COMMUNITY MAGAZINE

November 2020

A SALUTE TO WINSTON D. MCIVER JR., M.D.



A Humble Physician in The Battle For Quality Medical Care in His Community And Beyond

See Pages 16 & 17

Also in this issue: Honoring Our Veterans

Against The Odds, Students Are Still Landing Internships During COVID-19

COVID-19 is not stopping college students from landing internships. The searches have not been easy, but apparently, they have not been impossible.

"Many internships were affected by COVID. Some programs delayed their start dates, some switched their programs to remote programs and some chose to not offer their programs at all. On a positive note, as a result of COVID, students are now able to participate remotely in internships across the nation," said Seana Coulter, director of the Center for Career Development at Morgan State University.



Among those college students who can relate and actually scored an internship is Kayla Ambrose, a senior elementary education major at Morgan and teacher's aid. She works for Montebello Elementary and Middle School in Baltimore City, helping her mentor as she needs it. "We make it work. We try to make it as engaging as we can, being interactive for the students. We just try to stay strong and motivated for them," said Ambrose. "It's going to be a little tough, especially because it's a pandemic, and a lot of people aren't going to work with you hands-on, but I say hang in there and stick it out because in the end, it's really worth it." Still, some programs are being cautious about their internships. Terrell Bratcher, a history teacher and Howard PRIDE internship recruiter at Howard Community College specializes in recruiting college students into his pro
.....as a result of COVID, students are now able to gram.

"Typically, we hire student interns for the participate remotely in internships across the naacademic school year in the field of mar- tion," said Seana Coulter, director of the Center for keting and advertising. Unfortunately, due Career Development at Morgan State University. to the coronavirus pandemic, we were unable to hire any student interns to the program. The college has made the determination that a marketing intern is not necessary at this time," said Bratcher.

Yello, a recruiting team specializing in campus recruitment, conducted a survey with 900 current college students to see how the pandemic impacted their internships. According to the survey, 51 percent of current college students were glad their internships were not canceled. In addition, four percent were glad they did not have to travel given COVID-19.

In order for students to have face-to-face internships, many companies say they mandate following The Centers for Disease Control and Prevention guidelines that include employees wearing a mask, practicing social distance in shared spaces, frequent hand washing and not sharing equipment.

"I personally feel that if people are willing to abide by the CDC guidelines, then we can definitely get back to in-person meetings and internships," said Autumn Johnson, a nursing student from Morgan. "I am trying to remain optimistic and hope that we can regain some type of normalcy soon or within the next year."

Ultimately, career specialists also recommend that students not panic. "I would advise that students looking for internships during the pandemic should remain vigilant and find creative ways to display their marketability and accessibility in a virtual setting," said Bratcher.

Family Practice and Sports Medicine

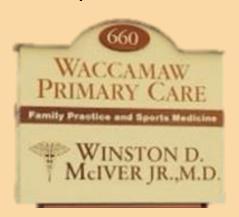
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James Frazier Center Hosts Breast Cancer Walk & Food distribution





Breast Cancer Awareness Walk

James R. Frazier Community Center, under the directorship of **Ms. Betty Gause**, hosted a Breast Cancer Awareness Walk. The walk was used to raise awareness about the disease, celebrate survivors, as well as remember loved ones that lost their battle

Photo: WC Magazine / Edward McQueen

Food Distribution

The Association for the Betterment of Bucksport distributed food boxes to members of the community for the 4th time this month. They distributed 1,092 boxes. The last 2 distributions were on Saturday Oct. 31 & Sat. Nov. 7th.

Healthy Lifestyle Community Health & Wellness Fair

On Saturday, October 31st, James R. Frazier Community Center launched a new program, Healthy Lifestyle Community. This program is aimed to encourage health prevention in order for people in the community to improve their overall well-being.

Vendors included Careteam Plus & DHEC, as well as Zumba by Ashley Livingston, and Inflatables provided by Henry Kelley. Healthy food was provided by Tropical Smoothie on University Rd. in Conway. Careteam Plus & DHEC provide free services such as blood pressure screening, glucose readings, and private HIV testing. Information and pamphlets were given to the community about disease prevention.

The Healthy Lifestyle Community at James R. Frazier Community Center will continue to provide education on health to the community, as well as host future Health & Wellness Fairs, Healthy Cooking Classes, and Exercise Classes.

