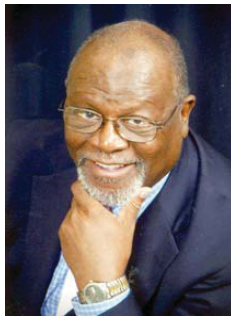




The mission and purpose of the African American Cultural Society, Inc. is to preserve and perpetuate the cultural heritage of African Americans through educational, artistic, intellectual and social activities and services deemed to be in the interests of the entire community.

From President Joe Matthews...

The following is the President's brief current assessment of several key areas, based especially on his work inside the organization with various AACS committees, the Executive Board of Officers, and the Board of Directors, all serving to move AACS forward.



Happy Holidays. This is a wish that everyone had a Merry Christmas and I hope you also will be blessed with Love, Health, Happiness and Prosperity for the New Year 2019.

Executive Board

I am still looking to fill the position of Recording Secretary, who will attend Executive Board and General Membership meetings to take minutes. Please call the office if you are interested and willing to make a commitment to moving AACS forward as Recording Secretary.

Center Activities

If you recently visited our center, you probably noticed the face lift. The lobby is almost done, and painting of the Great Room is complete. The next project for the curator is the placement of our framed paintings and other artifacts in the newly refurbished room.

One recent proud event was the preliminary dedication of the Robert and Erma Brooks Resource Room, a great legacy of the Brooks and a tribute to their AACS contributions. A full dedication of the Resource Room is being planned for later in 2019 when outside community and dignitaries will be invited.

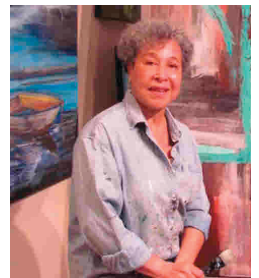
Also, in December, two events occurred which are always successful. On December 7th, we held the Annual Holiday Gift Giving where more than 100 community children,

(continued on next page)

AACS Salutes

Bettie Eubanks...

Bettie Eubanks lives her purpose through art. At an early age she was compelled to draw and paint to tell her story and to express her feelings - to impact the world in her own way. Her earliest memory of a creative moment was at the age of five when she was in the bathroom with a box of crayons drawing on the wall. She knew there was trouble ahead when her mother saw the wall, but she says she couldn't stop. It was the start of a life filled with art.



Her life was shaped by the time and place of her early years - the deep South, a segregated world and the Civil Rights Movement. There was only one way to express the transformations of her surroundings --- through a paint brush.



(continued on next page)

From President Joe Matthews continued...

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age 3 to 7, received toys and gifts. Contributions from members and friends to support this event were greatly appreciated. Many thanks to Sharon Waring, Gift Giving Committee chair, her committee and volunteers for their hard work.

In late December we celebrated Kwanzaa, the 27th year we have hosted this event. Kwanzaa is always a big AACCS success, and this year was no exception. Our African American heritage was on display and everyone thoroughly enjoyed the program. Many thanks to Brenda Andrews, Cultural Committee chair, her committee and volunteers for their hard work.

Our annual New Year's Day Luncheon started 2019 off with a bang. The food, entertainment, 50/50 drawing, door prizes, and of course the scratch off lottery tickets raffle, were all big hits.

This year, on January 27th, we held our Annual Youth Black History Reality Program. This event is usually held in February during Black History Month. A different theme was wanted this year: a focus on Florida and Flagler County specifically. The many members and friends in attendance were not disappointed; it was an outstanding program with significant donations for student scholarships.

In February, we had another two successful fundraising events. The Jazz Breakfast occurred on the 9th and the Valentines' Dance on the 15th. Both events were well attended, and everyone had a great time.

### **Building and Grounds**

It is becoming increasingly clear that our 18-year-old cultural center building is aging. A small leak occurred in the Great Room's ceiling due to an original construction flaw. The leak was quickly repaired to prevent interior damage. We learned a few months ago that we will have to replace the roof in 2 years since Florida insurance carriers will not provide coverage when an asphalt tile roof is over twenty years old. I am in the process of securing bids for the roof replacement and will keep you updated as the project moves forward. Also, I have formed a Building and Grounds Committee to address the growing number of important issues we will be facing.

During January, the Great Room's sound system was upgraded with the generous donation of a member. Two new cordless high-powered microphones and receivers have been added. We also have plans to additionally activate speakers located along the walls and in the ceiling.

