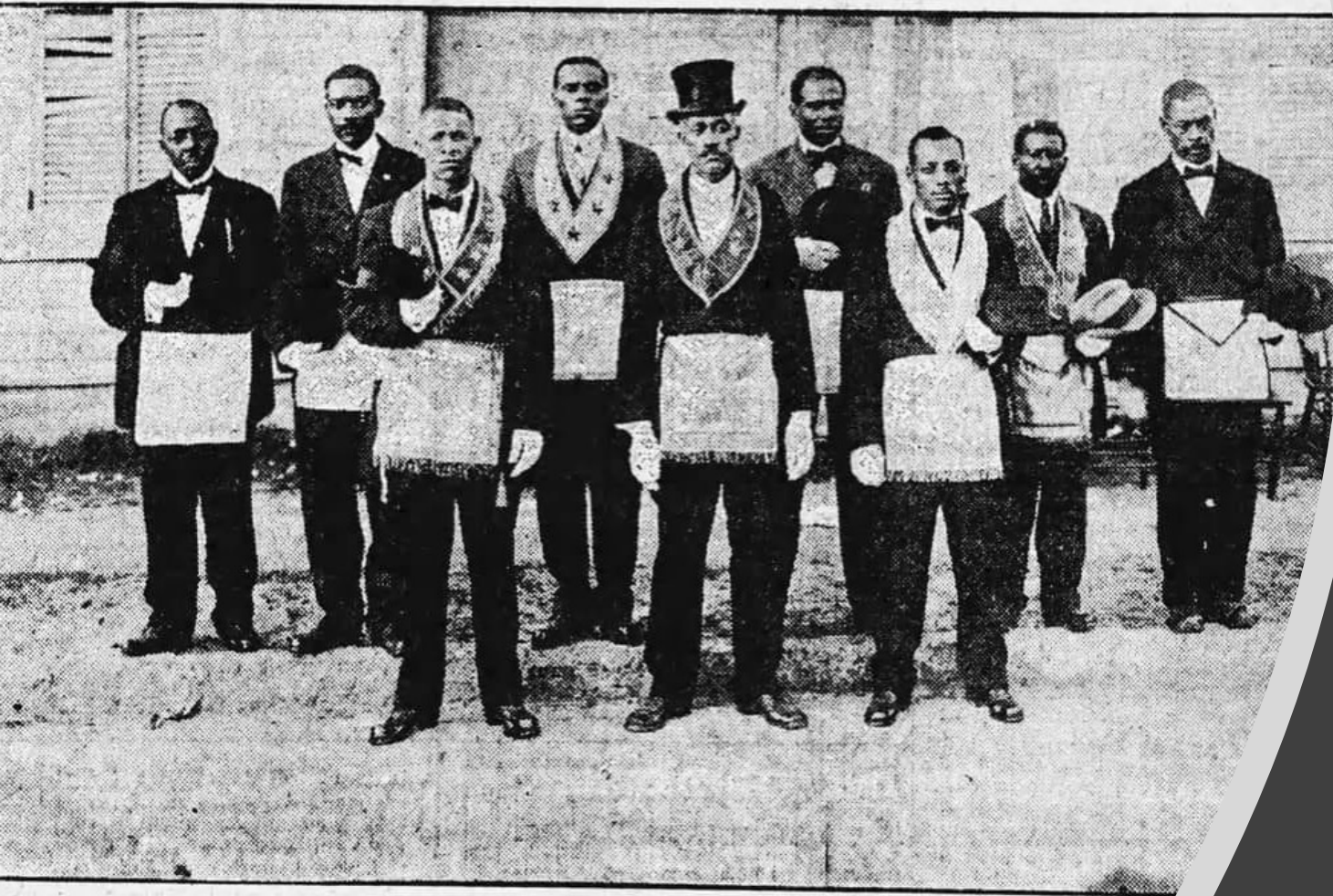
Words of cheer and greetings were responded to by special committees from interstate conference. Many questions pertaining to the work of vital importance were discussed. A



# G.W.M Inez T. Alston Boyer



The Melting Pot Ybor City



The Brothers of Peno  
Lodge of Tampa Florida  
The word Peno  
translated from  
(Esperanto)  
Painstaking Effort.

#### PE NO CITY LODGE, No. 360, F. & A. M.

Peno City Lodge, No. 360, was organized several years ago in Tampa, with but a few charter members, and shortly afterwards a number of the members withdrew and affiliated with another sect of Masons. It was at that time that Charles Young came to the rescue of Peno City Lodge, the remaining few having induced him to leave West Hyde Park, No. 327, of which he was then a member, and he was unanimously elected his Worshipful Master. Charles Young's hard

work started at this point, and he succeeded in bringing back those who had wandered from their flock, to the happiness and satisfaction of all.

Charles Young was raised in Pride of Key West Lodge, No. 243, in 1904. He came to Tampa and affiliated with West Hyde Park Lodge until his services were needed in Peno City Lodge. He is a Knights Templar Mason, High Priest of Progressive Chapter No. 59, District Deputy High Priest of Hillsborough County, Joshua of Tabitha's

Court, No. 15, Patron of Mag

Peno City Lodge, second and fourth,asonic Hall, officers are Senior Junior Deacon J. J. J.







## CONTRIBUTIONS FOR SOUTH AFRICA

Bishop Gregg Sends List of Donors  
For His Missionary Work.

London, England—I promised to tell the church and public just what contributions were made to me for myself personally and for the work to which I am assigned in South Africa. So after a pleasant voyage across the sea, the first thing I am doing is to send the list below. "It will be some weeks before I get to the seat of my work in Cape Town, and some months before I can give you an intelligent idea of the work to be done. It is almost twenty years since I left South Africa. And my heart yearns to be back there. Friends in America can do much to help us and I shall keep them informed. It will be my policy to publish every cent of contributions made for this work. The first list is given below. While the amounts are not large, they represent general interest, coming from every section of the United States:

The following are the contributions and the donors: Wilberforce University, \$238.60; Michigan Conference Branch, W. M. M. Society, \$75; St. Luke Church, Lawrence, Kan., \$66.85; Ebenezer Church, St. Joseph, Mo., \$41.50; Great Chapel, St. Joseph, Mo., \$12; Mr. Charles Phelps, St. Joseph, Mo., \$25; Mr. Kost, St. Joseph, Mo., \$20; Benevolence Order, Lawrence, Kans., \$6.62; Ministers' Alliance of Eureka, Kans., \$86; Teachers' Association, Dallas, Texas, \$15; Grand Court, Jacksonville, Fla., \$207; Grand Master D. D. Powell, Florida, \$100; Rev. H. Y. Tooke, Florida, \$155; Mr. C. H. Anderson, Florida, \$25; Mt. Zion Church, Jacksonville, Fla. (including \$25 of C. H. Anderson), \$217; St. Paul Church, Jacksonville, Fla., \$80.05; District Convention, P. B. Roberts, Florida, \$10; District Convention, E. J. Jackson, Florida, \$11.27; Captain J. W. Floyd, \$5; Dr. I. A. Williams, \$10; Allen Chapel, Daytona, Fla., \$213 cash, subscription \$92; Mt. Zion Church, Daytona, Fla., \$74.01 cash, \$211.39 subscription; People's Industrial Insurance Company, Jacksonville, Fla., \$54.32; Pew Rally, Mt. Olive Church, Jacksonville, Fla., \$50 (to Mrs. Gregg); Mt. Moriah, Jacksonville, Fla., \$42.22; St. Paul Church, St. Augustine, Fla., \$57; Rev. Shepherd Hunter, \$10; Prof. J. L. Hoppa, \$5; First A. M. E. church, Kansas City, Kans., \$51; Allen Chapel, Kansas City, Mo., \$52; Passy V. M. C. A., Kansas City Mo., \$12; Ninth Street Baptist Church, Lawrence, Kans., \$15; Indiana Conference, \$100; Attorney R. F. Ransom, Indianapolis, Ind., \$100; St. Mary's Church, Chicago, Ill., \$18.25; Allen Chapel, Chicago, \$5; Bethel Church, New York City, \$63.75. Again we ask the prayers of the church, and the public generally. With all good wishes, we are  
Yours in His name,  
BISHOP J. A. GREGG.  
MRS. J. A. GREGG.





# ***Preparing Youth for Police Encounters: You have the Right to Remain Silent***

**Bro. Marc Garcia, Chairman**

**P.M. Melvin Jones**

**W. M. Vance Monroe Jr.**

**Bro. Edwin Harvey**



# PRESENTER PROFILES

- Brother Marc Garcia, St. Luke Lodge #530, Retired Special Agent with the Diplomatic Security Service
- P.M. Melvin Jones, New Hope Lodge #450, Retired Sergeant for the Palm Beach County Sheriffs Office.
- W.M. Vance Monroe Jr., from Samson Lodge #142, in Winter Haven Florida. Major with the Polk County Sheriffs Office.
- Brother Edwin Harvey from Samson Lodge #142, in Winter Haven Florida. Detective with the Bureau of Fire Arson and Explosives.



# OBJECTIVES

- To provide members with information and guidelines to help ensure safe and appropriate interactions with law enforcement.

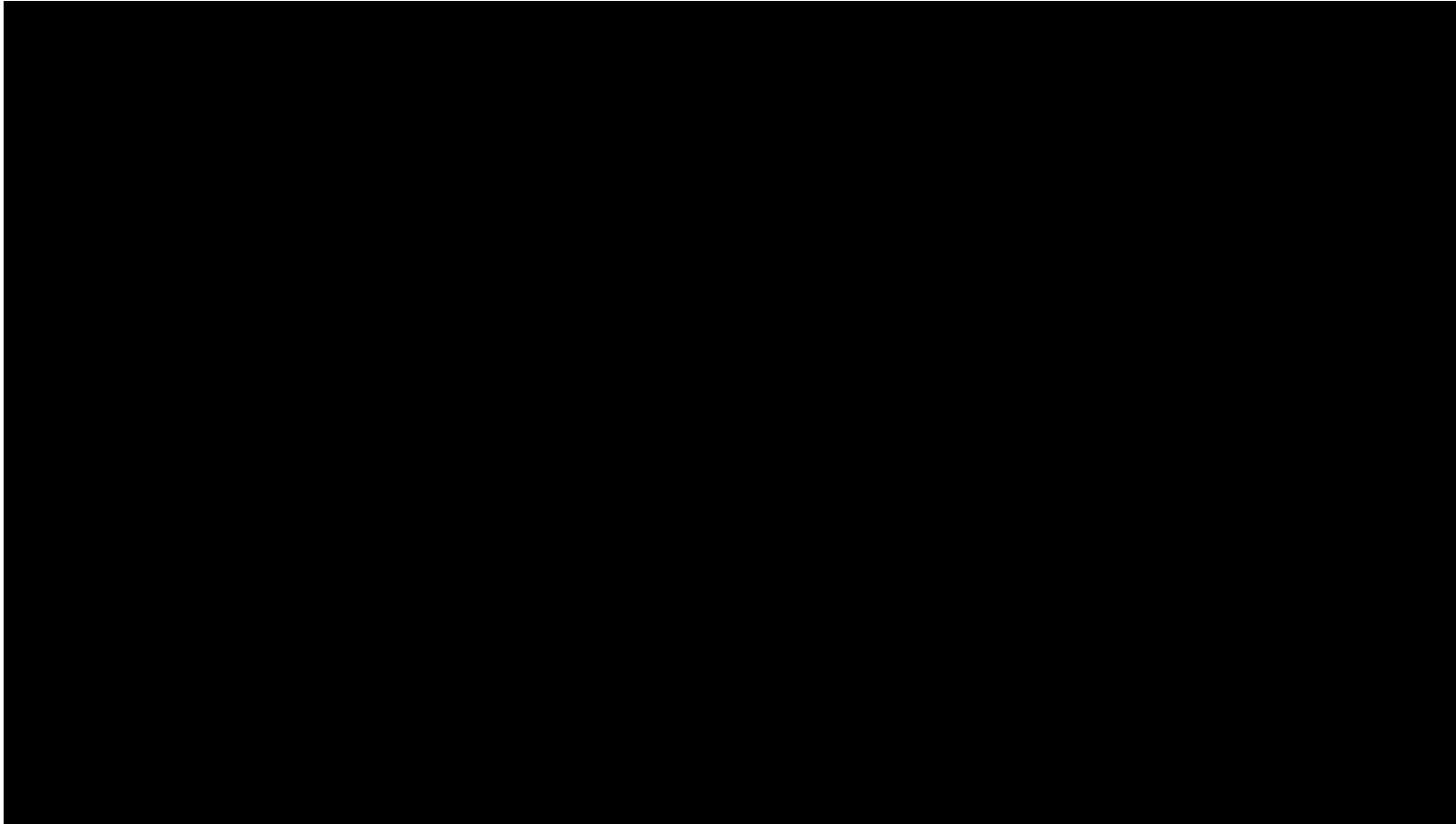


# WHAT YOU WILL LEARN

- The impact and potential consequences of appropriate vs. inappropriate interactions with law enforcement officers
- Citizens' rights and responsibilities when stopped or detained by the police
- Practical guidelines and strategies to help ensure safe and appropriate interaction with the police



# VIDEO





# LAW ENFORCEMENT IN THE UNITED STATES

- According to the FBI, there are more than 18,000 local police departments in the United States.
- These departments are subject to different state, county, and city laws and codes, and they have different policies, practices, and officer training programs.



# LAW ENFORCEMENT IN FLORIDA

- 67 - Counties in the State of Florida
- 66 - Constitutionally Elected Sheriffs
- 1 - Appointed Sheriff (Miami-Dade)
- 280 - Local Police Chiefs
- 38,580 - Local Police & Deputy Sheriffs



# LAW ENFORCEMENT IN FLORIDA

- According to the US Bureau of Justice Statistics' 2008 Census of State and Local Law Enforcement Agencies, the state of Florida had **387 law enforcement agencies** employing **46,105** sworn police officers, about 250 for each **100,000** residents.



# TYPES OF ENCOUNTERS

There are three types of encounters with law enforcement:

- Consensual
- Investigatory Stops
- Arrests



# TYPES OF ENCOUNTERS

## Consensual

- Can be started by citizen or officer
- You can usually end the conversation if you want to
- Once conversation is over, politely say “Officer, am I free to go?”



# TYPES OF ENCOUNTERS

## Investigatory Stop

- Investigatory stops occur when an officer may reasonably detain a citizen “temporarily” but only if the officer has reasonable suspicion. *Reasonable Suspicion* must involve the officer’s training which leads him or her to believe that a person, “has committed, is committing, or is about to commit a crime”. Id. “It requires a well-founded, articulated suspicion of criminal activity”



# TYPES OF ENCOUNTERS

## Investigatory Stop

- Officer **detains** person to investigate a possible crime or issue a traffic ticket or summons based on *reasonable suspicion*. For instance:
  - The person fit the description of a suspect
  - An officer saw the person drop a suspicious object after seeing police, or
  - The person ran away after seeing police.
- Officer may pat down your outer clothing and question you.
- You are not free to leave until the officer says you may.



# TYPES OF ENCOUNTERS

## Arrests

- If the officer has **Probable Cause** – reason, based on facts, to believe a crime has been committed – the person is taken into **police custody** and is not free to leave.
- For officer safety, and to prevent escape and destruction of evidence, officer can search the person and immediate surroundings without a warrant.
- Person must be advised of their right to remain silent and have an attorney (**Miranda Rights**).
- The person can't be released until they appear before a judge or magistrate.



# IF YOU ARE PULLED OVER WHILE DRIVING

## If You Do Not Feel Safe

- Turn on your hazard lights and interior lights to alert the officer that you recognize his/her request; and
- Continue driving to the closest well-lit, public area.