For updates on the Healthy Lifestyle Community sign-up on our website: www.healthylifestylecommunitybp.wordpress.com or like our Facebook page.



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CONGRATULATIONS Horry County Achievers

By Marjorie McIver



Dr. **Anthony Dixon** was recently named and unanimously approved as Chief Administrative Officer for Secondary Schools by the Berkeley County Board of Education. He assumed his new duties on November 2, 2020. Dr. Dixon has previously served

as the Executive Director of Academics and Innovation, and as a principal at the elementary, middle, and high school levels. Among his accomplishments, Dr. Dixon was selected Principal of the Year at the elementary, middle, and high school levels.

As the Chief Administrative Officer for Secondary Schools, **Dr. Dixon** will:

- Oversee middle and high school operations
- Address middle and high student discipline and parent concerns
- Supervise middle and high school principals

Dr. Dixon will also collaborate with other district leaders to determine attendance zones and facility needs, evaluate the district's discipline management plan, provide professional development to assistant principals and principals, and evaluate and redesign Alternative Education Programs.

Dr. Dixon began his career as the GEAR UP Program Director at the College of Charleston in 2000 before joining BCSD as a teacher at St. Stephen Elementary School in 2004, investing the past 20 years in public education. In 2006, Dixon joined the Boulder Bluff Elementary School staff as an assistant principal and then went on in 2007 to work as an assistant principal at Daniel Island School. After spending six years working as an administrator in Charleston County, Dixon returned to Berkeley County in 2014, as the principal of Cainhoy Elementary/Middle School. In 2015, he was named the first principal of Philip Simmons Middle, and served as the principal of Philip Simmons High School since June 2018.

Dr. Dixon said he is excited about his new challenge and is looking forward to working alongside the strong principal leadership in Berkeley County. He said he looks forward to assuming his new position as it aligns with his career goals. He will continue to support student learning across Berkeley County and continue to transform education to better prepare students for life after high school graduation.

Dr. Anthony Dixon is the son of *Geneva and Carlyle Dixon* of the Coolsprings section of Horry County. His mother served as a special education teacher in Horry County Schools and His father served as Dean of Extended Campus Services at Horry-Georgetown Technical College.

Ms. Terri Daniels-Little was recently promoted from Regional Lead Social Worker to Senior Manager of Social Work Services with Fresenius Kidney Care this past September 2020. In her previous position, she worked as a Nephrology Social Worker with Fresenius



Kidney Care for 8 years. She has been a Licensed Master Social Worker (LMSW) for 29 years.

Ms. Little has worked in various social work positions, including Child Protective Services, Maternal and Child Health, and in Hospice care, but has found her passion in improving the quality of life for those living with renal (kidney) failure.

In her new position, Ms. Little manages six area Social Work Managers located in South Carolina and the North Georgia Regions. She is tasked to strategically drive and direct social work service provisions in the Fresenius Dialysis community in her catchment areas. She will drive quality improvement initiatives/activities throughout Fresenius Medical Care, leading Social Work Area Managers to achieve standards identified in the CMS (Centers of Medicare and Medicaid Services) Conditions of Coverage and FMC quality requirements.

Ms. Little's responsibilities include, but are not limited to:

- Evaluating best practices specifically regarding social work services pertaining to clinical initiatives, research, and quality improvements
- Developing ideas to create strategies for implementation, process identification and planning
- Evaluating the implementation and adoption of clinical initiatives/projects and technology systems

A 1984 graduate of Conway High School, Ms. Little earned her Bachelor's degree in Sociology from Morris College, Sumter, SC in 1988, and earned her Masters degree from Temple University's School of Social Administration in 1991.

Ms. Little is the daughter of the late Rev. Dr. Rufus and Katie Floyd Daniels and granddaughter of the late Deacon Eugene and Getha Lee Floyd. She is the mother of S. Quenten Little and Katelyn Rae Little.

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Ana Lizeth and English Garner, Owners

'Black Panther' star

Chadwick Boseman Died without a will.