Again, it takes a village to move AACCS forward. So, I am looking forward to working with you in 2019. I know it will be a great year for AACCS!

## *AACCS Salutes continued...*

~~~~~  
Her parents divorced early in her life. As an only child, raised by a very strong single mother they moved to New Jersey where she was exposed to museums, libraries and an education. Along the way, an art teacher recognized that she had the ability to draw and sponsored her at the Newark School of Fine Arts program for gifted children. She was emboldened by the classical training and furthered her education at an art and music high school. Bettie expressed gratefulness for the affirmation and encouragement her teachers provided which she describes as a time when her talent, confidence and life flourished. While in high school she met another student, a music student named Richard. They have been friends since they were 16 years old.

Excelling in high school as an artist, she was awarded a full scholarship to Parsons School of Design in New York. Her mother encouraged her passion for art, however, she could not imagine her daughter living life as a "struggling artist." Therefore, Bettie chose a journey which led to graduation from college and began teaching where she loved every minute of being in the classroom. Bettie believed that everyone had talent and she had the opportunity to encourage a classroom of eager minds and hearts to discover their greatness or at times fuel their will just to survive the day. She believed that there was an artistry to teaching and creating a place to learn and pouring your heart into how others see the world.

By this time, she and Richard had been married for 4 years and began their family. She had the joy of staying home to raise their two children and this expanded her time and opportunity to enjoy painting. She embraced this life – exhibiting in an art show with 20 paintings done on barn sidings where her first customer at that show bought all 20 for his store.

Her focus shifted to raising their children. As time moved forward and their children became more independent, needing her less, she began attending graduate school; wanting to continue working in the field of education. The college nearby offered a special course entitled "Project Second Chance" which changed her life. Her second act became a career in marketing.

She began a career with IBM as a marketing representative. Like her teachers in school, Bettie found sponsors that recognized her talent and created opportunities for additional education, challenging assignments, travel, and the opportunity to stretch the limits of what she thought she could achieve. After a 15-year career at IBM, she retired as a marketing executive.

After retiring she returned to her first love which has always been painting. She has painted over 100 canvases. During the past 20 years of retirement, she has had art exhibitions in galleries in Atlanta, Tallahassee and Martha's Vineyard Island. Her paintings have filled many

homes and are in major collections in Corporations and Hospitals in the U.S. and Canada.

For the past 12 years Bettie has been on the board of Sister's Network Inc. (SNI) an organization supporting the African American woman's breast cancer initiative. She has also been on the board of the Palm Coast Art Foundation and volunteered as an artist in the "art at the bedside" at the Mayo Clinic. She is currently on the AACCS lobby and resource center projects.

She and Richard and have been on this journey together for 57 years. He continues to encourage her passion and has walked this journey with her. Bettie says, "I am eternally grateful to be here at this time in this place."

In Memoriam

Roy A. Benjamin

Silver Lifetime Member
Palm Coast, Fla.

Lloyd R. Finley

Family Household Member
Palm Coast, Fla.

Marion B. Hassell

Charter and Gold Lifetime Member
Palm Coast, Fla.

Ann Murphy

Adult Member
Palm Coast, Fla.



The Scribe

The Scribe newsletter is published bi-monthly by the African American Cultural Society, Inc., P. O. Box 350607, Palm Coast, FL 32135-0607, and telephone 386-447-7030. The African American Cultural Society (AACCS) is a 501(c)(3) nonprofit educational organization founded in 1991.

Advertising appearing in this publication does not constitute endorsement of its content by AACCS. Income from donors helps to offset a portion of the expense involved in the production of this publication.



Congratulations to the following recent 200 Club winners!

November 2018

**Annette Agard, Gloria Benjamin,
Alton Dempsey, and Marilyn Wilson.**

December 2018

**Roy Benjamin, Vanessa James-Foxe,
Sheila Platt (Double Winner), Herman Price,
and Charles G. Williams, Jr. (Quarterly Prize).**

January 2019

**Wilhelmina Brown, William L. Davenport,
Lionel Holder, and Louis McCarthy.**

February 2019

**Rhoda Dowling, Joseph Matthews,
Louis McCarthy, and Ann Murphy.**

The next drawing of 200 Club winners will occur at April's General Membership Meeting.

Per the Club's drawings schedule for 2019-2020, starting in April, there will be 57 drawings for prizes ranging from \$100 to \$1,000.