# IF YOU ARE PULLED OVER WHILE DRIVING

**If you are not sure the person ordering you to pull over is an officer:**

- Dial 911 to call the dispatch to verify that the person ordering you to pull over is an officer; and
- Tell the dispatcher that you intend to pull over in a well-lit, public area
- Ask the dispatcher to please tell the detaining officer.



# IF YOU ARE DETAINED

## Remember these four strategies:

1. Give respect / get respect
2. Stay calm
3. Provide accurate information
4. Know your rights and responsibilities



# IF YOUR ARE DETAINED

## 1. Give Respect / Get Respect

- #1 rule: Show the officer respect
- If the officer does not respect you or acts unprofessionally, file a report after the incident.
- Never argue, curse, physically confront, or act in a disrespectful fashion towards the police officer at the scene.



# IF YOUR ARE DETAINED

## 2. Stay Calm

- Plan ahead and have emergency info ready.
- Keep your hands in plain sight.
- Follow instructions and let the officer know what you are doing.



# IF YOUR ARE DETAINED

## 3. **Provide Accurate Information**

- Have information ready.
- Do NOT give false information.
- Signing a ticket does not mean you admit to guilt; it means that you acknowledge receiving the ticket. If you don't sign it, you can be arrested.



# IF YOU ARE DETAINED

## 4. Know your rights and responsibilities

- Learn the difference between a conversation, a detention and an arrest, and your rights and responsibilities in each situation.
- If an officer asks to search your vehicle, you have the right to say “no.” But if there is **probable cause**, the officer can search it anyway.
- An officer can do a “pat-down” search of outer clothing for his/her safety. If you are arrested, the officer can search you and your vehicle, related to the arrest.



# IF YOUR ARE DETAINED

## 4. **Know your rights and responsibilities**, *cont.*

- It is unlawful for you to try to avoid arrest or obstruct the officer – the best thing you can do is cooperate and contact your parents/a lawyer as soon as possible.
- If arrested, you can invoke your Fifth Amendment right to remain silent
- You have the right to have an attorney present if you are taken down to the police precinct or sheriff's office for questioning.
- When given permission to make a phone call, notify an adult who can assist you.



# IF YOUR ARE DETAINED

Always make sure you are being respectful.



# PUNISHMENT REFERENCE

<b>2<sup>nd</sup> Degree Misdemeanors</b>	\$500 fine and 60 days in jail. For example helping a juvenile escape from a correctional facility or failing to aid an officer.
<b>1<sup>st</sup> Degree Misdemeanors</b>	\$1,000 fine and one year in jail. For instance resisting arrest (without using violence) and unlawfully using a police badge.
<b>3<sup>rd</sup> Degree Felony</b>	\$5,000 fine and five years in prison. Examples include resisting arrest with violence and intentionally harming a police or fire dog.
<b>2<sup>nd</sup> Degree Felony</b>	\$10,000 fine and 15 years in prison. Such as helping in a prison escape by providing tools, or impersonating an officer in the commission of a felony.
<b>1<sup>st</sup> Degree Felony</b>	\$10,000 fine and 30 years in prison. Examples include committing a felony that results in a fatality while impersonating an officer.
<b><u>Life Felony</u></b>	\$15,000 fine and life in prison. In fact, using police communications to commit a first-degree felony constitutes a life felony.



# RELEVANT LAWS

Resisting Arrest W/Violence <b><i>F.S.S. 843.01</i></b>	Any individual who violently resists an arrest conducted by a police officer or any legal personnel will be charged with a 3rd-Degree Felony, resulting in a \$5,000 fine and/or 5 years of imprisonment.
Resisting Arrest W/O Violence <b><i>F.S.S. 843.02</i></b>	Any individual who resists an arrest (without violence) conducted by a police officer or any legal personnel will be charged with a 1st-Degree Misdemeanor, resulting in a \$1,000 fine and/or imprisonment for 1 year.
Providing False Information to Law Enforcement <b><i>F.S.S. 837.055</i></b>	Any person who knowingly and willingly makes any materially false statement or representation to a law enforcement officer who is conducting a criminal investigation. Punishable by up to one year in prison and \$1,000 in monetary fines. If the false information provided pertains to a child aged 16 or younger who is missing and who sustained great bodily harm or death, the crime is charged as a third-degree felony, which is punishable by up to five years in prison and \$5,000 in monetary fines.



# HOW DID WE GET HERE ?

- SCENARIO #1
- SCENARIO #2
- SCENARIO #3



# REVIEW/RECAP

You have learned:

- Strategies for handling a variety of law enforcement interactions to ensure that law enforcement officers are able to effectively do their job and that your rights are protected.
- The importance of maintaining your composure, staying respectful, and minimizing the escalation of conflict.
- Your rights when interacting with law enforcement officers
- What to do in situations where you feel that your rights have been violated in some way.



# QUESTIONS





# ***Succession Planning: If You Can't Be Replaced, You Can't Be Promoted***

**PWM Dr. Yannique Thomas**

**Instructor**

**A. R. Cornish No. 121**

**Tampa, Florida**

# Who Am I

---

PWM Dr. Yannique Thomas has served as the Grand Lecturer of the Jerusalem Grand Chapter, chartering Worthy Matron of A.R. Cornish Chapter No. 121 in Tampa, Florida and as the Princess Captain for the Louis Payne Guild No. 23.

PWM Dr. Thomas holds a Doctor of Philosophy in Organization and Management, Leadership specialization, a U.S. Army Veteran, a consultant, and an Executive Director with The John Maxwell Team.

Dr. Thomas' hobbies are gardening, traveling, studying leadership, and researching history.





# Outline

- Introduction
- Terminal Learning Objectives
- Definition of Leadership
- Why We Need To Talk About Succession Planning
- Succession Planning Defined
- Seven Essential Rules For Succession Planning
- Class Activity
- Survey



# Terminal Learning Objectives

- Identify A Working Definition of Leadership
- Discuss Why We Need To Talk About Succession Planning
- Define Succession Planning
- Identify Seven Essential Rules For Succession Planning
- Participate In A Class Activity
- Submit A Survey

# Leadership Defined

- Leadership is the ability to have an idea with a set goal with the flexibility to make the necessary adjustments, while enlisting others to help you achieve that goal (Thomas, 2018).



# Why We Need To Talk About Succession Planning?



1. Because everyone will inevitably leave office.
2. Succession planning is not a simple walk in the park, it does require some effort, so you must be intentional.
3. Succession planning is the best way to prepare an organization for the time when a key member or members leave office.
4. Succession planning guarantees a steady supply of qualified, motivated and talented people who are groomed and ready to take over at a moment's notice at the appointed time.
5. Succession planning ensures that the leadership team and members understand the shared goals, vision and mission.



# What Is Succession Planning?

1. Succession Planning is described as steps taken to cultivate leadership within or outside an organization prior to the leadership exiting.
2. A succession plan does not suggest that a specific leader be named in advance or that the person in the deputy position automatically assumes the top spot.
3. Succession Planning involves the entire process of recognizing that the current leader is exiting, the decision to cultivate and develop leaders, and ultimately the replacement of the leader.



# **Seven Essential Rules**

# **For Successful Succession**

## **Planning**

# Rules No. 1 – The Law Of The Big Picture



## 1. The Role Is More Important Than The Person.

- a. If you think you are the entire picture, you will never see the big picture.
- b. Seeing the big picture is all about the good of the organization.
- c. It begins with a shared goal or vision.
- d. Everyone may not get public recognition, but everyone can share in the pride of the success of the smooth transition.



# Rules No. 2 – The Law Of Mount Everest



## 1. Assuming Leadership Of A Position Requires Measurement Of The Cost.

- a. Only someone who has climbed a formidable mountain knows what it takes to make it to the top.
- b. Never underestimate the difficulty of the climb.
- c. Every climber that has ever tried to climb alone has died.





# Rules No. 3 – The Law Of The Bad Apple

1. In Succession Planning Bad Apples Affect The Organizational Success.
  - a. While good attitudes do not guarantee success, bad attitudes guarantee failure.
  - b. Bad attitudes are contagious and sometimes selfish.
  - c. Good attitudes have the power to uplift the leader and the group.
  - d. Therefore, we need to cultivate great leadership talent and good attitudes that will result in great organizations and great succession planning to overcome the bad apples.





# Rules No. 4 – The Law Of Developing Leaders

1. In Succession Planning Everyone Wins When You Develop Leaders.
  - a. Identify them and find them so you can develop them.
  - b. Attract them and invite them to the leadership table.
  - c. Understand them and connect with them before you lead them.
  - d. Motivate them and encourage them to give their best.





# Class Activity

Please choose a statement and response and explain the reason for your selection.

1. Succession planning is useful – Agree, Disagree, Neutral
2. Succession planning is easy to understand – Agree, Disagree, Neutral
3. Succession planning motives me to go back and ensure that my local organization has a plan in place – Agree, Disagree, Neutral

# Rules No. 5 – The Law Of Positioning Leaders



1. Positioning Leaders Set Them Up To Multiply Their Impact In Succession Planning.
  - a. Empowering Leaders Releases Them To Reach Their Potential.
  - b. Mentoring leaders coaches them to the next level.
  - c. Reproducing leaders shows them how to develop other leaders.



# Rules No. 6 – The Law Of Communication



1. Effective Succession Planning Require Leaders To Constantly Talk To Their Members Or Group.
  - a. Communication is critical in successful succession planning.
  - b. A single all-purpose instrument of successful planning in leadership is communication.
  - c. Successful Planning means working together which results in winning together.

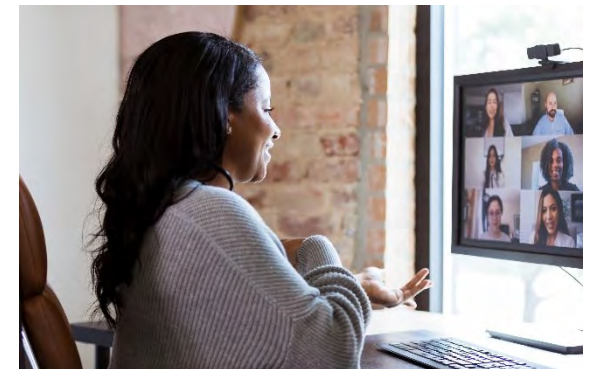




# Rules No. 7 – The Law Of Putting The Organization First

## 1. Succession Planning Requires You To Put The Organization First.

- a. This is not natural for everyone; therefore, everyone needs to learn to be intentional.
- b. If your local organization is going to grow, you must be intentional.
  - 1) Wishing for things to change will not make them change.
  - 2) Hoping for improvements will not bring them.
  - 3) Dreaming for them will not provide all the answers.
  - 4) Vision alone, will not be enough.
- c. Successful succession planning will require every leader to put the good of the organization first.
- d. Therefore, if you cannot be replaced then you cannot be promoted.





# References

Maxwell, J. (2001). *The 17 Indisputable laws of teamwork: Embrace them and empower your team.* Nelson Business.

Maxwell, J. (2007). *The 21 Irrefutable laws of leadership: Follow them and people will follow you.* HarperCollins Leadership.

Maxwell, J. (2015). *Intentional living: choosing a life that matters.* Center Street.

Maxwell, J. (2020). *The leader's greatest return: Attracting, developing, and multiplying leaders.* HarperCollins Leadership.

Thomas, Y.A. (2018). *The importance of leadership education in undergraduate education: A grounded theory on the importance of leadership education and student preparation for entry-level leadership roles.* Lulu Press.



# Terminal Learning Objectives

- Identify A Working Definition of Leadership
- Discuss Why We Need To Talk About Succession Planning
- Define Succession Planning
- Identify Seven Essential Rules For Succession Planning
- Participate In A Class Activity
- Submit A Survey





***Thank You  
For Your Attention!***

***Contact Information***

***Website:***

***<https://www.johncmaxwellgroup.com/yanniquethomas>***

***Email: [dryanniquethomasjmt@gmail.com](mailto:dryanniquethomasjmt@gmail.com)***



# ***Succession Planning: If You Can't Be Replaced, You Can't Be Promoted***

**PWM Dr. Yannique Thomas**

**Instructor**

**A. R. Cornish No. 121**

**Tampa, Florida**



# ***Establishing an Appealing, Online Presence: How Social Media is Changing our Lives***

**P.M. Tony Washington, Chairman**

**Social Media Committee**

**Harmony Lodge #1**



# What is social media?

## Social Media

interactive technologies that allow the creation of sharing/exchange of information, ideals career interests, and other forms of expression via virtual communities and networks. When use correctly it can benefit an organizations growth, awareness and finances.

# December 2016





# December 2019





# Facebook Page Vs Fan Page

## Fan Page

- A Facebook Fan Page is a business account that represents a company or organization.
- It looks similar to a Facebook Profile, but it offers unique tools for managing and tracking engagement.
- Pages are great for building a following online because you're not limited by friend requests. Instead individuals only have to click the Like button to start receiving your updates in their News Feeds.
- Unlimited reach
- Keeps people tied to your business account without being on your personal account.
- You can run your fan page from your personal Facebook page ( Meaning you won't have to make an additional page)
- You can add admins to the page (Members of your lodge/chapter) to assist you in running the page.



# Facebook Page Vs Fan Page

## Facebook page

- Personal account for your friends and family to stay in touch with you
- Only can have 5,000 friends
- Shorter reach to your community
- Unless all of your updates are public, only people you add as a friend will be able to see your content.
- Non-friends can follow your profile for access to your public posts, but they will not be able to see anything shared specifically with friends or custom groups



# How do I start a Fan Page?

Starting a fan page.

- Simply type in “Pages” in your Facebook search bar
- Click Create Fan page
- Follow instructions



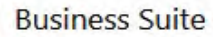
# Example

## Fan Page Basic Information

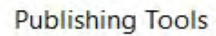
- Naming your page
- Pages are to stay in protocol of the MWUGL
- No nick Names
- Example Harmony Lodge #1 F&AM PHA



## Harmony Lodge #1 F&amp;AM PHA ▼

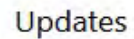


● 21 new comments

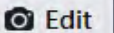
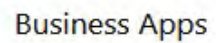


## News Feed

● 8 new



- New updates



@Harmonylodgejax · Nonprofit Organization

[+ Add a Button](#)

[Home](#)

## About

## Events

## Photos

More ▾

 Promote





# Fan Page Information

## Page Design

- Design a lodge or chapter logo for your main profile pictures on your page
- Find the history of your lodge or chapter for the information section
- Please be sure to always include the MWUGL or JGC email address
- Be sure to include the MWUGL & JGC on your page as your grand body



# Data example.





# Make sure your page is uniformed

## Page Uniformity

- All pictures posted need to be uniformed. At least have on the same shirts or colors
- Before you meet for your pictures or project please give due in timely notice on the dress code and the importance of the uniformity



# Creative Uniformity





# Uniformity AT ALL TIMES





# Stay Active

Keep your page active

- Keep your page active
- You should have something to post at least once week
- Celebrate your members
  - Birthdays
  - Graduations
  - Accomplishments
  - Flash Back Movements
  - Motivational post