(Here's why you should have an estate plan)

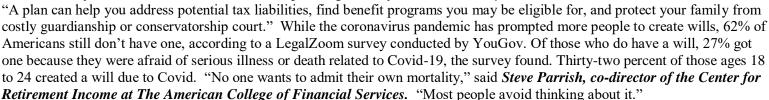
When "Black Panther" star Chadwick Boseman died almost two months ago after a fouryear battle with colon cancer, he didn't have a will. Now, the fate of at least part of the 43year-old actor's estate is left up to the courts. His wife, Simone Ledward, has asked to be named administrator with limited authority over the estate, which has an estimated value of nearly \$939,000, according to court documents. That isn't necessarily the entirety of his estate. They are assets subject to what's known as probate — the legal process of administering someone's estate after death, requiring court intervention.

Some accounts, such as life insurance and qualified retirement accounts like 401(k) plans and individual retirement accounts, may be passed down to a beneficiary without having to go through the courts. Up to \$11.58 million per person can be passed on tax-free to heirs in 2020.

The actor isn't the only celebrity to die without making plans for his or her estate. The musician Prince also left behind no legal instructions for his \$300 million estate when he died in 2016 at age 57. Yet wills and estates planning aren't only for the wealthy.

Still, many people procrastinate. They may mistakenly think they don't have a lot of assets or what they do have will automatically go to next of kin.

"It doesn't matter how many assets you have, an estate plan will ensure that your medical and someone that you trust," said Texas-based estate-planning attorney Shann Chaudhry.



Here is what you need to know.

A last will and testament spells out whom you want to give your assets to after you die. If you have minor children, it also allows you to name a guardian to care for them. In your will, you also name an executor, who is tasked with making sure your wishes are followed. While there has been a bump in the creation of online wills, experts While there has been a <u>bump in the creation of online wills</u>, experts **conducted by YouGov.** advise going through an estate-planning attorney, if possible. If you opt for an online will because you need an immediate

.....While the coronavirus pandemic has prompted more people to create wills, 62% of Americans still don't have one, according to a LegalZoom survey

option and have a very basic situation, make sure that it is a state-specific one, said **Parrish**. Sometimes they are provided by the local bar association or university, he said. No one wants to admit their own mortality.

If you don't have a will, the court will end up deciding the fate of your estate.

"A lot of folks say, 'I don't have an estate plan' but you do — the state has one for you," said Michael Roberts, president of Arden Trust, which has more than \$7 billion in assets under management.

"If you have not planned and you don't have a will, there is a statutory provision for whatever state you live in — this is how your property gets distributed."

A durable power of attorney

If you are sick and unable to do things like pay your mortgage, rent and other bills, a dura power of attorney enables you to assign someone to make financial decisions for you.

A health-care power of attorney

This designates someone to handle your medical decisions if you become sick and can't make them for yourself — from the emergency room to ongoing hospital care, rehabilitation and outpatient visits.

A living will

A living will, called an "advanced directive" for medical decisions in some states, is a document that lets you express your wishes for medical treatments you would or would not want to be used to keep you alive, including resuscitation and intubation.

















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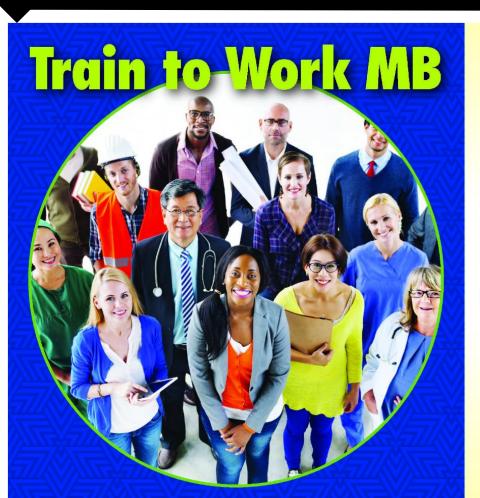


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There's More.

November 2020 America's Black Colleges Take Measured **Approach in Bid to Weather Covid Crisis**

At North Carolina A&T State University, administrators have noticed that students on campus have similarly been respectful of the guidelines they put in place. (*Photo: JournalNow.com*).

Despite optimism from college administrators and elected officials, the reopening of American campuses over the last few months has been rough as they seek to adjust to the coronavirus pandemic.