If you are interested in purchasing one or more numbers to win prizes during the new cycle, please contact Alfreda Brown at (386) 437-8175. Then pay \$104.00 for each number you select with a check made payable to AACCS and send it to AACCS-200 Club, P.O. Box 350607, Palm Coast, FL 32135-0607.

Membership

Many thanks to the following members for recently joining the African American Cultural Society and helping to accomplish its mission: **Marion Ahlstedt, Peggy Aleem, Clara Bivens, Rev. Charlene E. Cothran, Sofia Curtain, LaVonne Curtain, Chauncey Dunham, Karl N. Flagg, Kyran Godfrey, Madisyn Godfrey, Mamie Godfrey, Vincent Godfrey, William Godfrey, Erol Grant, Sheila Grant, Raymond Hodge, Urita Hodge, Ernest Howell, Robert Huggins, Joseph Jones, Leslie Jones, John Jordan, Leila Jordan, Naomi Meacham, Oscar Meacham, Howard A. Myrick, Ph.D., Besodeiah Nolan, Sheila O'Connor, Catherine Pearson, Anthony Richards, Dr. Chester T. Trahan, Thelma Trahan and Louis Whaley.**

In this fiscal year, AACCS' membership has reached a level of 354 persons as of February 28. Expectations are that AACCS will continue to grow by attracting and retaining members of the community who deeply appreciate the reasons for joining.

Remembering Violet Gordon...

Violet W. Gordon passed away peacefully on July 18, 2018. She was almost 102 years old. Violet served our country in World War II and was one of the first 26 African American women selected for induction into the Women's Army Auxiliary Corps. She held the rank of Captain.



She had a master's degree in social work, which she did for many years in New York. She then retired to Florida. Violet was active in various organizations, including but not limited to African American Caribbean Heritage Organization (AACHO), Association of University Women (AAUW), African American Cultural Society (AACS), Women of the Evangelical Church Council (WELCA), the Flagler County Public Library, and her church, Christ Lutheran.

Violet served as Assistant Editor of *The Scribe* newsletter for many years. She remained active well into her 90s, taking water aerobics several times a week and doing volunteer activities. Violet is survived by many family members and friends who loved her.

Remembering Donald Bryant...



Committed...
Engaged...
Passionate...
Knowledgeable - a few of the many descriptions used to describe our fallen warrior.

Donald Bryant joined AACS in 1994 and immediately became involved in the Black Studies program, cultivating programs, historical trips and other activities.

He gave freely of his time and resources, sharing personal knowledge which helped with outreach efforts to local schools, colleges and prisons. He served on the Board of Directors, as well as Black Studies, Construction, Cultural, Decorating, and Media committees, to name a few.

Donald most importantly served as Curator for many years and was recognized as a Center honoree in 2007. He always sought ways to assist others and offered kind greetings routinely.

Donald's contributions greatly helped to achieve AACS' mission. We will forever cherish the memories of his good works!

In Memoriam 2018

Donald Bryant

Silver Lifetime Member and Past Curator
Palm Coast, Fla.

Frederick E. Canty

Adult Member
Palm Coast, Fla.

Shirley Davis

Adult Member
Palm Coast, Fla.

Violet Gordon

Gold Lifetime Member and Past Editor
Palm Coast, Fla.

Eloise C. Krause

Family Household Member
Bronx, New York

Hazel A. Mills

Original Lifetime Member
Palm Coast, Fla.

John R. Rucker

Adult Member
Palm Coast, Fla.

Alice Smith

Adult Member
Palm Coast, Fla.



December/January 2019 Edition Errata

The December/January 2019 edition had to be combined with the February/March 2019 edition due to delays in composition, editing, and printing caused by personal illnesses. The delayed publication is deeply regretted, and steps are being taken to avoid future delays.

Happy Birthday!

Each member is wished a joyful birthday and many thanks for an ongoing commitment to AACCS!



February: Kurt R. Bottoms (21), Berkeley O. Chandler Jr. (21), Joan H. Dabney (17), Emile Dillon III (12), Elizabeth Isabell (8), Verna C. Jackson (21), Kace Jones (3), Joseph Matthews (17), Theodora Smith (17), and Marie Winston-McCray (4).



March: John G. Blake (3), Frank Brown (22), Donald Bryant (11), Sybil Daniel (23), Jay W. Foxe (11), Alexandra Gallon (8), James C. Griffin (17), Rosa Lee Griffin (28), Patricio Herrera (25), Shirley Jones (29), Patricia M. Larkins (17), Sybil Dodson-Lucas (2), John H. McLemore (4), Craig M. Moton (18), Sheila C. Platt (26), Shelley T. Ragsdale (24), Seconia Reid (22), Anne S. Smith (19), Gladys Spann (29), Cassandra Stephenson (28), Jean M. Tanner (27), Brion Thorman II (21), Carolyn Timus (19), Janice C. Williams (14) and Howard D. Wilson (2).



April: Victor Agard (29), Ann Bernard (7), Clara L. Bivens (29), Eugenia L. Brown (29), Annie S. Eversley (14), Ruby Fraser (27), Aaron Gallon (2), William H. Godfrey, Leila B. Jordan (10), Elva S. Lee (8), Joseph Lee (14), Agnes C. Lightfoot (14), Louis P. McCarthy (21), Catherine A. Pearson (16), David L. Phillips (6), Edmund G. Pinto Jr. (17), Stephanie E. Robinson (7), Marsha Rode (22), Delcena M. Samuels (7), Reinhold Schlieper (10), Dr. Stephen Seigny (15), Douglas M. Smith (18), James Wheeler (5), Harriett Whiting (20), Col. G. Henry Williams (ret.) (1), and Jerome E. Williams (9).