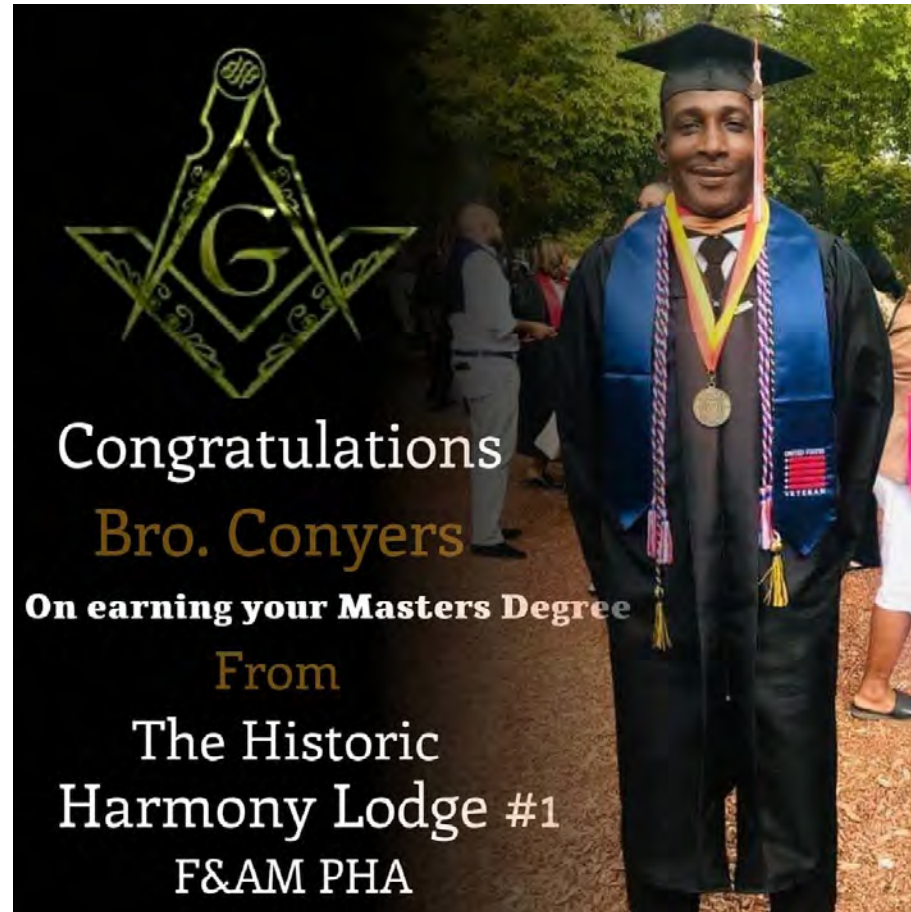


# Support and celebrate accomplishments





# Example



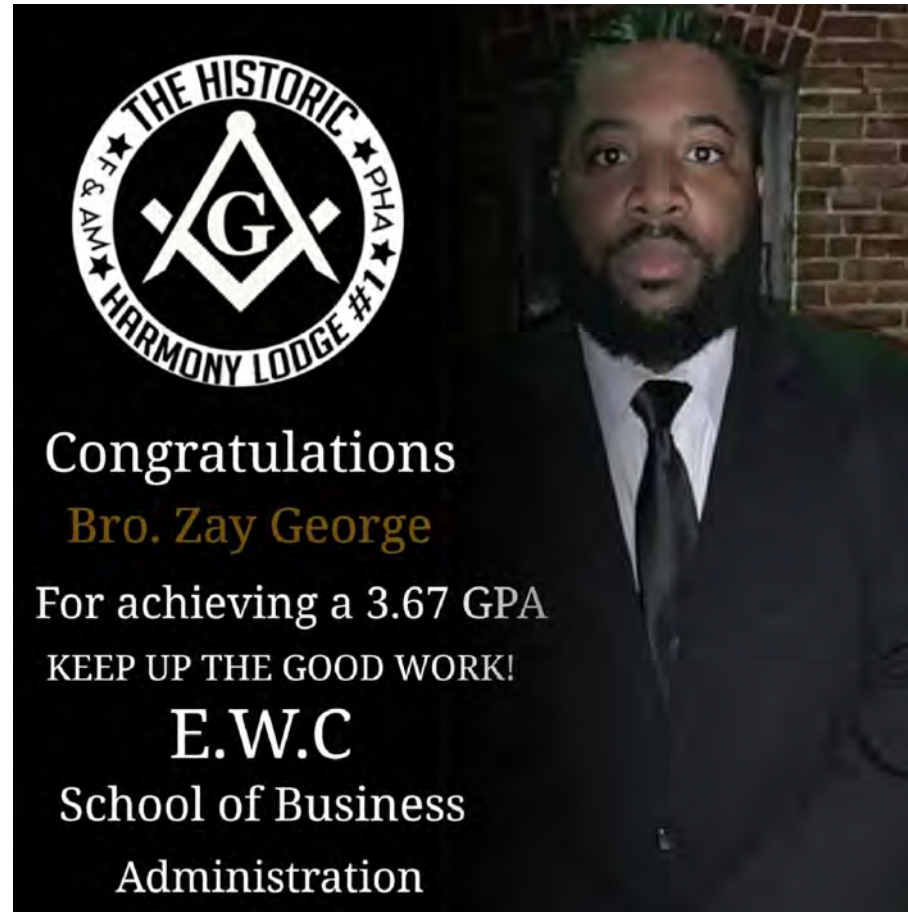


# Example





# Example





# Example





# Example





# Create a committee

## Establish a Social Media Committee

- Set up an admin team to run your page
- Design protocols
- Send out invitations to “Like” page. This is very important and requires a team effort.



# Building an audience

- Plays a huge part in you Fan Page success
- You build an audience by inviting people to like your page and posting good content
- Set an audience goal of about 500 likes for your first month and build from there.
- Bigger the audience the more people you reach.
- The bigger the reach the bigger the support and awareness



# Track your data

- Facebook give you free data tracking tools
- You can track how many people a post reached
- You can track your most liked post
- You can track your can track you most viewed post
- You can track the location of where post of your page likes & followers come from.
- You can track how many followers you have
- These are all tools you can use to assure your page is growing.



# Data example.

<

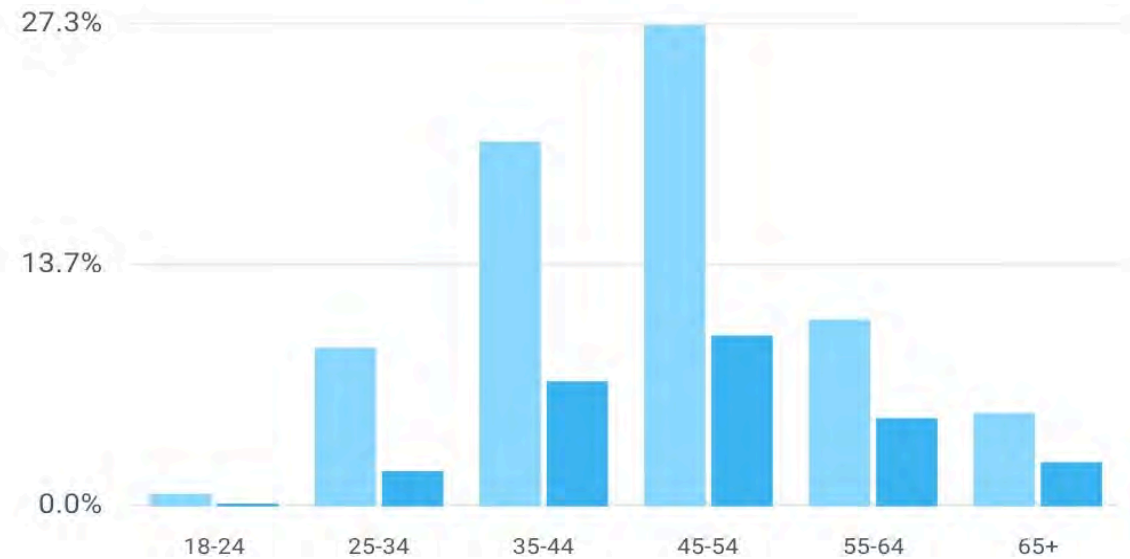


# Data example.

## Age & Gender i

73.6% Men

26.4% Women





**No recruiting**

**We do not recruit**

**We attract**

# Example





# Example





# Example





# Conclusion

- Increase awareness about you lodge or chapter. ( Community Support)
- Fundraising will become easier. The more your community see what you're about the more likely they are to support you. ( Financial Growth)
- Interested members will be able to find you. (Membership Growth)



# •Questions



# ***Effective Communication: Expectations of the CCFC***

**P.M. Marcus L. Brinson  
CCFC of the MWUGL of FL, PHA  
Rising Sun Lodge #10**

# Goals

- To explain the position of CCFC
- Emphasis the importance of being able to communicate.
  - Within in the Jurisdiction
  - With other Grand Bodies
- Provide suggestions to streamline requests
- Offer the services of the CCFC



# Explanation of the Committee's Duties

- Really the CCFC is a committee of one.
- Appointed by the Grand Master
- 1<sup>st</sup> objective is to satisfy the will and pleasure of the Grand Master
- In many Jurisdictions the CCFC is a Past MWGM, DGM, or Past Head of House
- Comprised of a Corps that regularly communicate and have a President and Secretary
- The volume of information shared is high and frequent

# Explanation of the Committee



- Receive Communications
- Deaminate Communications
  - Election Reports
  - Important Jurisdictional Notices
    - Deaths
    - Achievements
    - Disasters
    - Call for action
    - Fraternal Assistance
    - Special Events
- Member of the Foreign Relations Committee



# Communication

An ordinary email or text will not do

Titles mean something

Florida's Brand is paramount

Every Jurisdiction is sovereign unto itself



# Crucial Information Needed

Identifying information about the person or problem

Name

Lodge/Affiliation

Status

City/Address

Please give me good contact information

Answer related communication expediently

Close the loop when situation resolved

Copy or update the necessary people in your chain of command

Class: Provide Examples



# Case Study 1

A lodge in south Florida is having a Past Master's Ball. The event is ticketed. The organizer has been notified the Grand Senior Warden of the North Carolina Prince Hall Grand Lodge will be coming with several brothers from that Jurisdiction. They have a special presentation for one of the past masters.

The Grand Senior Warden was a member was a member of the south Florida lodge for a short time. He also is a relative and former teammate to the Past Master to be given the presentation.

Is there a need to notify the CCFC? If so, who will the CCFC need to communicate with?



# Case Study 2

A District Deputy Grand Master has been contacted by the widow of an elderly brother who just passed. The moved to Florida to retire after her late husband service in the military. She knows he was a member of a lodge oversees and that he would send a check to the MWPHGL of Oklahoma.

She would like to honor the memory of her late husband, as she knew he was proud to be a mason. She is planning the funeral for one week from today. She wants to have the Masons to be pallbearers, sit at the casket, and to have them put him away.

The DDGM had previously met the late brother at the home of one of the old faithful brothers. In fact, the two men were brother in laws and that is how the widow knew to contact the DDGM.

What happens next?



---

M. L. Brinson

---

[gccfcflpha@yahoo.com](mailto:gccfcflpha@yahoo.com)

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352.494.7492

Question?



# ***Financial Literacy and Business Development: Learning the Basics***

**P.M. Derrick Young  
Fort Pierce Lodge #155**



# Disclaimer

This presentation is for educational purposes only. Opinions or points of view expressed in this presentation represent the view of the presenter, and does not necessarily represent the official position of The Most Worshipful Union Grand Lodge. Nothing in this presentation constitutes legal advice. The individuals appearing in this presentation, if any, are depicted for illustrative purposes only.



# Who Am I

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I am Past Master Derrick L. Young of Fort Pierce Lodge #155 PHA. I am the CEO of Derrick Young Enterprises LLC. I have a Bachelors Degree and a Masters Degree from Palm Beach Atlantic University in West Palm Beach, FL. I am the devoted father of three children, and I have many years of experience in personal and business credit industries.



# What Is A FICO Score?

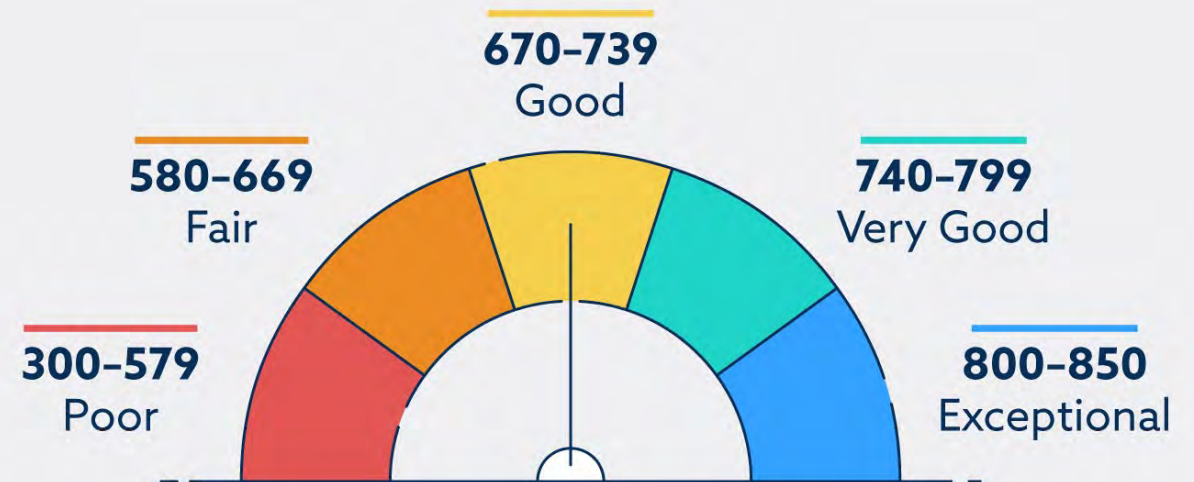
A FICO Score is a three-digit number based on the information in your credit reports. It helps lenders determine how likely you are to repay a loan. This, in turn, affects how much you can borrow, how many months you have to repay, and how much it will cost (the interest rate).- According to [www.Myfico.com](http://www.Myfico.com)



# Fico Score Ranges

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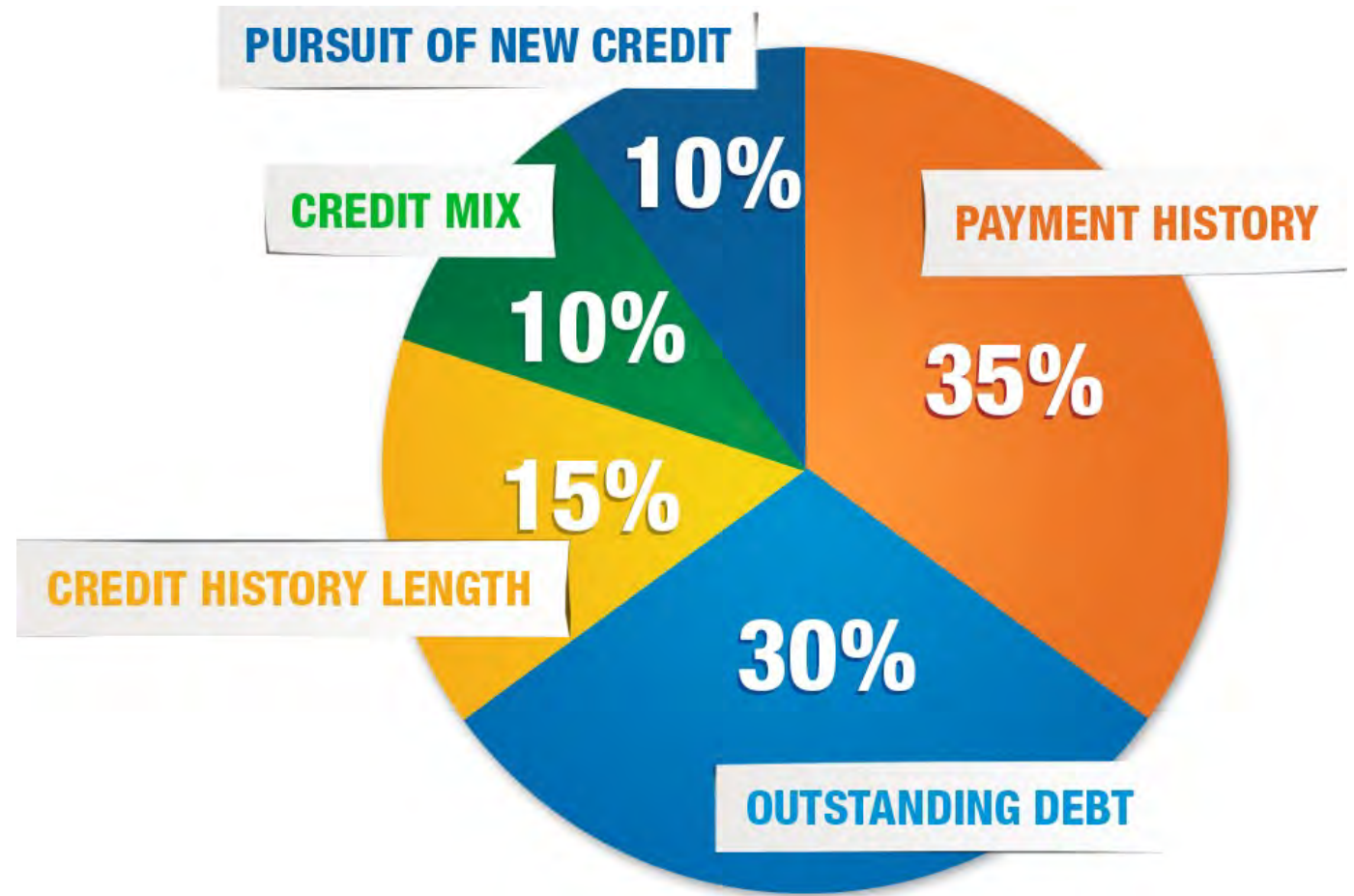
## FICO Credit Score Ranges



Source: FICO



# The Five Areas That Make Up Your Fico Score





# What Do The Credit Reports Include?

**The information that appears on your credit report includes:**

**Personal information:** Your name, including any aliases or misspellings reported by creditors, birth date, Social Security number, current and past home addresses, phone numbers, and current and past employers.