Multiple institutions that opened up for in-person classes had to abruptly shift to virtual learning after Covid-19 outbreaks popped up on campuses



in August and September. Some schools reported well over 1,000 cases while administrators lambasted students who were caught breaking the rules by holding parties. Research has <u>estimated</u> that campuses reopening added an additional 3,200 cases a day to the national Covid-19 count. But the news is not all bleak. Stories of relative success do exist in schools that are no stranger to crises: America's Black colleges.

As a group, historically Black colleges and universities (HBCUs) – institutions built to serve an African American population which was historically barred from attending majority-white institutions in America – have seen relatively smooth fall semesters. Covid-19 cases at most HBCUs have been relatively low. School administrators say that is a testament to student cooperation, and schools that were not well-equipped to return to campus made the call to stay online, circumventing the chaotic fall semester that others experienced when attempting to reopen their campuses.

"[HBCUs] enroll a population that has been ravaged disproportionately by Covid: an African American population that is predominantly low-income," said Brian Bridges, vice-president of research and member engagement for the United Negro Covid-19 cases at most HBCUs have College Fund, which works with a network of over 30 HBCUs.

When considering whether to reopen, schools "were trying to be mindful of the been relatively low. School needs of their students", Bridges said, balancing what reopening would mean for the health of the campus community and the necessity of a college campus for students who do not have resources for online learning at home.

administrators say that is a testament to student cooperation......

Black Americans have been disproportionately affected by Covid-19, seeing a death rate from Covid-19 that is two times higher and a hospitalization rate that is four times higher than that of white Americans. A myriad of health and economic disparities contribute to this inequity. For example, Black Americans are more likely to have underlying health conditions that exacerbate the effect of the virus and they are more likely to be essential workers, putting them at greater risk of contracting the virus. The pandemic has also had a noted economic impact on Black Americans, who have consistently seen an unemployment rate that is almost double that for white Americans throughout the course of the outbreak.

Leaders of HBCUs have been particularly well acquainted with the economic problems that aggravate the pandemic's effect. For many schools, at least 70% of the student population are eligible for Pell grants, which are given by the federal government to college students with exceptional financial need – typically a family income of less than \$20,000. The reality that leaders at



Stillman College (*Photo: Pininterest.com*), a small private HBCU in Tuscaloosa, Alabama, had to face is that many of their students come from the state's Black Belt region, which includes many rural areas that do not have reliable internet access. "There are technology deserts in the state of Alabama where students don't have access to wifi," said **Derrick Gilmore**, executive vice-president at Stillman. "Even if we did provide laptops and computers to those students, internet access in those communities is limited. That really drove part of our approach because we wanted to make sure our students progressed academically." We are 145 years old. We survived Jim Crow laws. The university is already stronger because of this -Colette Pierce Burnette Samuel Mendenhall Jr, a senior marketing major at Stillman and president

of the school's Student Government Association, said that students are keenly aware of what being on campus means to them and have followed the school's guidelines to ensure safety on campus. "Stillman serves as home for a lot of people. It's not only home, but a refuge for a lot of our students," Mendenhall said. "It gives us a sense of security knowing that we're on campus and we're in a community."

November 2020

Utilizing Science and Scripture to Understand COVID-19

Covia L. Stanley, MD, MDIV, DSc



It is interesting to know how life has changed since February/March 2020. Everything is different in the way we live, think, express praise to God, love our spouses and children, influence and train our children, socialize with friends and colleagues, practice our jobs, and try to relax. The virus has caused a split in the personalities and thoughts of politicians, medical professionals, business executives, clergy, and other groups.

am a retired physician who practiced OB/GYN before going into public health. The latter focused on populations as diseases affected them. That is epidemiology which is the study of diseases in groups of people. This COVID-19 virus is in the family of the flu and cold viruses. It has presented as the worse of all viruses in that family. Its dimensions of about 2.5 microns makes it more accessible to humans and particularly the nose and respiratory system. Once in the system of human beings it can wreak much havoc beginning with the lungs. The virus consumes and dries up the surfactant that lubricates the lungs. The lungs then can look like dry rubber sponges. I think of the days when I was in obstetrical practice how we used dexamethasone in pregnant patients whose fetuses where premature. The medication worked very well in maturing the lungs of the fetus before delivery. As I think of persons 70 and older, losing the surfactant with no natural replacement makes it likely that respiration needs assistance with meds, breathing tubes, respirators, and ultimately ventilators. The latter are just a few breaths from death if there is no continuous medical assistance. Then the virus will infect other organs and systems in the body. The state of infection with this virus has caused almost 9.3 million infections in America and 4 million worldwide. It has caused over 234 thousand deaths in America and 943 thousand deaths worldwide. Nobody in our world of high intellect and sophisticated technology would have dreamed that we would get to this morbid state of existence.