May: Richard P. Barnes (5), Gloria L. Benjamin (4), Doris H. Boyd (6), Alvin L. Brown (2), C. Yvette Bynum (14), La'Vonne Curtain (22), Cornoldi Daniel (18), Renetta English (26), Dr. Lawrence E. Gary (26), Sheila Grant (13), Daniel Isaac (11), Jo-Ann Jacobs, Howard P. Jennings (7), Carl V. Jones (7), Rochelle M. Krause (16), Eleanor H. McDaniel (14), Kathleen D. Merritt (8), Holsey Moorman (18), Gloria Dickens Singleton (8), W. Earl Singleton (19), Ronald W. Stephenson Sr. (13), Vikki Taylor (12), Dr. Myra Middleton Valentine (3), Foster L. Vestal (10), Ezekiel Walters (19), Norma O. Walters (25), Louis C. Whaley Jr. (4), and Betty C. White (22).



*Did we miss your birthday?
Call The Cultural Center, 386-447-7030 to ensure we have it!*

Upcoming AACCS Events

Pyramid Players Golf Tournament

Saturday, April 6 @ 7:30 a.m.

Cultural Film Presentations

Thursday, April 4 @ 2 p.m.

Thursday, April 11 @ 2 p.m.

Thursday, April 25 @ 2 p.m.

General Membership Meetings

Saturday, April 27 @ 11 a.m.

Saturday, May 25 @ 11 a.m.

"Ain't Misbehavin'" Show Alhambra Theatre and Dining

Saturday, May 11 @ 9:00 a.m.

Alabama Cultural Tour

Monday, June 17 @ 7:30 a.m.

Ed's Pan Africanism Update

By Edward H. Brown, Jr., MPA,

AACS Family Household Member

AFRICA MUST UNITE: A Mission For Our Generation

During December 8-13, 2018, I was in Accra, Ghana, attending AAPC@60, the 60th Anniversary Celebration of the All African People's Conference, and the Pre-Congress of the Pan African Federalist Movement (PAFM). The theme of this All-African international gathering was *Africa Must Unite - A Mission for Our Generation*.



I travelled to Africa in my capacity as the Coordinator of the North American PAFM delegation. Meshella Woods, Sanaa World Travels, made travel arrangements for our group, which included scholars, professionals, grassroots organizers, etc. Among them were Peter Bailey, who had worked very closely with Malcolm X during his final year of

life with the Organization of African American Unity, and Malcolm X's daughter Malaak Shabazz, as well as the granddaughter of Bob Marley.

In addition to the North American delegation there was also delegations from West Africa, East Africa, Southern Africa, Central Africa, the Caribbean, Latin America and Europe.

The conference was co-convened by the Kwame Nkrumah Pan African Center, under the leadership of Samia Nkrumah, daughter of Dr. Kwame Nkrumah, and the Pan African Federalist Movement.

In his opening remarks, Ghana's President Afuko-Addo said "My generation can fulfill the dreams of our founding fathers and mothers for the total unification of the continent and the African peoples, including those of the Diaspora and descendants of



*Ed Brown with daughters of
Malcolm X and Kwame Nkrumah
Africans".*

Following these inspiring words, conference participants got to work in a series of worships and discussions on building a strong global PAFM and planning for a global congress in 2020 or 2021.

At the end of the conference, officers were elected to join the regional coordinators on the International Preparatory Committee that will oversee the global PAFM. Kathy D. Mhango, Esq., a Liberian born South African, was elected as chairwomen of the committee.

A final declaration was issued that proclaimed "The Pan African Federalist Movement and the Kwame Nkrumah Pan African Center jointly launch a solemn call to All African peoples, wherever they may be in the world, to join them in the active preparation of the Congress for the Political Unification of Africans in less than One Generation".

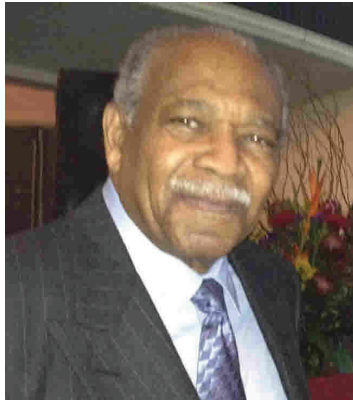


*Bob Marley's granddaughter with
AACS Pan African Study Group members -
Dr. Ayka Jasey Sowa-La, her husband
Nii Sowa-La and Ed Brown*

Howard's Essays

By Howard A. Myrick, Ph.D., AACCS Member

Black American/ African American History Month: Celebrate!



Honor,
commemorate and
celebrate are words
associated with the
observance of Black
American/ African-

American History Month. Although the associated activities occurring during the month tend to be solemn, there is also a celebratory aspect - a rejoicing in the awareness of the accomplishment of the race and its contributions to the nation.

It is a time of taking pride in the positive impact that African-Americans have made on the country - advancing the pursuit of the ideals and values of democracy. This combining of commemoration and celebration is a duality worth noting.

The commemorative and celebratory duality is - and has been over the years - reflected, especially in the works of African-American artists, notably in poetry, music and literature. This poetic duality is reflected, for example, in Paul Robeson's singing "Ballad for Americans" - a highly poignant and patriotic cantata.