**Accounts:** A list of your credit accounts, including revolving credit accounts, such as credit cards, and installment loans, such as mortgages or auto loans. The list includes creditor names, account numbers, balances, payment history and account status (including whether or not the account is past due).

**Public records:** Bankruptcies.

**Recent inquiries:** Who has recently asked to view your credit report and when.



# What Derogatory Marks On Credit Reports?

**1) Late payments-** An account payment that is past due. This is generally the only form of a “minor” derogatory mark. After the payment is late, its severity may increase every 30 days it’s not paid. *(Remains 7 years from the date of a delinquent payment.)*

**2) An account in collections (or charge-off)** When a creditor thinks you ultimately won’t pay what you owe, usually after several missed payments, it can write or “charge off” the account for tax purposes. After a creditor has charged off the account, it can sell it to a third-party collections agency. The collections company will then try to get a payment from the borrower. *(Remains 7 years from the first date of a delinquent payment.)*

**3) Repossession-** Is when a lender that has a security interest in property takes that property. A security interest means that you gave a lender rights to your asset like a car or a home when you got your loan. *(Remains 7 years from the first date of a delinquent payment.)*



# Derogatory Marks On Credit Reports? (Continued)

**4) Bankruptcy-** This is a special legal proceeding you can enter to request relief from debt obligations. You'll either pay back some or none of your debt. *( Remains 7 to 10 years from the filing date, depending on the type of bankruptcy.)*

**5) Civil judgment-** If you lose a civil lawsuit that requires you to pay debt or damages, it can appear on your credit reports. *(Paid civil judgment: Seven years from the date the judgment was filed. Unpaid civil judgment: The seven-year time frame may be renewed depending on local laws.)*

**6) Child Support-** Child support is an ongoing, periodic payment made by a parent for the financial benefit of a child following the end of a marriage or other relationship. *( Can remain on a report indefinitely until is paid in full.)*



# Derogatory Marks On Credit Reports? (Cont)

**7) Foreclosure-** A foreclosure can happen if you fall seriously behind or miss many of your mortgage payments. The bank will attempt to force a sale of the home, which is then used as collateral for the mortgage loan. (*Remains 7 Seven years from the filing date.*)

**8) Tax lien-** If you fail to pay your taxes, the federal government will attempt to collect your debt by placing a lien, which is a claim, against your property. (*Paid tax lien: Seven years from the filing date. Unpaid tax lien: Can remain on a report indefinitely.*)

**9) Student Loans-** A student loan is a type of loan designed to help students pay for post-secondary education and the associated fees, such as tuition, books and supplies, and living expenses. (*Unpaid student loans: Can remain on a report indefinitely.*)

# Seven Common Mistakes That Will Cause Your Credit Scores To Drop.



- 1) Paying off collections and charge-off accounts.
- 2) Closing revolving credit accounts.
- 3) Not using your credit cards. (Keeping them inactive)
- 4) Making late payments. ( 30 days or more)
- 5) Applying for too many lines of credit too fast.
- 6) Using more than 30% utilization of your available credit on your credit card accounts.
- 7) Paying off an installment loan without having at least 4 diversified tradelines remaining in good standing.



# 3 Tips To Improve Your Credit Fast!

- 1) Pay your bills on time. One late payment (30 days late) could potentially drop your credit score 25-50 points.
- 2) Only use 30% of your available credit on your credit cards.
- 3) Add rental payments to your credit reports.

# Building Business Credit 101



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## What is Business Credit?

Business credit is **a company's ability to buy something now and pay for it later**. By establishing a good business credit rating, you may make it easier to borrow money when your company needs it.  
(According to Nav.)

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Business credit is linked to the business EIN number and not to a person's social security number.

---

The business credit score is called a Paydex score. Paydex scores range from 0-100.



# Building Business Credit 101

To start building business credit you should do the following:

- 1) Chose a business name
- 2) Go to [www.Sunbiz.org](http://www.Sunbiz.org) do a name search of the name you want to use to make sure it is available.
- 3) If the name is available. Chose the corporate structure of your business. ( Limited Liability Company, S-Corporation or C-Corporation. Please consult a lawyer if you have any questions about the corporate structure.)
- 4) Once your business is officially incorporated through [ww.Sunbiz.org](http://ww.Sunbiz.org). Go to [www.Irs.gov/EIN](http://www.Irs.gov/EIN) to apply for the Employer Identification Number for your business.



# Building Business Credit 101 (Cont)

- 5) Take a copy of your Articles of Corporation from Sunbiz and your EIN number to the local bank and start a business checking account for your business.
- 6) Go to <https://fedgov.dnb.com> to apply for a free Duns Number
- 7) Once you get your Duns Number in about two weeks. Start ordering from Net 30 vendors. Once your order is delivered you have 30 days to pay the vendor invoice in full.
- 8) Set up an account with [www.Nav.com](http://www.Nav.com). Once three Net 30 vendors start reporting to Dun & Bradstreet. You will receive an 80 Paydex score from Dun & Bradstreet.



# My Social Media/ Contact Information

**Facebook:** <https://www.facebook.com/IAmDerrickYoung>

**Twitter:** <https://twitter.com/IAmDerrickYoung>

**Instagram:** <https://www.instagram.com/lamderrickyoung>

**Website:** [www.derrickyoungenterprisesllc.com](http://www.derrickyoungenterprisesllc.com)

**Contact number:** 1-800-570-1708 Ext 1.

**Email:** [ceo@derrickyoungenterprisesllc.com](mailto:ceo@derrickyoungenterprisesllc.com)



# References

- 1) MyFico: [www.myfico.com](http://www.myfico.com)
- 2) Nav: [www.nav.com](http://www.nav.com)
- 3) Dun & Bradstreet : <https://fedgov.dnb.com>
- 4) Sunbiz: [www.sunbiz.org](http://www.sunbiz.org)

**Thank You Grand  
Master  
Jeffery G. Jones  
for your  
leadership!!!**

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# ***Fundraising Techniques: Raising Money in Tough Times***

**W.M. Delwood Flowers**

**Cocoa Lodge #55**



## **COCOA LODGE #55** Fish & Wings Masonic Fundraiser

### MENU

\$8 Fish and Fries

\$6 Fish Sandwich

\$8 Chicken Wings and Fries

\$6 Chicken Wings



Water / Soda \$1  
Desserts Available for \$5

You Can Pay via CashApp **\$Cocoa55Fam**

**SATURDAY FEBRUARY 27, 2021**  
**@ 408 STONE ST. COCOA**  
**10:00AM UNTIL**

## **BARBEQUE** DINNER EVENT **BBQ**

Pay via Cash App **\$Cocoa55Fam**



\$10 Chicken Dinners

\$12 Rib Dinners

\$15 Combo Dinners

Slabs are AVAILABLE  
(\$25 – please order in advance)

Please email [Cocoa55Fam@gmail.com](mailto:Cocoa55Fam@gmail.com) for pre-orders.

### ADDRESS

LODGE #55  
COCOA PHA  
408 Stone St.  
Cocoa, FL 32922

**23 JANUARY**  
**SATURDAY**  
**10 AM UNTIL**

## A Solid Foundation is Fundamental

- Utilize your senior members and seek their wise counsel.
- Never try and reinvent the wheel!



# What Will You Be Remembered For?

- Build your vision before you get to the East and make the vision plain!
- Are you an asset or a liability?

**BE A FOUNTAIN.  
NOT A DRAIN.**

— COMPETE EVERYDAY.COM —



# Your Case for Support

- Tells donors why you need funding and what outcomes you are seeking from their investment.
- Offers strong reasons why people should support your cause.
- Touch on the heart-strings of potential donors.
- What's your elevator speech?



WHY DO YOU NEED THE  
GIFT YOU ASKED ME FOR?



# Principles of Giving

## People Give Money...

- because they want to
- to people
- to opportunities, not needs
- to success, not distress
- to make a change for the better

## People Do Not...

- give money unless they are ASKED
- make large gifts unless they are ASKED to make large gifts



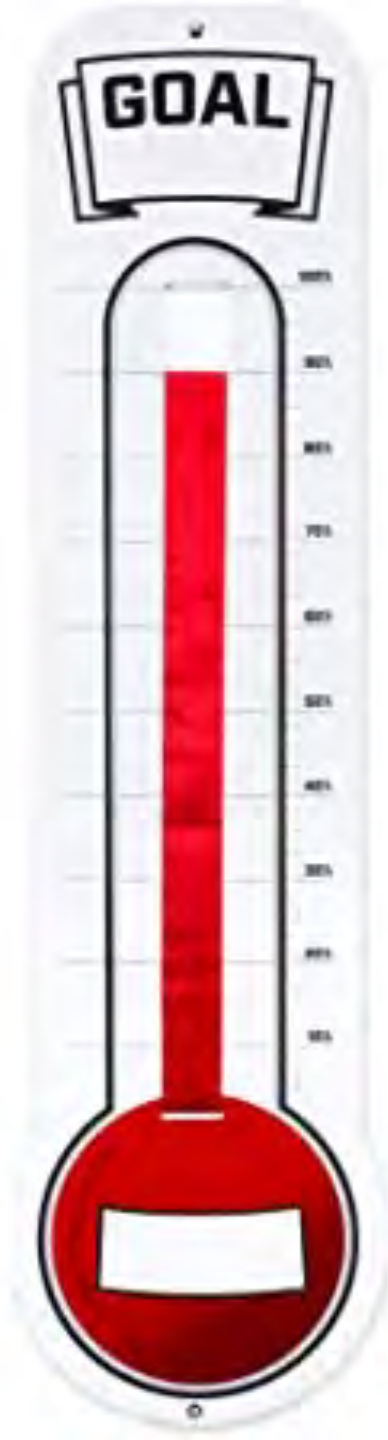


# Set a Goal

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- **Set a specific goal for your fundraising campaign.**
- Have a clear and measurable end result in mind. Decide how you will define success, such as "Raise \$10,000."





# Set a Goal

---

- Setting a fundraising goal is important because it helps to ensure that you and your team are on the same page.
- Use progress indicators (fundraising thermometer) to keep your team abreast of where your fundraising efforts.
- If your goal is not being met, then quickly identify the problem and adjust your strategy.



# Set a Goal

---

**Check that your goals pass the SMART test.**

- Remember: Your goals should be specific, measurable, achievable, realistic, and time-bound.



# Set a Goal

---

**If you're having trouble clearly defining your goal, ask yourself these questions:**

- 1. What are you trying to accomplish?** Picture what your ideal end result will be.
- 2. Who are you trying to reach?** Decide on your key audiences before planning your campaign.

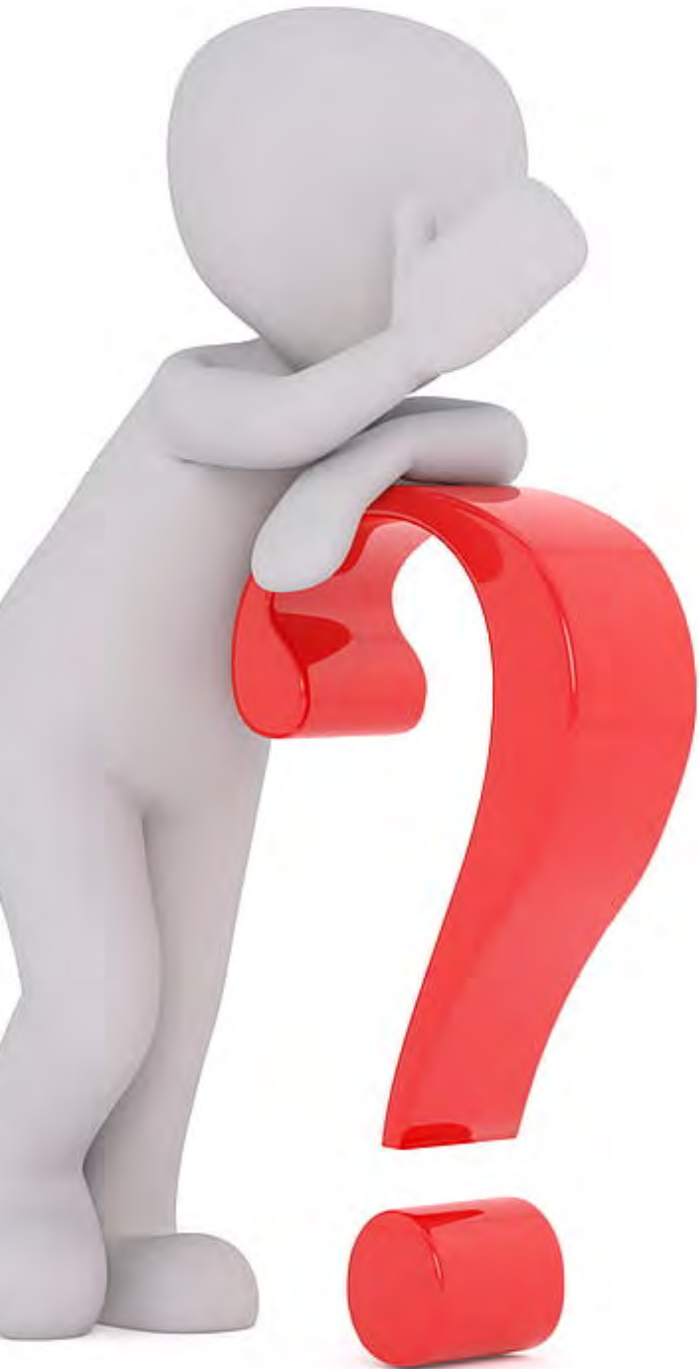


# Set a Goal

---

**Continued...**

3. **What do I want them to do?** Have a clear call to action for your supporters. For example, will they be asked to donate a specific amount?
4. **What is the best way to reach my audience?** Once you've identified your audience and calls to action, think about the best way to reach and activate your supporters.





# Vision = Action

- How do you inspire your team when trying to raise funds?
- As the leader, you have to believe in the vision!
- Establish a hardworking and ambitious Fundraising Committee!
- **Organization is key** – EVERYONE has a role to play. When everyone contributes, the more successful the fundraiser is.





**Vision = Action**





# Your Community is Your Purpose

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“If you need to raise funds from donors, you need to study them, respect them, and build everything you do around them.”