Infectious disease experts such as Dr. Anthony Fauci, CDC The virus consumes and dries up the professionals, and many physicians have informed and advised us surfactant that lubricates the lungs. to wear masks covering our noses and mouth when going outside,

social distancing at least 6 feet apart, washing our hands frequently for at least 20 seconds after touching materials that may have germs on them, and staying home or inside when not at work, medical appointment, or grocery shopping. Those recommendations along with common sense could help reduce illnesses and death secondary to this virus. If appropriate medicines and precautions had begun in March and April 2020, the statistics would be much decreased and many people would still be alive. The loss of lives is a travesty due to ignorance, selfishness, and many other negatives from prejudiced persons.

In chapter 24 of the book of the prophet Jeremiah, there was rebellion and sin in Israel and Judah. In 597 B. C. God showed Jeremiah two visions. There was a vision of a fig tree that had good fruit. The second fig tree had rotten fruit. God was going to bless the fig tree with good fruit. He was helping them because they were inclined to repentance and doing good. They still had a way to go to be considered as true worshippers. God loved them. He made a way for them when in Babylon and then returned them as remnant through the proclamation of Cyrus of Persia after 70 years. God showed his love for them as he saw they had potential to be his servants. The tree with rotten figs were the unfaithful king and his followers. They underwent bad times through the sword, famine and disease. They had no faith COVID-19 is calling for all of us to be in in God. My thoughts and belief are looking at 2020 being analogous or parallel to the 597 B.C. and following years in Judah prayer daily and be examples of humility.

and Israel. The United States and the world are in a situation like the tree with the rotten figs. It is scary. We do our own thing. Sunday morning worship has been replaced by playing golf, soccer, fishing and relaxing on our boats, just staying home or many other things. We pull ourselves up by our own bootstraps. It is mine!

I highly support the recommendations to wear masks over the nose and mouth, socially distancing 6 feet apart, washing hands for 20 seconds after touching objects that may have germs, and staying at home except to medical office, grocery store, work, post office and emergency situations. Worship in person in churches should be prevented because of the ease of spreading the virus among parishioners. Use of technology with Facebook, Zoom, Cisco Webex, and other IT helps with worship activities. Follow recommendations of infectious disease specialists, medical researchers and science about the time to return to person to person worship. Daily prayer will always help. Be obedient to the leading of the Holy Spirit. COVID-19 is calling for all of us to be in prayer daily and be examples of humility. We must be watchmen for our brothers and sisters to know and serve God who is the creator and sustainer of all of us. **God is in charge!**

Covia L. Stanley, MD, MDIV, DSc is a Former Regional Director, South Carolina Department of Health & Environmental Control; Former Health Director, City of Richmond, VA; Pastor, Mount Calvary No. 1 Missionary Baptist Church, Conway, South Carolina; Member of Kingston Lake Missionary Baptist Association and COVID-19 International Fraternal Taskforce.

Bringing New Digital Skills Trainings to HBCUs

Information courtesy of Dr. Harry L. Williams, President & CEO of the Thurgood Marshall College Fund October 14, 2020

Status quo doesn't survive, especially in education. I've seen this firsthand in my role as the President and CEO of the Thurgood Marshall College Fund (TMCF). At TMCF, the nation's largest organization exclusively representing the Black college community, we aim to ensure student success by promoting educational excellence and preparing the next generation of workforce



talent through leadership development. As a Black, first-generation college student, I experienced the power education has to not only catapult a career, but also change a life. But standard education alone isn't sufficient to prepare college students: In a <u>report</u> by the Economist Intelligence Unit, it was found that only 44 percent of 18 to 25-year-olds believe their education gives them the skills they need to enter the workforce.