Although performed by others, Paul Robeson's rendition is canonical - for a while almost considered his "signature" song - performed countless times following his debut performance November 5, 1939 on CBS radio. Especially moving are the lyrics describing an ethnic and racially inclusive America: "... Who am I? ... I'm just an Irish, Negro, Jewish, Italian, French and English, Spanish, Russian, Chinese, Polish, Scotch, Hungarian ... and double-check American" ... followed by a recitation of various religions. Later versions changed "Negro" to "African" - and added Muslim to the list of religions.

A proud duality of commemoration and celebration is reflected in poems, novels and speeches of numerous African-Americans - and in various creative and scholarly works with exhortations of strength, resilience and Howard's Essays determination. The literary works of Langston Hughes contain some shining examples.

One of his poems that comes to mind: "I, too, sing America", containing the words "...I am the darker brother. They send me to eat in the kitchen ... When company comes ...But I laugh and eat well, and grow strong. Tomorrow, I'll be at the table ...nobody'll dare say to me 'Eat in the kitchen' then. Besides, they'll see how beautiful I am and be ashamed...I, too, am America."

Another Langston Hughes poem worth revisiting is MOTHER TO SON: "Life for me ain't been no crystal stair ...but all the time I've been a climin' on, ...So, boy, don't you turn back.!!

The challenge to move forward is repeated often; for example Sterling Brown's poem "one thing they cannot prohibit - The strong men ... Coming on. The strong men gittin' stronger. Strong men...Stronger ...(Sterling Brown, AFTER WINTER, 1932). In a similar vein, Martin Luther King's words are repeated often "even though we face the difficulties of today and tomorrow ... I still have a dream. It is a dream deeply rooted in the American dream." (Martin Luther King, Jr. Aug. 28, 1963, The March on Washington).

Present everywhere is the challenge to move forward combined with evidence of resilience and tenacity - combined with a remarkable celebratory component.

The words of Henry Louis Gates come to mind: "I want to be able to take a special pride in a Jessye Norman aria, a Muhammad Ali shuffle, a Michael Jordan slam dunk, a Spike Lee movie, a Thurgood Marshall opinion, a James Brown camel walk. Above all I enjoy the unselfconscious moments of shared cultural intimacy, whatever form they take..." (Henry Louis Gates, Jr. COLORED PEOPLE - A MEMOIR, 1994).

So, contrary to the assertion of one unfortunate, uninformed acquaintance, speaking dismissively of the progress of African-Americans, stating "All we've gained is more roaming space on the plantation", my response: How big is that plantation. Does it extend to the depths of the ocean, outer space, the White House? African-Americans have been to all of these places - and with more and more to come.

That's what I think. What do you think?

The author is Professor Emeritus, School of Media and Communication, Temple University.

Rob's Recollection

By **Robert W. Whiting**, AACs Silver Lifetime Member

The African Tekhenu

The African Tekhenu Kemet (Egypt) was the intellectual and educational capital of the ancient world.

Thales, the first Western philosopher, studied in Kemet and advised his students to go to Africa for their education. Plato, Aristotle, Socrates, Euclid, Pythagoras (22 years), Hypocrites (20 years), Diodorus, Solon, Archimedes and Euripides all went to Africa for their education.

The Greeks also admitted that they used African gods and goddesses (attributes of nature) as prototypes for Greek gods. Herodotus, the Father of European History, wrote in Histories II that most of the Greek gods and goddesses came from Kemet. For example: Ausar (Osiris) became Dionysus; Aset (Isis) became Demeter (Io); and, Heru (Horus) became Apollo.



The African Tekhenu was renamed "obelisk" by the Greeks once they had begun to travel to Africa for their education. Tekhenus have been removed from Africa and placed all over the world in prominent locations such as Vatican Square, Israel, New York City, Paris, England, Germany, Turkey, Poland and Istanbul. There were thirteen

tekhenus taken from Kemet (Egypt) and relocated to Rome.

Two tekhenus symbols are in front of George Washington's tomb. There is a tekhenu on the burial site of John D. Rockefeller, Dorothy de Rothschild (one of the richest families in the world), Joseph Smith (Founder of the Mormon Church) and many other very prominent individuals.

The question becomes what is so significant about this ancient African symbol that it is placed in Vatican Square, Israel, numerous other countries and very wealthy and prominent individuals chose it for their burial sites. This African symbol is so important that a replica was built directly in front of the White House and named the Washington Monument.



The tekhenu emerged as a symbol from the story of Ausar, Aset, Heru and Ausar's brother Set. These African myths were metaphors for the laws of nature and cosmos. The purpose was to create stories that would resonate and be understood by the masses so they could live harmoniously together with the hope of everlasting life.