– Jeff Brooks



# Your Community is Your Purpose

---

- Your efforts should be built on a clear message!
- People would rather SEE a sermon than HEAR one!
- If you don't serve your community now, then don't expect your community to serve you later!



**Masonic Lodge  
Cocoa 55**

**Project Giving  
Back to the  
Community**







“At the end of the day, it's not about what you have or even what you've accomplished. It's about what you've done with those accomplishments. Its about who you've lifted up, who you've made better. It about what you've given back.”

— Denzel Washington



# Seize the Moment



Even in a pandemic, people were still counting on you to help them! Better yet, the need was greater! That's why fundraising is important.



# Seize the Moment

- Complacency breeds failure!
- An organization must grow to keep money flowing!
- NEVER STOP THE SHIP BECAUSE OF A STORM... JUST READJUST YOUR SAILS TO ENDURE IT!



# **Retirement Considerations**

**Marcus Smith**

**Impact Financial Group**

**Eugene C. Johnson #318**

# IMPACT FINANCIAL GROUP

- Marcus Smith, MBA
  - Lt Col (25+ years, USAF)
  - BS Electrical Engineering
  - Masters in Business
  - Tax preparer and financial business owner (20+ years)
  - Life & Health Insurance licensed
  - Securities, 6, 63 & SIE licensed

[www.taxtimesolutions.biz](http://www.taxtimesolutions.biz)



**Mottos:**

**Let's make an Impact**

**Earn It Everyday**

**Mission Focused & Mission Ready**

**MISSION:** Advocate for financial education and help families improve their quality of life and financial decisions. **MAKE AN IMPACT**

**VISION:** Help families and individuals create financial strategies for lasting impacts across multiple generations.





# ACRES OF DIAMONDS



- *“Each of us, at any given moment, is standing in the middle of our very own acre of diamonds”.*
- *“To progress and find success, is a debt we owe ourselves”.*

**Be better informed,  
Be ready to react,  
Ready to Perform,  
to survive, thrive**



It's our choices that matter in the end. Not wishes, not words, not promises.

Your life is a result of the choices you make. If you don't like your life, it is time to start making better choices.

Choices made, whether bad or good, follow you forever and affect everyone in their path one way or another.

Life is a matter of really tough choices.

It is not as much about who you used to be, as it is about who you choose to be.

# Financially Lit = Financial Choices



# Why Are People Having So Many Financial Challenges?

---



**Most People Today Don't...**

**Receive a Financial Education**

**Have a Financial Game Plan.**

**Have a Financial Coach.**

**This results in serious challenges for individuals & families.**

**Nearly 60% of Americans have less than \$1,000 in savings.**

Finance.Yahoo.com, "58% of Americans Have Less than \$1,000 in Savings, Survey Finds," December 21, 2018

**Forty-five percent say they have less than \$25,000 in savings and investments put away for retirement.**

EBRI.org, Employee Benefit Research Institute 2018 Retirement Confidence Survey



## PROTECTION



**Almost half (48%) of households would feel the financial impact from the loss of the primary wage earner in just six months, with 35% feeling the impact in a month or less.**

*LIMRA, 2018 Insurance Barometer Study*

**The average life insurance coverage gap is \$495,000 per household.**

*Swiss Re Institute, "Life Underinsurance in the US: Bridging the USD 25 Trillion Mortality Protection Gap," September 2018*

## DEBT

**The average U.S. household carries a credit card balance of \$16,883.**

CNBC.com, "Credit Card Debt Hits a Record High. It's Time to Make a Payoff Plan," January 23, 2018

**Over a third of Americans are afraid a purchase of just \$100 will max out their credit card.**

CNBC.com, "Consumer Debt Hits \$4 Trillion," February 21, 2019



## **Nearly 8 in 10 workers report living paycheck to paycheck.**

Forbes.com, "78% of Workers Live Paycheck to Paycheck," January 11, 2019

## **44% of Americans say stress about money is a bigger problem than either their job or personal relationships.**

CNBC.com, "Americans Are More Stressed About Money Than Work or Relationships – Here's Why," June 26, 2018



# Debt has Become **A Way of Life**

*It's ironic we live in one of the wealthiest countries in the world, but we always have money problems.*



We can work hard all our lives but retire poor.  
We do so much to raise our kids just to see them finish college with a lot of debt. **Debt becomes a way of life.**

We don't have much, and we don't know much.  
Nobody teaches us how to manage our money in school.  
Financial issues are not often discussed, and financial products not always explained.

**How real and serious are  
these problems?**



# YOU CAN BUILD A PROPER FINANCIAL FOUNDATION

## YOUR CHALLENGES:

- ♦ To protect your family (for your Life, Health & Disability).
- ♦ To reduce your liabilities and get out of debt sooner.
- ♦ Dealing with constant changes in your job, career or business.
- ♦ Living a long life without adequate income.

## OUR SOLUTIONS:



Like building a house,  
You must build it from the ground up.

- ♦ *Make Money*
- ♦ *Save Money*
- ♦ *Grow Money and*
- ♦ *Protect Your Money.*



# THE X-CURVE CONCEPT OF WEALTH & RESPONSIBILITY

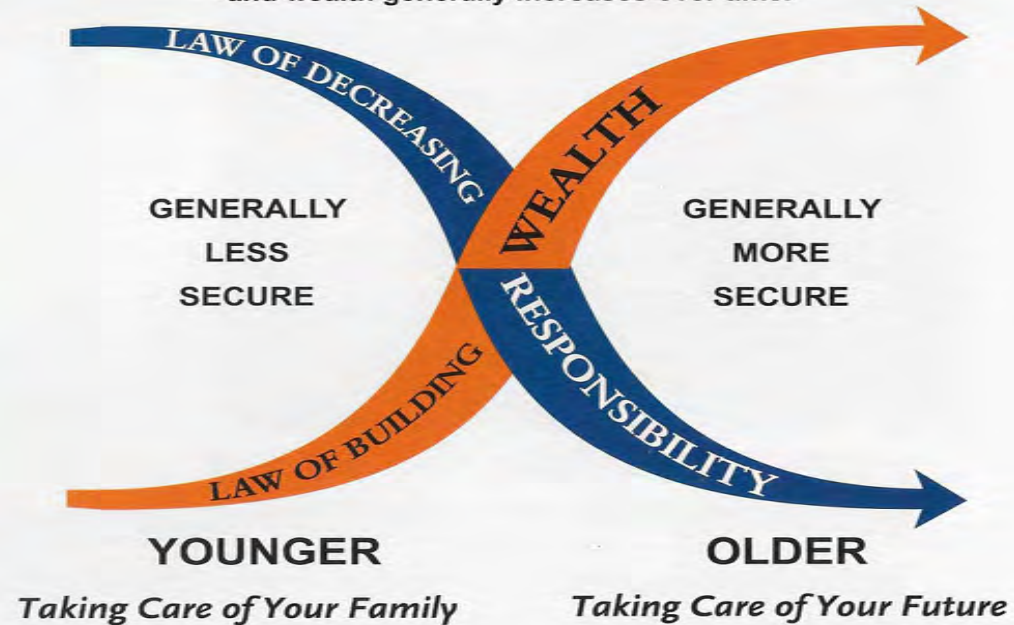
## THE WEALTH FORMULA

$$\begin{array}{l} \text{Money} \\ + \text{Time} \\ +/\text{- Rate of Return} \\ - \text{Inflation} \\ - \text{Taxes} \\ \hline \text{Wealth} \end{array}$$

*You can build  
a successful  
financial future!*

\*This is a concept/goal developed by World Financial Group (WFG) for illustrative purposes only. In no way does this statement offer, guarantee, or otherwise imply any financial gain or reward as a result of joining WFG. The term "wealth" is subjective and must be defined on an individual basis.

This concept theorizes that a person's responsibilities generally decrease and wealth generally increases over time.

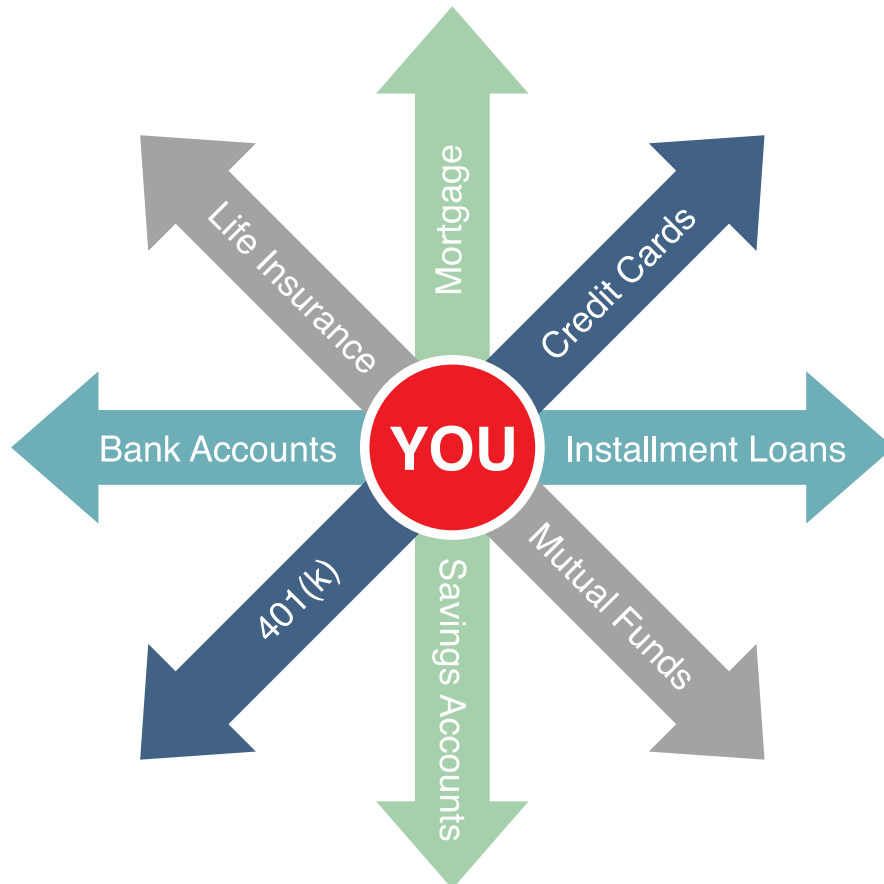


*You must take care of your  
responsibilities while building  
your wealth.*

# People Don't Plan to Fail, They Fail to Plan

## The Problem:

Traditional financial institutions sell you products. They don't provide you with a total solution.



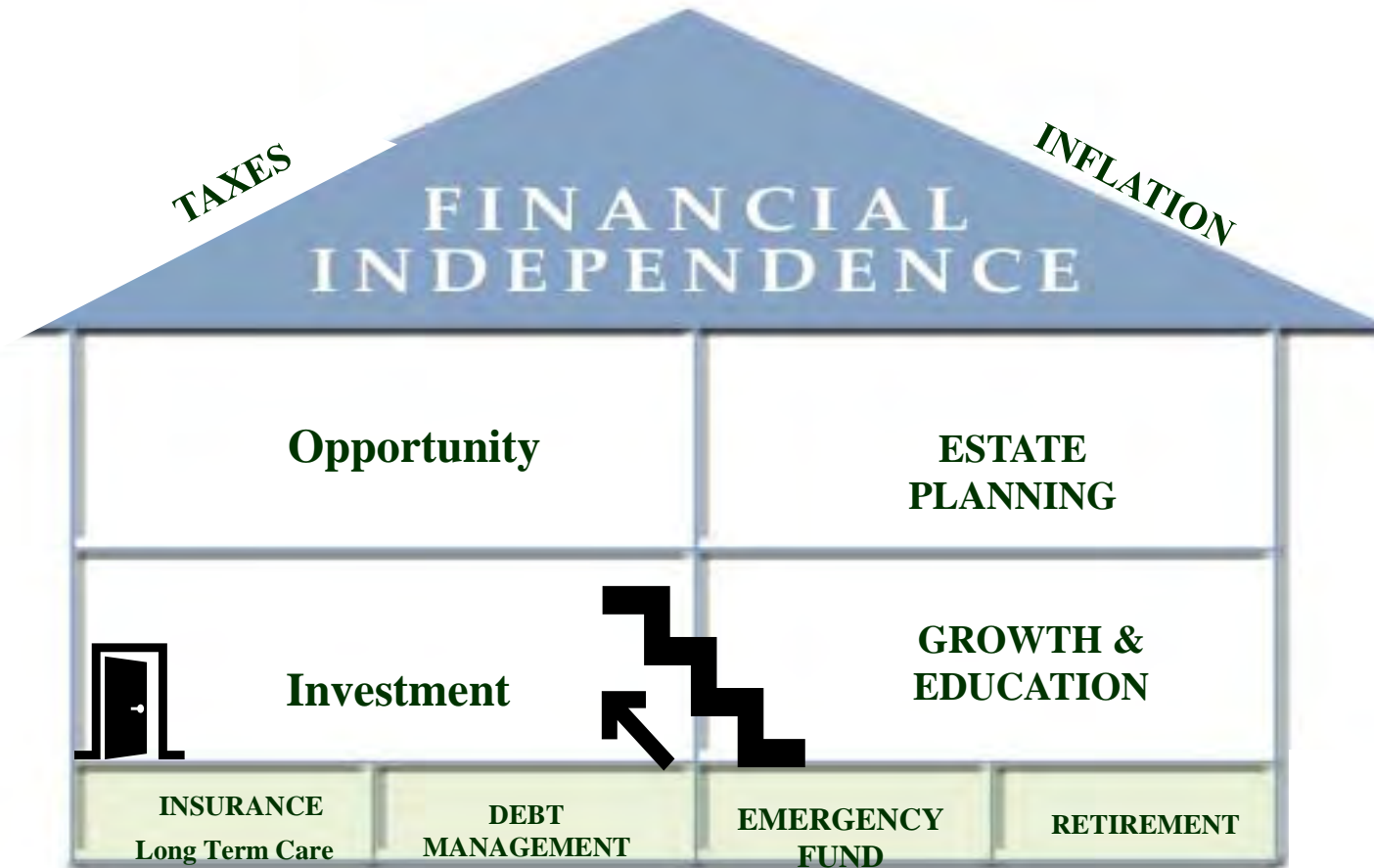
## The Solution:

**A Financial Needs Analysis.** A customized, confidential and complimentary program that helps you achieve your goals and dreams.



**A Financial GPS: It helps you find answers to important questions.**

# FINANCIAL HOUSE



When you build it right, it stands the test of time, & you don't have to rebuild it again.  
So you need a solid foundation!