There's no question technology is changing the future of work. Nearly <u>two-thirds of all jobs</u> in the U.S. require medium or advanced digital skills, but <u>50 percent</u> of Black jobseekers lack digital skills. To help meet this need, today TMCF is announcing a partnership with Google to launch the <u>Grow with Google Career Readiness Program</u>, bringing <u>Grow with Google</u> training into the career centers of Historically Black Colleges and Universities (HBCUs). The program will help train 20,000 HBCU students in digital skills over the next school year.

While the student bodies of HCBUs are incredibly diverse, HBCUs disproportionately serve low-income and first-generation students who may be less academically ready than their peers. The Grow with Google HBCU Career Readiness Program aims to help these students by providing funding, digital skills workshops and custom jobseeker content to HBCU career centers to help students and alumni gain the tools and training needed to secure a job and excel in the workplace.

We're starting in *four HBCUs—Bowie State University*, *Virginia State University*, *Winston-Salem State University* and *Southern University A&M College*—and will enter 20 HBCUs total by January. The program will be available to all HBCUs by fall 2021.









The first four HBCUs in the program. (Left to right: Southern University A&M College, Virginia State University, Bowie State University and Winston-Salem State University.)

Since 2017, the Grow with Google initiative has trained more than five million Americans on digital skills. Google has long been committed to HBCUs. Since 2013, the Google In Residence program has placed Google software engineers at HBCUs and Hispanic Serving Institutions (HSIs) to teach introductory computer science classes, and the company's virtual Tech Exchange program works in partnership with select HBCUs and HSIs to teach applied computer science skills and social capital among Black and Latinx students. Grow with Google's \$1 million investment is part of a \$15 million commitment the company announced in June to help Black jobseekers grow their digital skills.

The digital skills gap for Black workers can't be bridged alone. For over 30 years, TMCF has helped thousands of students to journey to college, through college and into a career. We rely on partnerships and initiatives like the Grow with Google HBCU Career Readiness program to help us continue our work and expand our impact. All sectors and organizations have a part to play to ensure everyone has access to education and economic mobility. We're proud of the lives that will be touched and the careers that will be shaped through the start of this program. We invite you to visit <u>TMCF's website</u> to learn how your institution can be involved.

BACKGROUND

On January 20, 2020, the first case of Covid-19 was reported in the United States in the State of Washington, with a subsequent meteoric rise nationwide in the number of cases, hospitalizations, and deaths in the country. On March 11, 2020, the World Health Organization (WHO) declared Covid-19 to be a "global pandemic" of international concern, with potential for catastrophic consequences.

As time progressed, more positive cases quickly became confirmed, rising at an exponential rate: 99 days from the first confirmed case, there were 1 million cases; 43 days later, 2 million cases; 28 days later, 3 million cases; and, 15 days later, there were a staggering 4 million confirmed cases. Of note at the time of this article (a little over 10 months from the first confirmed case in the US), there were over 9 million confirmed cases and over 235 million deaths in the United States. *

THE COST OF COVID

The stress and strain on the health care system in the US caused by Covid-9 has been unlike any other time in the last century, and the financial toll has been unprecedented. In fact, from May until the time of the release of this article,

there have been over 8 million people who have fallen below the poverty line in the US. Moreover, with the 8 million new people below poverty, there is now a total of 55 million US residents living below poverty (defined as a household of four, earning less than \$26,200 per year). **

The damage that this pandemic is causing has far-reaching consequences. In fact, all 5 major industries that usually drive the US economy have been adversely affected and strained because of Covid-19. Of the 5 major US industries: health care, technology, construction, retail, and the non-durable manufacturing sector (i.e. gasoline, electricity, etc.), the industry probably hit hardest by the presence of Covid-19 has been the health care sector. The cost to the health care sector has been both direct and indirect, and its impact will take years or even decades for the industry to recover.

Covid-19 has resulted in significant overall decline in revenue for hospitals and health care systems in the United States, due to several factors. There was increased cost in the health care systems, coupled with decreased revenue streams that hospitals usually generated. The increased cost included the need for more hospital supplies and equipment for patient care. Most notability was the need for more hospital beds, ventilators, and personal protective equipment (PPE). Other increased cost included more medicines needed to treat sick patients and the cost to obtain Covid-19 tests for testing/screening employees. Hospital cost increased for labor/workers, which included overtime pay and hiring temporary workers to relieve overworked and Covid-19 positive employees.