King Ausar was married to Aset. His brother Set was jealous, wanted to be King, and had Ausar murdered. After learning about Ausar's death, Aset had a vision which led her to find Ausar's body in Byblos, Syria. His body had been divided into fourteen pieces. However, the phallus was thrown into the Nile River where it was eaten by a catfish. Aset recovered thirteen parts of Ausar's body without his phallus. The tekhenu is associated with his missing phallus. Subsequently, Ausar was resurrected and Aset was impregnated by the spirit of God which resulted in the birth of Heru.

Aset and Heru were the first Madonna and Child (Black Madonna and Child) and worshiped in Africa and Europe. In fact, Notre Dame Cathedral in Paris is reportedly built on the location of the site of the Temple of Aset (Isis).

Ausar, Aset and Heru were part of the earliest story of a holy family, brother fratricide, resurrection, immaculate conception and virgin birth. These are ancient African spiritual concepts developed over 5,000 years ago.

Tekhenus are in the Saqqara Complex; the first stone complex in the world constructed in 2667 BCE. Tekhenus are on the left and right of certain entranceways. Two tekhenus were used as symbols to reinforce duality as a fact of life and human existence in a realm of duality. The objective is to stay in the middle (Godlike) which requires absence of judgement and to understand that it takes opposites (yin and yang) for balance. For example, males and females are required to create humans. Duality is also reflected in mathematics (odd and even numbers); music (harmony and dissonance); and days (light and darkness) etc. Thus creation is comprised of two opposite, but complementary forces which unite together and create balance.

The tekhenu is a symbol that represents death, resurrection, rebirth and the union of matter with spirit (life). It embodies very profound astrospirituality that allows humans to liberate themselves from the impediments of the human body such as untruthfulness, judging others, greed, jealousy, lust, etc., with the goal of everlasting life. It is one of the most powerful symbols in the world.

Orlando's Opinion

By **Orlando N. Johnson**, AACCS Corporate Gold Member

Your 2019 Financial Checklist: 9 Must-Do Steps



Goodbye, 2018. Hello, 2019! As the New Year gets underway, there are 9 steps in financial planning you should take to position your investments, finances and estate plan to flourish in 2019.

Best of all, these steps in financial planning do not require you to diet or hit the gym. But they will help you get your personal finances in much better shape.

Rebalance. This refers to your investment accounts. Perhaps your overall asset allocation has fallen out of kilter over the course of a nearly 10-year-old bull market. Or perhaps your asset allocation got knocked off course by 2018's volatility.

Whatever the cause, it's time to check whether your weightings in asset classes such as stocks and bonds and in categories like U.S. stocks vs. foreign stocks still reflect your financial game plan. This is one of the most crucial annual steps in financial planning.

You can restore your target-weighting by selling securities in areas where you're now over weighted and reallocating the proceeds. Or you can funnel new contributions into areas that have fallen below your target allocations.

Review investment plan. What if you've grown more conservative as you age and approach or enter retirement? What if you want to reduce your exposure to stocks and shift more of your money into bonds? "If your asset allocation is no longer consistent with your goals, your time horizon and your risk tolerance, revise your asset allocation plan," said Rob Williams, vice president of financial planning at Charles Schwab. "Then rebalance your portfolio to bring your allocations in line with your new plan."

Update beneficiary designations. This is another of the most important steps in financial planning, especially for retirement accounts. Beneficiary designations typically trump names in your will. So make sure the beneficiary named on the designation form for each of your IRAs, 401(k)s, bank accounts, insurance policies, annuities and so on is still the person you want.

Create or update a will. "This is not the most pleasant topic, but this can save a lot of hassles when it comes to transferring your estate after you pass," said

Mike Loewengart, head of investment strategy for E-Trade Financial. If you don't clearly spell out who gets what, you can force your heirs to go through probate court. That can trigger conflict among your loved ones, and it can subject people you care about to painful and costly delays and expenses.

Make or update end-of-life documents. A living will spells out your wishes concerning medical care or end-of-life decisions, steps you want taken and steps you don't want taken. A health care proxy is a document with which you designate another person to make health care decisions for you when you're unable to. Your financial power of attorney goes to the person you authorize to handle your finances when you're unable to. Each of those is a different tool for assuring that your wishes are implemented when you may not be able to speak for yourself.