# Assessing Your Net Worth



## What Is Net Worth?

- A calculation that gives you a snapshot of your financial position
- Helps you notice trends and track progress
- Makes it easier to prioritize areas that need work
- The best measure of your financial health at a given moment in time



## Calculating Your Net Worth



## Sample Net Worth Calculation



Assets		Liabilities	
\$200,000	Home value	\$6,000	CC
\$100,000	Investment	\$10,000	Loan
\$10,000	Cash	\$20,000	auto
		\$100,000	Home mortgage

Net Worth Total Assets: \$310,000 — Total Liabilities: \$136,000

= Net Worth: \$174,000

## What Can A Dollar Buy?

- 1930s – full meal at an upscale restaurant
- 1940s – 20 bottles of Coke
- 1950s – four gallons of gas
- 1960s – movie ticket, popcorn, candy bar
- 1970s – two dozen eggs
- 1980s – two loaves of bread
- 1990s – a half-gallon of milk
- 2000s – one fast-food hamburger
- 2010s – one song download from iTunes



## Effects of Inflation

At 3% inflation per year:



# Why People Invest

**INVEST**

Benefits

Risks

Business

Analysis

Strategy

Return on  
investment



## Investment Goals

- Planning for retirement?
- Create a steady income stream?
- Amassing money for a large purchase?
- Hoping to get rich?
- Your investment goals should help determine your investment choices





## Common Reasons to Invest

- Be able to live desired lifestyle
- Take care of family
- Feel secure and independent
- Rid yourself of worry and stress
- Make a difference in the world
- Purchase things like toys and travel





## Types Of Investments – Asset Classes

Savings Accounts	Real Estate
Certificates of Deposit (CDs)	Commodities
Annuities	Forex
Stocks	Private Equity/Hedge Funds
Mutual Funds/ETFs	Cryptocurrencies
Bonds	



# Personal Retirement Plans



Individual  
Retirement Accounts  
(IRAs)

Roth  
IRA

Funded with  
Taxed Income

Withdrawals  
are Not Taxed

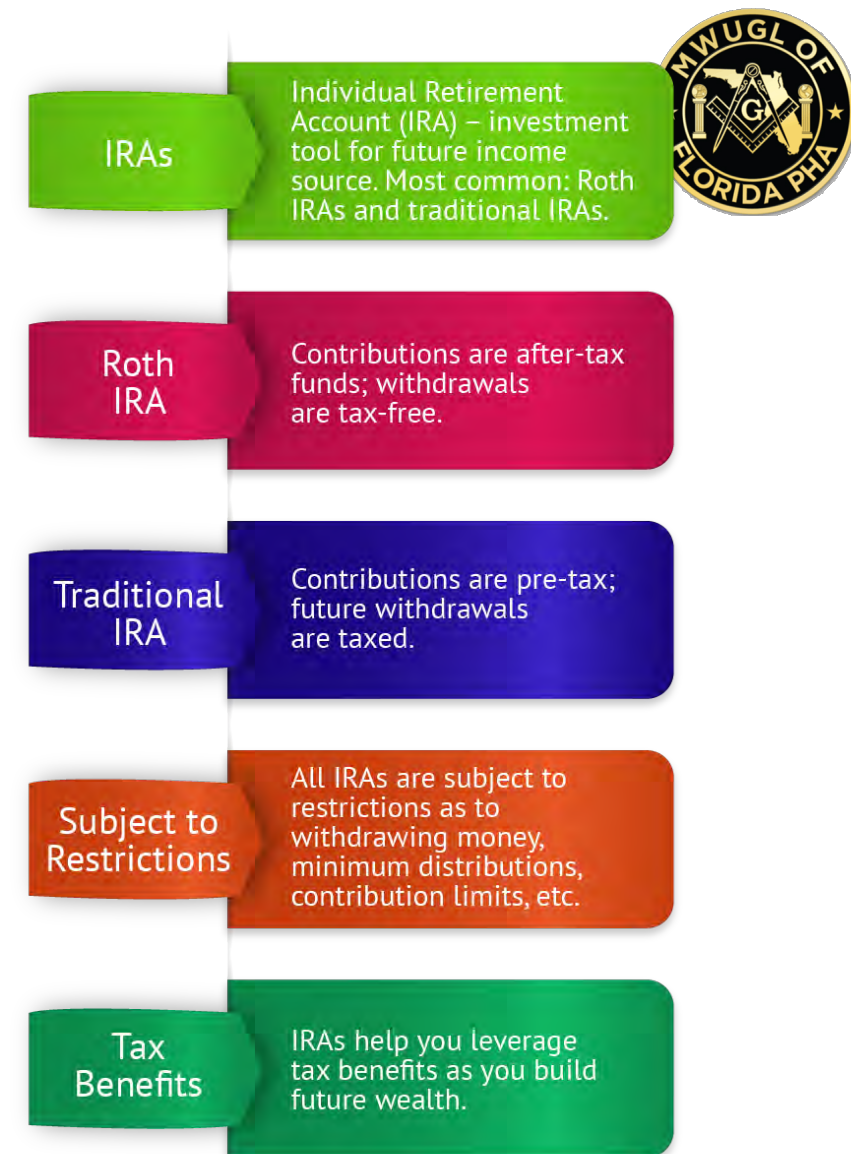
Tradi-  
tional  
IRA

Funded with  
Pre-tax Income

Withdrawals  
are Taxed

# Main Types Of IRAs

- Roth IRA:
  - Contributions are made with after-tax assets
  - Withdrawals are tax-free
- Traditional IRA:
  - Contributions are made with pre-tax assets
  - Withdrawals are taxed as ordinary income



## Other Types Of Retirement Accounts

- 401(k) Plan
  - Employer-sponsored plan that allows workers to save for retirement while deferring income taxes on savings and earnings until withdrawal
- 403(b) Plan
  - Employer-sponsored plan in the US for public education, nonprofit, hospital service organizations and self-employed ministers
- Small Business Owner Retirement Plans
  - SEP, SIMPLE, Solo IRA, Defined-benefit



# RULE OF 72

The Rule of 72 shows you how to calculate the effect of compound interest with a very simple formula.

$$\frac{72}{\text{Rate of Return}} = \text{Years to Double Your Money}$$

*For example: With 4% interest...*

$$\frac{72}{4} = 18 \text{ Years to Double Your Money}$$



# The Rule of 72

Approximates the number of years it takes to double your money.

72 ÷ 3% interest	24 years
72 ÷ 6% interest	12 years
72 ÷ 12% interest	6 years



# The Rule of 72



Number of Years	3.00%	6.00%	12.00%
0	\$10,000	\$10,000	\$10,000
6			\$20,000
12		\$20,000	\$40,000
18			\$80,000
24	\$20,000	\$40,000	\$160,000
30			\$320,000
36		\$ 80,000	\$640,000
42			\$1,280,000
48	\$40,000	\$160,000	\$2,560,000

Based on The Rule of 72, a one-time contribution of \$10,000 doubles six more times at 12% than at 3%.

**How many doubling periods do you have in your life?**

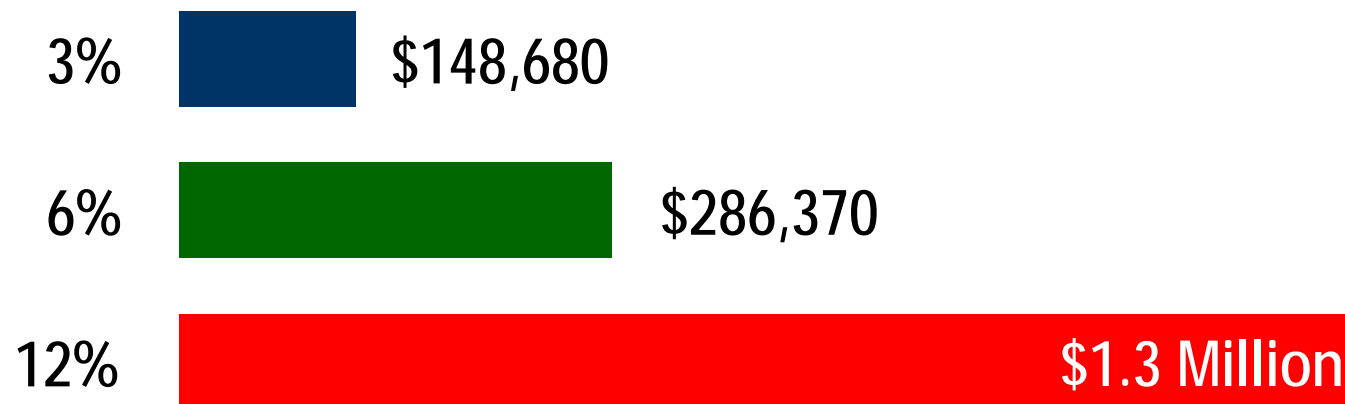
The table serves as a demonstration of how The Rule of 72 works and is only an approximation of accumulations. Rate of return are nominal rates and used for illustration purposes only. Does not include the effect of taxes or other applicable deductions.



# Systematic Investing Dollar Cost Averaging



## \$200 Monthly Savings for 35 Years (Age 30 - 65)



**“Compound interest is the most powerful force in the universe.”**

Albert Einstein, as quoted in *Dow 40,000*, by David Elias (1999)

Rates of return are nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not indicative of any particular investment or savings vehicle. It does not take into consideration taxes or other applicable deductions.



# SMALL CHANGES, BIG MONEY

What if you can make small changes in your spending habits and start saving  
\$10/day (\$300/month)?

**\$300/MONTH AT  
8% IN 30 YEARS**



**\$447,107**

**\$600/MONTH AT  
8% IN 30 YEARS**



**\$894,214**

Can you cut down on the following?

Sodas ♦ Cigarettes ♦ Lattes ♦ Cable TV ♦ Games ♦ Bottled Water ♦ Sweets  
♦ New Gadgets ♦ Shopping ♦ Driving a Nice Car ♦ Eating Out ♦ Partying...

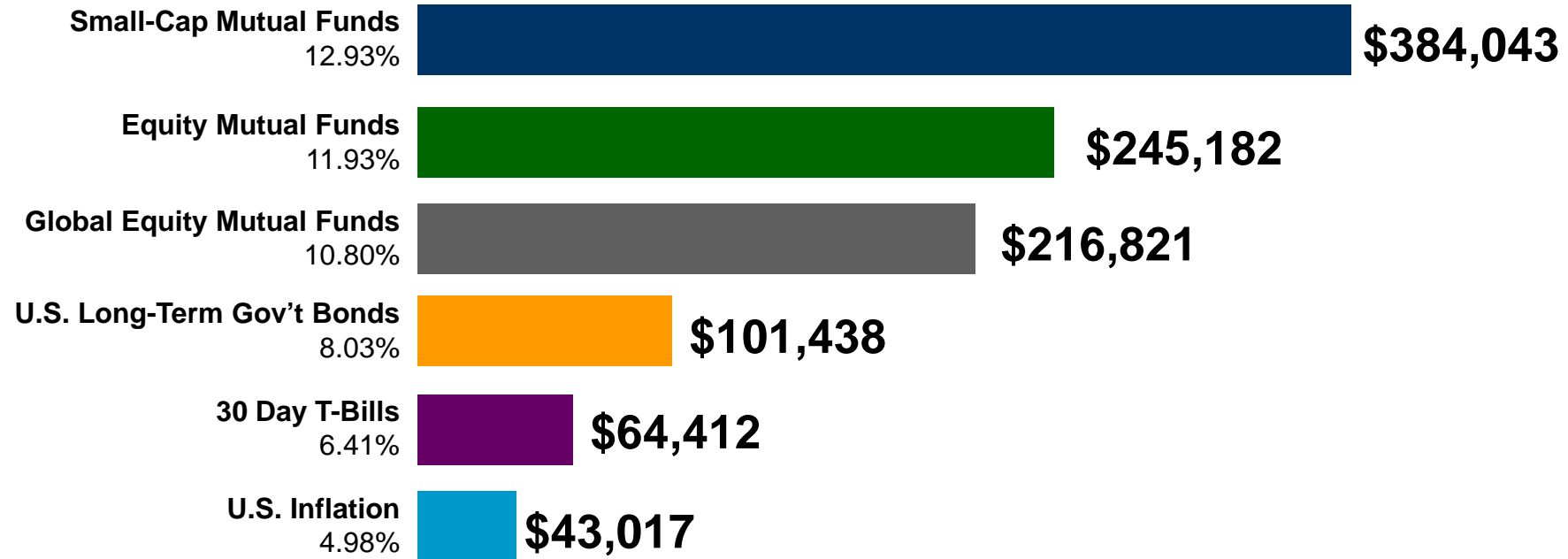
*Discipline and Consistency are the keys.*

# Rate of Return Is the Key



Take advantage of the higher return potential of mutual funds

## Growth of a \$10,000 Investment – December 31, 1971 to December 31, 2001 (30 years)



Source: Wiesenberger. This chart represents past performance and is not a guarantee of future results.

**Don't you think equity mutual funds should be part of your retirement program?**

\*Investment in mutual funds entails some risk. Investment return and principal value may fluctuate. Shares, when redeemed, may be worth more or less than their original cost.

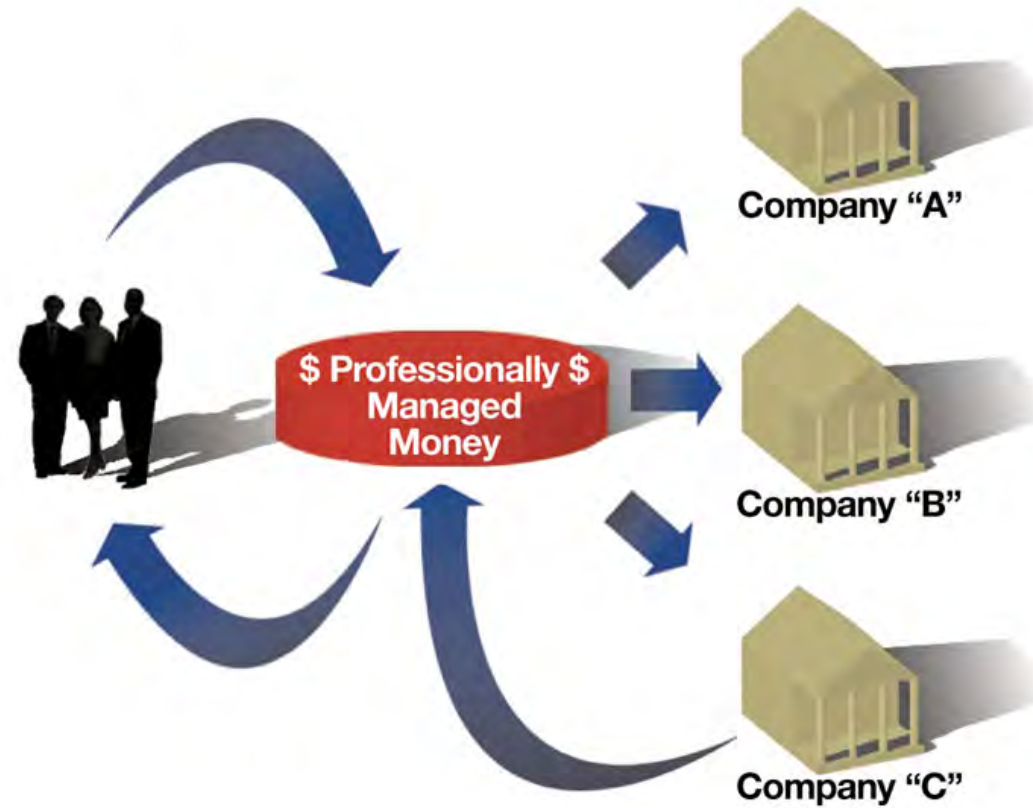
"Rate of Return is the Key" Source: Wiesenberger. The performance figures shown here are hypothetical and appear for illustrative purposes only; they are not meant to reflect the performance of any particular mutual fund. The figures represent an initial investment of \$10,000 with dividends reinvested. All Equity Mutual Fund is an equal weighted index of mutual funds within the Wiesenberger universe which invest in equity securities. Small Cap Mutual Fund is an equal weighted index of mutual funds within the stated investment category. Funds in this category seek maximum capital appreciation, by investing primarily in stocks of domestic small companies, as determined by market capitalization. Typically, capitalizations under \$1 billion are classified as small capitalization companies. U.S. 30-Day Treasury Bills is an index based upon the average monthly yield of 30-Day Treasury Bills. Treasury Bills are secured by the full faith and credit of the U. S. Government and offer a fixed rate of return. Global Equity Mutual Fund is an equal weighted index of mutual funds within the stated investment category. Funds in this category invest primarily in domestic and foreign securities of any market capitalization; income is usually incidental. U.S. Long-Term Government Bonds are represented by the Lehman Long-Term Government Index, which is an unmanaged index based on all publicly issued intermediate government debt securities with an average maturity of four years. Inflation is represented by the Consumer Price Index, which represents the rate of inflation of U.S. consumer prices as determined by the U.S. Bureau of Labor Statistics. Because these indices are not managed portfolios, there are no advisory fees or internal management expenses reflected in their performance, and investors cannot invest directly in any index. The securities of small-capitalization companies are subject to higher volatility than larger, more established companies. Investing in foreign securities is subject to certain risks not associated with domestic investing, such as currency fluctuations, and changes in political and economic conditions. Government securities are guaranteed as to the timely payment of interest and provide a guaranteed return of principal.

Rates are purely hypothetical and do not reflect the return of any specific investment, which will fluctuate.

Past performance is not indicative of future performance.



# What Is a Mutual Fund?



**A mutual fund is a professionally managed pool of money.**



# Why Own a Mutual Fund?\*

- **Professional money management**
- **Diversification of assets**
- **Variety of objectives**
- **Availability of assets**

\*Mutual funds should be considered long-term investments. An investment in mutual funds entails some risk. Investment return and principal value may fluctuate. Shares, when redeemed, may be worth more or less than their original cost.

Securities offered by PFS Investments Inc.



# Investment Profile Questionnaire



- **Series of questions used to determine your risk profile**
- **Helps you objectively determine how much risk you are willing to accept in your investment**
- **Answers will indicate Income, Conservative, Balanced, Growth, or High Growth**

# Types of Mutual Funds



## TYPES OF MUTUAL FUNDS





# AMERICAN FUNDS OPTIONS

Our funds offer a spectrum of investment objectives, levels of volatility and asset types.

Note: The mutual funds in [American Funds Portfolio Series<sup>SM</sup>](#), [American Funds Retirement Income Portfolio Series<sup>SM</sup>](#) and [American Funds College Target Date Series<sup>®</sup>](#) are not included in this chart.

Growth	Growth-and-income	Equity-income	Balanced	Taxable bond	Tax-exempt bond	Money market
Seeks to increase capital long term through growth-oriented companies.	Seeks growth of capital and current income through dividend payers.	Seeks income and growth through a mix of dividend-paying stocks and bonds.	Seeks long-term growth of capital, conservation of principal and current income through a mix of securities.	Seeks current income through various fixed-income securities.	Seeks tax-exempt interest through municipal bonds.	Seeks stability through highly liquid, short-term securities.
<a href="#">EuroPacific Growth Fund<sup>®</sup></a> <a href="#">The New Economy Fund<sup>®</sup></a> <a href="#">New Perspective Fund<sup>®</sup></a> <a href="#">AMCAP Fund<sup>®</sup></a> <a href="#">The Growth Fund of America<sup>®</sup></a>	<a href="#">Capital World Growth and Income Fund<sup>®</sup></a> <a href="#">International Growth and Income Fund<sup>SM</sup></a> <a href="#">American Mutual Fund<sup>®</sup></a> <a href="#">Fundamental Investors<sup>®</sup></a>	<a href="#">Capital Income Builder<sup>®</sup></a> <a href="#">The Income Fund of America<sup>®</sup></a>	<a href="#">American Funds Global Balanced Fund<sup>SM</sup></a> <a href="#">American Balanced Fund<sup>®</sup></a>	<a href="#">American High-Income Trust<sup>®</sup></a> <a href="#">American Funds Corporate Bond Fund<sup>®</sup></a> <a href="#">American Funds Emerging Markets Bond Fund<sup>®</sup></a> <a href="#">American Funds Inflation Linked Bond Fund<sup>SM</sup></a>	<a href="#">American High-Income Municipal Bond Fund<sup>®</sup></a> <a href="#">American Funds Short-Term Tax-Exempt Bond Fund<sup>®</sup></a> <a href="#">American Funds Tax-Exempt Fund of New York<sup>®</sup></a> <a href="#">Limited Term Tax-</a>	<a href="#">American Funds U.S. Government Money Market Fund<sup>SM</sup></a>



## GROWTH &amp; INCOME FUNDS

# American Mutual Fund<sup>®</sup> (AMRMX)

[VIEW A DIFFERENT FUND](#)
Share Class ⓘ A ▾

+ ADD TO TRACKER

+ ADD TO COMPARE

PRINT

SUMMARY

RETURNS

RATINGS &amp; RISK

HOLDINGS

PRICES &amp; DISTRIBUTIONS

FEES &amp; EXPENSES

RESOURCES

## Summary

**Managed for conservative growth and income investing.** Invests primarily in well-established companies with strong balance sheets and a history of consistently paying dividends, helping to provide downside resilience. Does not invest in companies that derive the majority of their revenues from tobacco and/or alcohol.

 Price at NAV **\$51.08** as  
of 8/06/2021 (updated daily)

 Fund Assets (millions)  
**\$63,042.4**

 Portfolio Managers <sup>1</sup> **8**

 Expense Ratio <sup>2</sup> **0.59%**
[Prospectus \(PDF\)](#)
Returns at NAV <sup>3</sup> ⓘReturns with Sales Charge <sup>3,4</sup> ⓘ

### Read important investment disclosures

**18.55%**  
1-year return

**10.30%**  
5-year return

**11.20%**  
10-year return

**1.54%**  
30-Day SEC  
Yield Fund  
With Sales  
Charge ⓘ

Returns as of 7/31/21 (updated monthly). Yield as of 6/30/21 (updated monthly).

## Asset Mix



■ U.S. Equities	85.8%	■ Non-U.S. Equities	8.0%
■ U.S. Bonds	0.0%	■ Non-U.S. Bonds	0.0%
■ Cash & Equivalents <sup>5</sup>	6.2%		

As of 6/30/2021 (updated monthly)

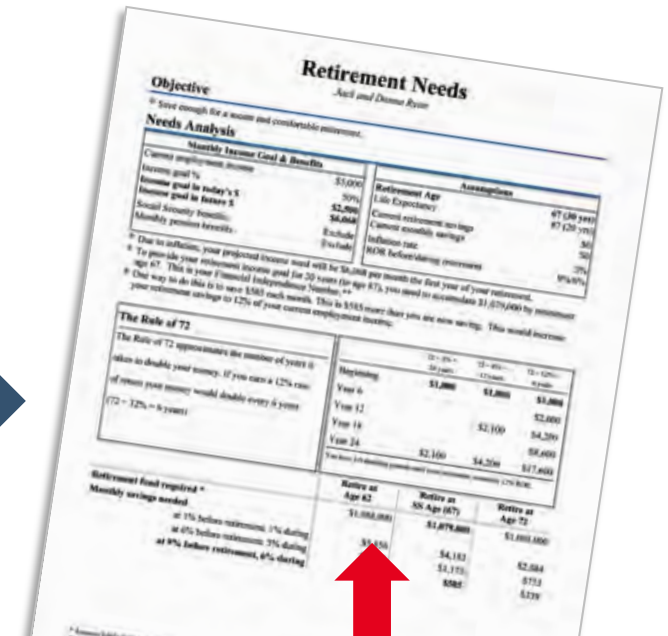


# Do You Know Your Financial Independence Number?

Your **FIN** is the amount of money you'll need to accumulate, so that someday you can live off that money for the rest of your life and never have to go back to work.

You want to retire in 30 years, with \$30,000 a year (\$2,500 per month)...

30 years from now, after 3% inflation...  
\$73,000 spends like \$30,000 does today.



Your FIN is \$1,080,000

To get there, invest **\$585** per month for **30 years at 9% = \$1,080,000**

**How important is it to know your Financial Independence Number?**

This hypothetical example assumes 20 years of retirement income needed, at a 6% post-retirement rate of return and 3% inflation. Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and are not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.



**So, what rate of  
return are you  
earning on your  
accounts?**

**What are some of reasons why people  
don't save or invest money?**

# Types Of Insurance & Which You Should Consider

What if you had a toaster in your kitchen, and on the 1<sup>st</sup> and 15<sup>th</sup> of every month \$2,000 popped out of it?

Would you like that toaster?

Would you insure it?

Unfortunately, there is no such toaster, but **YOU** are the money machine for your family.

So if it makes sense to insure an imaginary toaster, wouldn't it make sense to insure your income?





## HERE'S A REAL LIFE EXAMPLE:

**\$3,500**

MONTHLY  
INCOME

**\$3,500**

MONTHLY  
INCOME  
REPLACEMENT

## Income Protection

Mortgage

Cars

Insurance

Credit Cards

Utilities

Groceries

Child Care

Entertainment

Etc...

**\$7,000**

**MONTHLY BILLS**

What if they had a plan to replace that income?

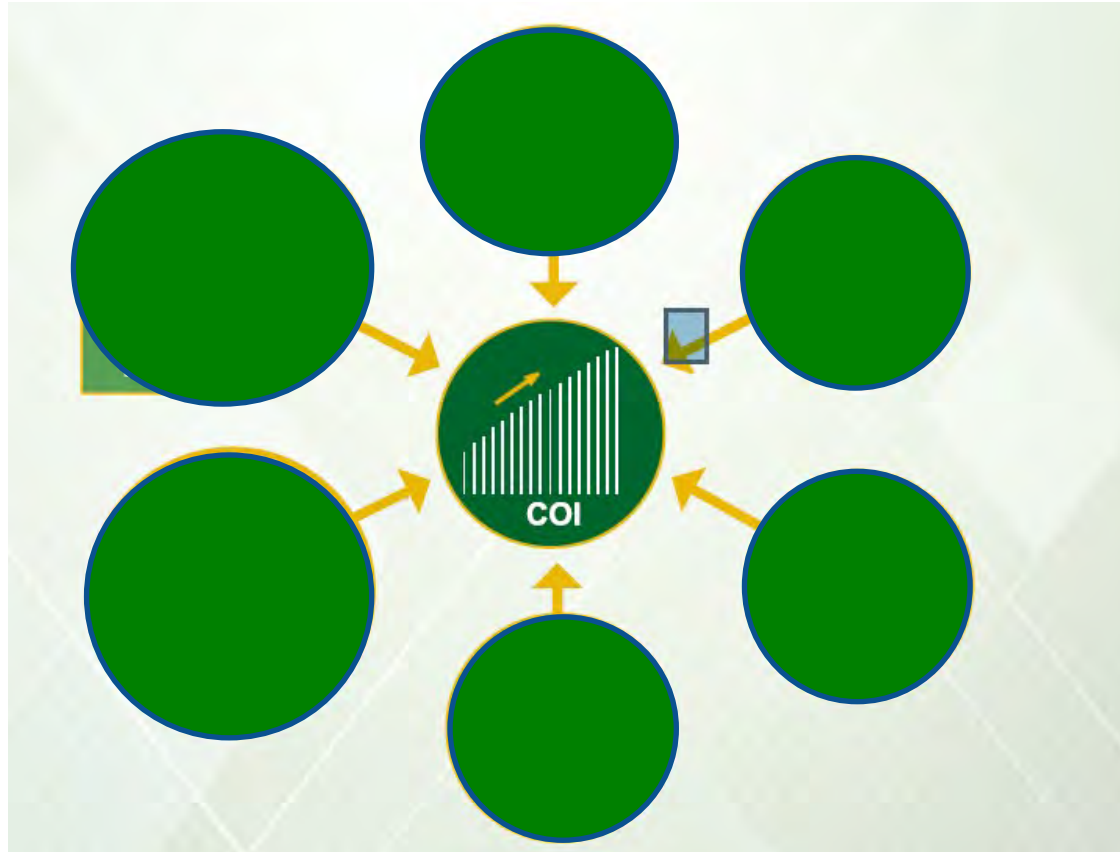


## Life Insurance

- Protects against the financial shock of the death of a breadwinner, family member, or key person
- In exchange for a premium, insurance company pays a death benefit to beneficiaries when the insured dies
- Important for families to have if family members are dependent on someone's income
- Important for businesses to have if the business depends on the contributions of a key executive

# OVERVIEW OF INSURANCE PROTECTION

## 5 Types of Life Insurance



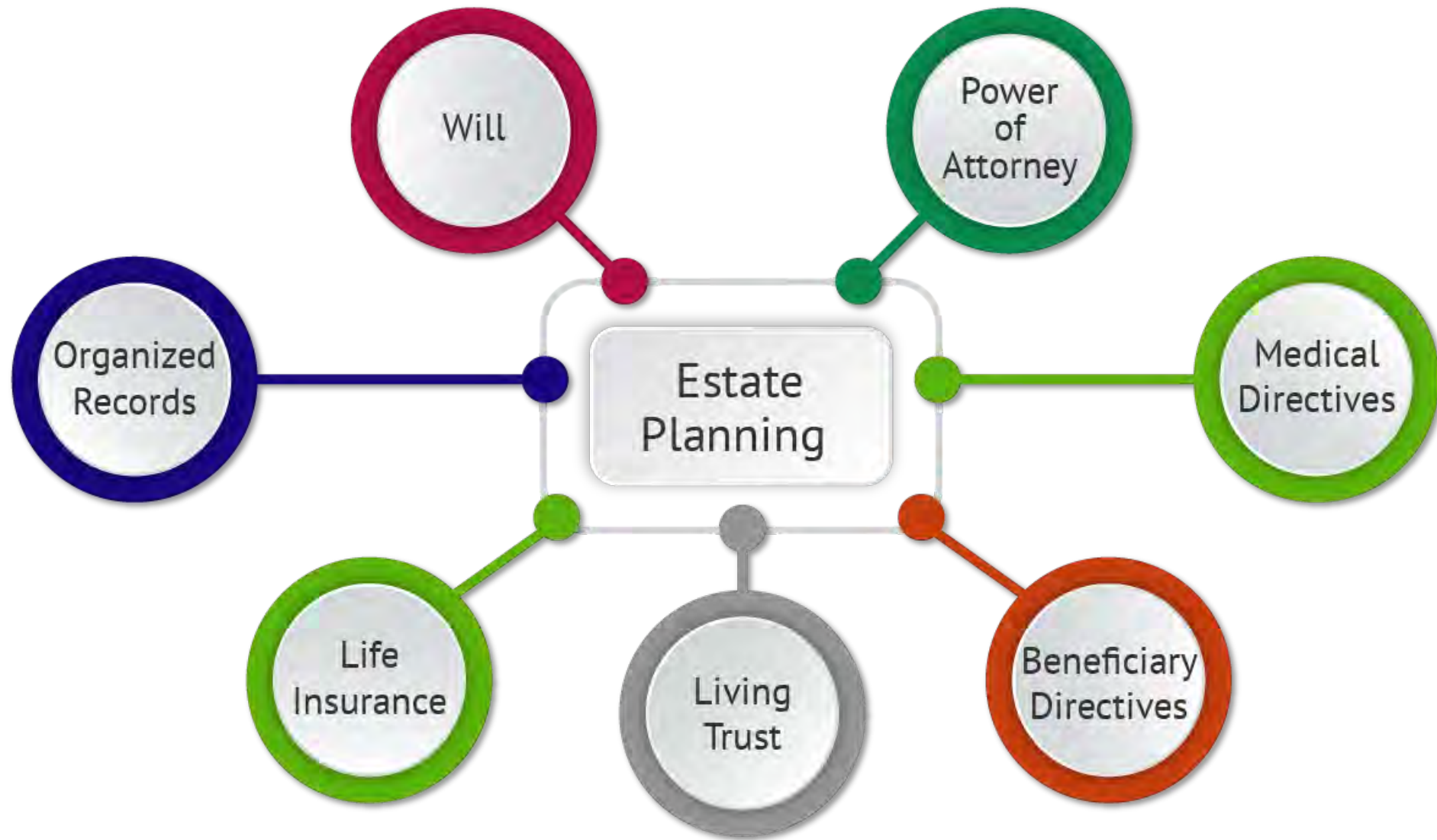
**Term** Pays DB during a specified term.  
Eg. 10, 15, 20, 30 years and etc.