Get 401(k) contributions on track. Many financial advisors recommend that you kick in 15% of your yearly pay, including any company match, to your account. If you start retirement saving in your 20s or 30s, 10% to 15% might be enough. Starting in your 30s or 40s, you might need to contribute 15% to 20% a year.

Also, contribute at least enough to receive the largest matching contribution offered by your employer. "Otherwise, you're turning down a free pay raise. You're leaving money on the table," Williams said.

Contribute to an IRA. If you're still age-eligible to contribute to an IRA, you have until April 15, 2019, to max out your IRA contribution for 2018. The limit is \$5,500 (\$6,500 if you're age 50 or older).

Take first RMD. RMDs are the required minimum distributions you must withdraw from certain retirement accounts once you reach a certain age. The rule is that you must begin to withdraw money from your 401(k) accounts and traditional IRAs by April 1 following the calendar year in which you turn 70-1/2.

Take annual RMD. After your first RMD, you must take each subsequent year's RMD by Dec. 31 of that same year, not by April 1 of the following year.

If you delay the first-time RMD, you'll be taking two years' worth of RMDs in one calendar year. Suppose you will turn 70-1/2 in 2019. If you delay your first RMD until 2020, you'd also have to take your second annual RMD in 2020. That combination could push you into a higher tax bracket.

What if you fail to take an RMD? The IRS will sock you with a whopping penalty of 50% of any shortfall in the amount you should have withdrawn.

NEXT STEP: To learn more about *Your 2019 Financial Checklist* please visit www.johnsonwealthmanager.com or call Orlando at 386-597-0057.

Mistreatment of African American Elders...

By **Ira H. Brown PH.D.**, AACCS Member

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“Prejudice is an attitude, discrimination is an act, racism is an ignorance, the choice we make dictates the life we lead” - Janice Somers



In 2014 there were 4 million African Americans aged 65 and older, making up 99% of the older population in the United States. This population is expected to triple to 12% of the older population by 2060.

## Background on Elder Abuse

The unique sociohistorical experience and cultural adaption of African Americans during and after slavery shape the ways in which elder abuse is both defined and manifested within the African American community (Tauriac & Scruggs, 2006).

## African American Families

Common characteristics among many African American families often serve as sources of strength and stability yet may create a risk of conflict and maltreatment. Such characteristics include:

- Extended family networks
- Flexibility of family roles
- Shared living, inclusive of multigenerational, extended, and fictive kin.

## Perceptions of Elder Abuse

Several studies have reported that the African American population may be more likely to perceive situations as abusive when compared to other ethnic groups (as fully reviewed in Moon & Benton, 2000).

A study that examined African American's perceptions of elder abuse from an adult-child to an elderly parent found that physical aggression was the most frequently offered example of abusive behavior, along with verbal aggression. Physical forms of maltreatment were also significantly more likely to be depicted as “extremely abusive” by African Americans than were other forms of maltreatment. (Tauriac & Scruggs, 2006).

## Financial Strain

Financial strain faced by many African American households and elders may place African American elders at greater risk for being abused (Tauriac & Scruggs, 2006).

## Research Findings on Financial Exploitation and Psychological Mistreatment

Beach, Schulz, Castle and Rosen (2010) conducted a population-based study on financial exploitation and psychological mistreatment among 210 African American and 693 non-African American adults aged 60 years and older in Pennsylvania. In another study, Peterson and colleagues (2014) surveyed 788 African American and 3,368 non-African American adults aged 60 years and older in New York. The two studies provided complimentary and distinctive findings regarding financial exploitation among African American elders.

## Financial Exploitation Findings

Financial exploitation is defined as the improper use of funds, property or resources by another individual (Peterson et al., 2014).

Financial exploitation included an elder signing forms or documents that they did not understand; someone asking an elder to sign anything without explaining what was being signed; someone taking an elder's checks without permission; and an elder suspecting that anyone was tampering with their savings or other assets (Beach et al., 2010).

Most of the financial exploitation that occurred within the past 6 months was perpetrated by someone other than a family member or trusted other, thus suggesting African Americans may be more vulnerable to stranger-initiated scams or other financially-related deceptions, than non-African American (Beach et al., 2010).

**Financial Exploitation Reported** (Beach et al., 2010)  
Since Age 60: 23.0% African American; 8.4% Others.  
Past 6 Months: 12.9% African American; 2.4% Others.

## Ensuring Your Legacy