**Whole Life** permanent coverage that lasts until insured's 100 years old. Builds CV based on fixed rates (~ 3%).

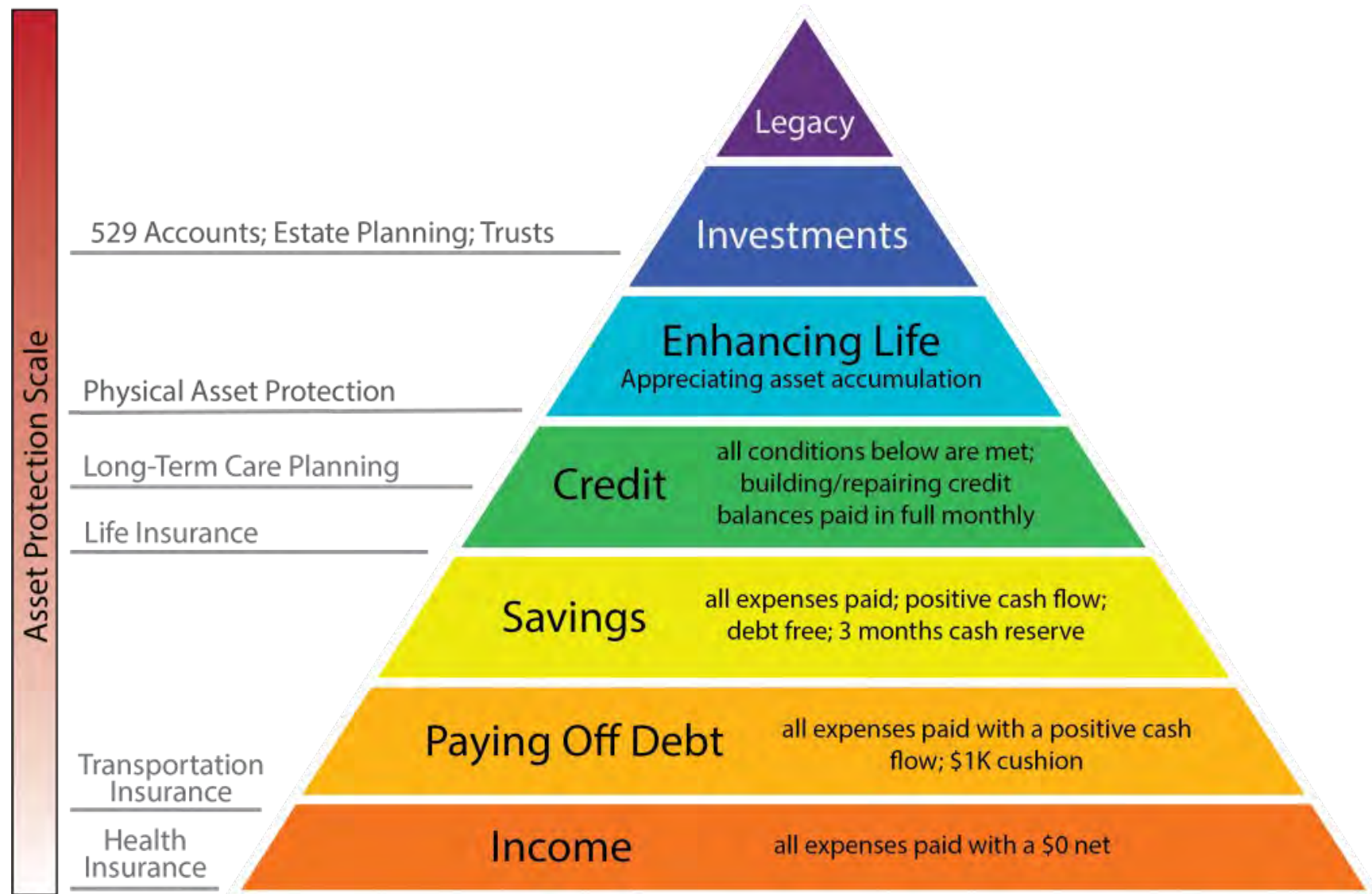
**Universal Life** flexible permanent coverage. Builds cash value based on the prevailing interest rates (~ 4%).

**Variable UL** A flexible permanent coverage. Builds cash value by participating in the equity market (~ 7-8%, with risk).

**Indexed UL** A flexible permanent coverage. Not directly invest in the equity market like variable universal Life. Builds CV by using Indexed investment strategies (~ 7-8%, no risk). No downward loss.



# FIANCIAL HIERARCHY OF NEEDS



**Crisis** No income or not enough income to meet basic needs

# Solution: Build Your Financial House



**Other Goals and Dreams**

**College or Business Savings**

**Retirement**

**Accelerate Paying Off Debt**

**Budget - Emergency Fund - Will\***

**Protect Your Income / Life Insurance**



On a scale of 1-10,  
10 being the highest,  
how would you rate your  
desire to become properly  
protected, debt free and  
financially independent?



# What now? Ways to Move Forward With Us...

- Share the Financially Lit Movement with 5-10 people
- Start your own Mutual Fund Retirement Account
- Create a plan to fund college, vocational or entrepreneur dreams...become your own bank
- Talk about life insurance to protect yourself and your family
- Make an appointment to create a financial plan



# My Social Media/ Contact Information



	PERSONAL	BUSINESS
<b>EMAIL &amp; PHONE</b>	<a href="mailto:marcus@taxtimesolutions.biz">marcus@taxtimesolutions.biz</a> (404) 547-2661	
<b>Website</b>		<a href="http://www.taxtimesolutions.biz">www.taxtimesolutions.biz</a>
<b>Facebook</b>	<a href="http://www.facebook.com/marcus4mpact">www.facebook.com/marcus4mpact</a>	<a href="http://impactfinancialsolutions">/impactfinancialsolutions</a>
<b>Twitter</b>	<a href="https://twitter.com/marcus4mpact">/marcus4mpact</a>	
<b>Instagram</b>	<a href="http://www.instagram.com/marcus4mpact">www.instagram.com/marcus4mpact</a>	<a href="http://impactfinancialsolutions">/impactfinancialsolutions</a>
<b>Linked In</b>	<a href="http://www.linkedin.com/in/marcus4mpact/">www.linkedin.com/in/marcus4mpact/</a>	<a href="http://impact-financial-solutions-llc">/impact-financial-solutions-llc</a>
<b>Youtube</b>	Coming Soon...	







# ***Understanding Diabetes and Methods to Control Blood Sugar Levels***

**WM Justin T. Stewart, Chairman**

**Chief Medical Officer PM Babatunji O. Croom**

**MWUGLFL Grand Medical Team**

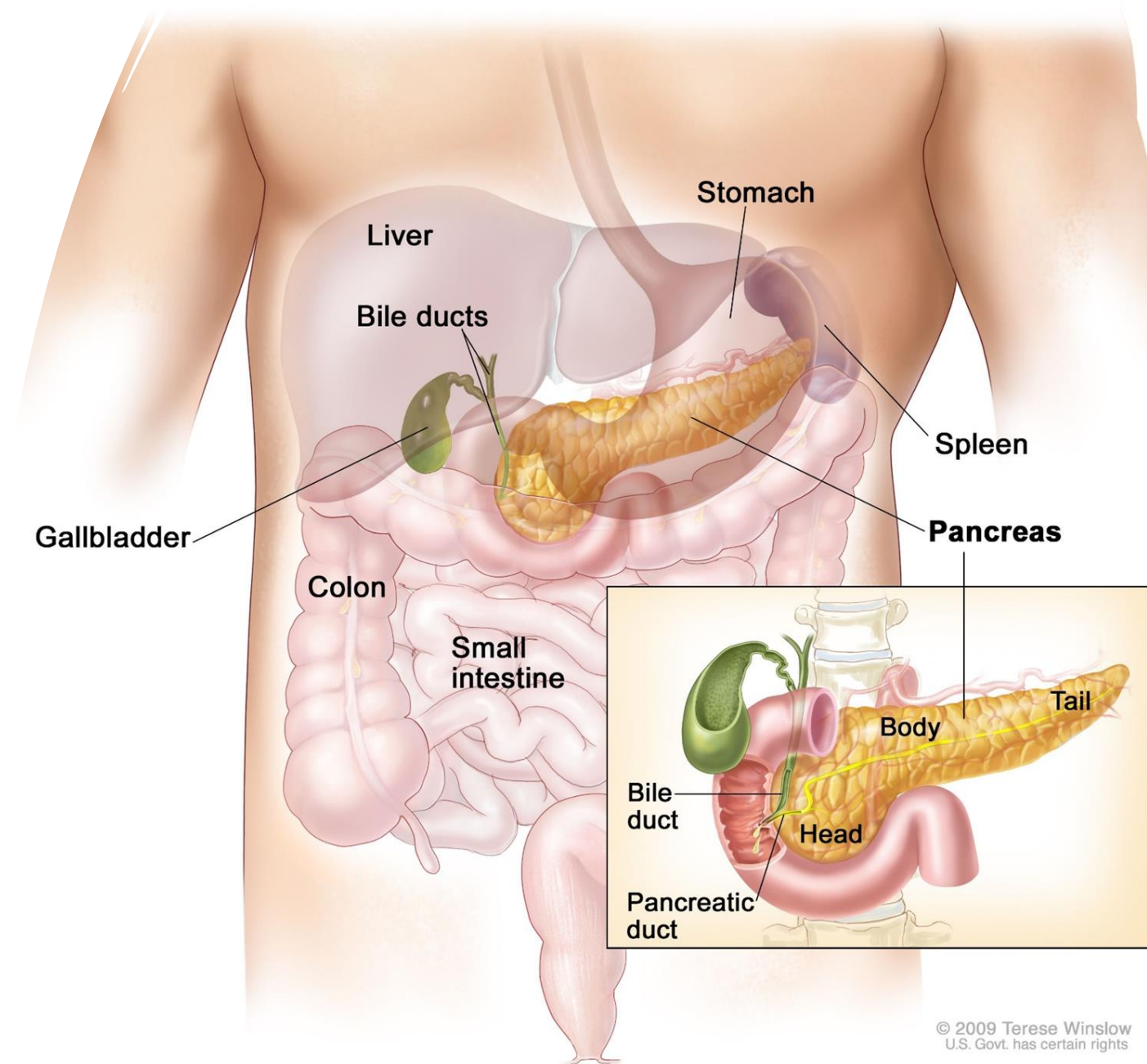
# Overview

- Overview of the Pancreas
  - Types of Diabetes
  - Risk Factors
    - Non-modifiable
    - Modifiable
- 
- Managing Diabetes
  - Financial Impact of Diabetes / Statistics
  - Conclusion / Q&A

# Pancreas

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- The Pancreas is an organ that is located in the abdomen surrounded by the stomach, intestines, and other organs.
- The Pancreas produces pancreatic juices that aid in digestion.
- Most importantly, the Pancreas produces the hormone, Insulin, that regulates blood sugar (glucose) in the body.





# Diabetes

---

- Diabetes is a disease that occurs when blood glucose, also known as blood sugar, is too high. Blood glucose is the body's primary source of energy and is derived from the food and liquids we eat and drink.
- Insulin is a hormone that is made by the pancreas. Its primary role is to breakdown the blood sugar in the body and transfer it to the cells for energy.



# Gestational Diabetes

- Gestational diabetes is a type of diabetes that occurs during pregnancy and it can cause health problems to both the mother and baby if not treated.
- It stems from hormonal changes during pregnancy making the body less able to produce insulin.
- Genetics and obesity can be contributing factors.
- After childbirth, gestational diabetes typically will go away, but women who have had gestational diabetes are at higher risk of developing Type II Diabetes later in life.



# Type I Diabetes

---

- Type I diabetes is also known as “Juvenile diabetes” because it historically occurs in children and young adults, but it can occur at any age.
- Type I diabetes is typically caused by the body’s own immune system attacking and destroying the pancreas, which makes insulin.
- About 5% of all diabetics have Type I and must inject insulin to convert glucose to energy every day of their life.
- Type I diabetes is thought to be caused by one’s genes, and environmental factors, and exposure to some viruses.

# Type II Diabetes

- Type II diabetes exists when the body is unable to regulate blood sugar (glucose).
- Type II diabetes used to be known as “adult onset” diabetes. However, as research has evolved, Type II diabetes can occur in childhood, due to obesity, and in adulthood.
- Two main problems occur in Type II diabetes. The Pancreas does not produce enough insulin to regulate blood sugar and the cells in the body take in less blood sugar for energy.
- There is no cure for Type II diabetes! If not treated with proper medical care and lifestyle changes, the long-term health affects include disorders of the circulatory, nervous, and immune systems.
- Loss of limbs, blindness, heart problems, nerve damage, fatigue, thirst, urinating at night, decreased libido, wounds, and wound healing.





# *Non-Modifiable Risk Factors*

- The term non-modifiable means things that you cannot change.
- Family History
- Age
- Sex
- Race
- Pre-Existing Medical Conditions

# *Modifiable Risk Factors –* Nutrition/Diet

- Balanced meals (3-5 small meals throughout the day – consistent blood sugar)
- Low sugar diet
- Low fat diet (baking / not frying)
- Eating healthy snacks
- Water consumption
- Reduce and/or eliminate alcohol consumption and smoking



# *Modifiable Risk Factors – Physical Activity*

---

- Get started
- Types of exercising
  - Walking
  - Running
  - Cardio work outs
  - Line dancing / dancing
  - Muscle toning
- Monitor your resting heart rate
- Be consistent
- Heart / gradual improvement
- Not competing with anyone
- Motivating / accountability
- Impact: Lowers A1C, lowers weight



# *Modifiable Risk Factors – Sleep*

- Going to bed at a consistent time.
- Sleeping for minimum of 8 hours consistently.
- Sleep medications (Rx & OTC).
- Quality of sleep.
- Balancing work / sleep schedule.
- Caffeine / sodas consumption.
- Television / electronics
- Meditation
- Impact: Lowers A1C (less desire for snacks/simple sugars), lowers stress, increased energy, decreases side effects of Diabetes, increases lifespan.



# *Modifiable Risk Factors – Stress*

- There are 2 main types of stress.
- Eustress
  - Positive and motivational
- Distress
  - Negative and life threatening
- Impact: Can aid in controlling A1C indirectly; prevents negative food choices, prevents negative activity choices (sedentary).



# Modifiable Risk Factors – Medications

- If you are non-diabetic or pre-diabetic, practicing a *healthy lifestyle* (prevention) can avoid you from having to take medication(s).
- Diabetics
  - Type I – oral, non-insulin dependent
    - Common oral medicines: Glucophage, Metformin
  - Type II – insulin dependent
- Impact of not taking medications: Financial impact, uncontrolled A1C, loss of limbs, vision loss, PERMANENT Erectile Dysfunction, nerve damage, kidney failure, dialysis, death.



# *Managing Diabetes*



- Eat healthy foods.
- Live an active lifestyle.
- Monitor your blood sugar.
- Take your prescribed medications.
- See your doctor every 3-6 months or as prescribed by your doctor.
- Educate yourself and your family about Diabetes.
- If you have any bad symptoms, such as loss of consciousness, or problems with your medications, see your doctor immediately.
- Impact of not taking medications: Financial impact, uncontrolled A1C, loss of limbs, vision loss, PERMANENT Erectile Dysfunction, nerve damage, kidney failure, dialysis, death.

# Cost and Statistics of Diabetes



- Over 86 million people in the US have Diabetes.
- Diabetes care costs \$322 billion per year.
- Today, over 4,000 people will be diagnosed with diabetes.
- Diabetes will increase your health insurance premiums.
- Diabetes may keep you from purchasing low-cost life insurance or life insurance at all.
- \*\*By preventing Diabetes or properly managing diabetes, you can save money and live a longer life. This will bless you, your family, and our Great Order!

# Recap / Conclusion

- Overview of the Pancreas
  - Types of Diabetes
  - Risk Factors
    - Non-modifiable
    - Modifiable
- 
- Managing Diabetes
  - Financial Impact of Diabetes / Statistics
  - Remember Your Modifiable Risk Factors – What We Can Do!



# References

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# Questions