~~~~~

Charitable donations power AACCS and allow it to reach its goals. To leave a gift to AACCS in your will or trust, please use the following language:

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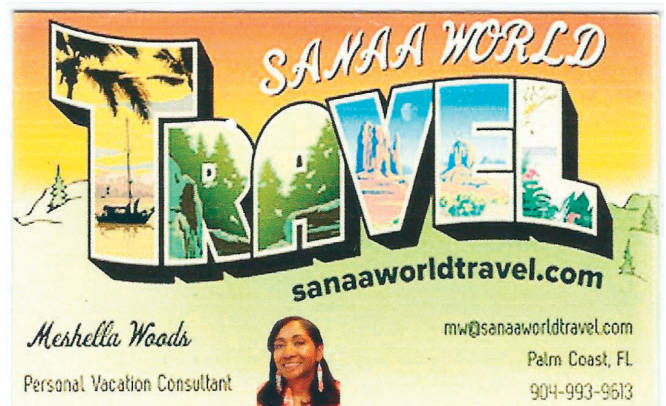
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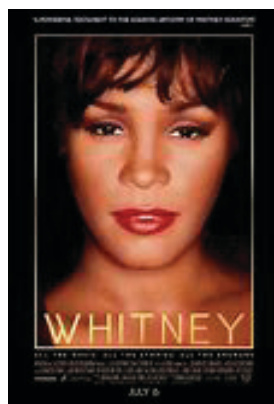
The Cultural Center, 4422 US Highway 1 North, Palm Coast, Fla.



April 4

**King Vidor's
Hallelujah (1929)**

A musical filmed in Tennessee and Arkansas, comparable to Porgy and Bess. One of the first all African American films by a major studio.



April 11

**Whitney
(2018)**

Recounts Whitney Houston's swift rise to unparalleled stardom and tragic decline. A very sad film with very good music. (R)



April 25

**Boarding House Blues
(1948)**

Inhabitants of Mom's theatrical boarding house in Harlem are broke and in danger of losing their home. For some ready cash, they trick a producer into helping them put on a show.