.....the number of non-Covid-19 hospital admissions declined for conditions like heart attacks, strokes, urinary tract infections, pancreatitis, non- Covid-19-related pneumonia, altered mental status, diabetes, and non-Covid-19-related respiratory issues, just to name a few. 19-related pneumonia, altered mental status, diabetes, and

Additional factors adversely affecting Dr. Winston McIver hospitals financially during Covid-19

included the decreased revenue that hospitals usually generated. These factors were seen in two areas: First, the number of non-Covid-19 hospital admissions declined for conditions like heart attacks, strokes, urinary tract infections, pancreatitis, non- Covid-

non-Covid-19-related respiratory issues, just to name a few.*** The second area that decreased hospital revenues were related to hospitals cancelling and postponing elective surgeries and non-emergent procedures (i.e. colonoscopy). These procedures and surgeries are major revenue generators that hospitals rely on financially to help hospitals run efficiently. In fact, on March 18, 2020, the Centers for Medicare and Medicaid (CMS) recommended non-essential medical, surgical, and dental procedures be postponed.**** This CMS recommendation was backed by many state governors, especially when it became evident that PPE shortage in the United States was going to be a real issue.

ARTICLE REVIEW/SUMMARY

This section of the article is a review and share of the findings of a report published in May 2020 by the American Hospital Association (AHA) entitled, "Hospitals and Health Systems Face Unprecedented Financial Pressures Due to Covid-19". This AHA report looked at a four-month time frame (March 1,2020 to June 30, 2020), and analyzed the financial impact on hospitals/health care systems due to Covid-19 in the United States. This AHA report estimates, during this four-month period, the losses for US hospitals/systems will be 202.6 billion, or an average of 50.7 billion per month.

The report analyzed four parameters to understand the financial implications caused by Covid-19:

1) The effect of Covid-19 hospitalizations on hospital cost -

The factors to determine this involve evaluating the total number of hospital visits/services during this four-month period, increased

cost of Covid-19 hospitalizations, and expected reimbursement from payers. The results of this analysis concluded that during this four-month period, hospitals/healthcare systems lost \$36.6 billion.

2) The effects of cancelled services (i.e. surgeries/procedures) on hospital revenue -

The factors to determine this involve evaluating three different types of hospital services: ER (emergency room) services, non-ER medical services, and non-ER surgical services. These factors were compared to the same timeframe in 2018. The results of this analysis concluded that during this four-month period, hospitals/health care systems lost \$161.4 billion in revenue.

3) Extra cost associated with buying PPE for employee safety -

The factors to determine this involve evaluating data from The Society for Healthcare Organization Procurement Professionals (SHOPP) which provided estimated cost for purchasing PPE pre-Covid-19 and during the pandemic.

The results of this analysis concluded that during this four-month period, hospitals/health care systems lost \$2.4 billion or roughly \$600 million per month.

4) Additional cost incurred by hospitals to give extra support to workers -

The factors to determine this involve evaluating cost of supporting front line workers (and their families, including child-care, housing, and transportation) in Covid-19 "hot spots" and Covid-19 screening and treatment. For these purposes, "hot spots" were identified as the top 100 counties in the US with the highest Covid-19 rates of infection. The results of this analysis estimate that cost to hospitals will be \$2.2 billion or roughly \$550 million per month over the four-month period.



The "Mighty" Waccamaw Primary Care Staff

DISCUSSION

So, as one can see, the burden of Covid-19 has been significant on the health care system in the US, and one of the concerning issues is in another analysis report that a third of US community hospitals had negative operating margins in 2018.**** Moreover, the major issues associated with this fact is that if these community hospitals had to close their doors, more "medical deserts" will be created, further limiting sufficient access to health care, especially in inner cities and rural areas.

Further concerns, currently and in the future, relate to the rising cost associated with likely drug shortages. As the demand for drugs increase and shortages are created, the price of drugs will escalate. Also, as the need for more health care workers rise and the

shortages become more prevalent, cost for wages and other labor will rise. Other cost associated with Covid-19 will likely continue to rise as the virus continues to wreak havoc across the

In conclusion, as a health care provider treating patients approximately 25 years, and having patients with Covid-19 (over 99%) surviving), I am concerned that, until we have more constant mask-wearing, social/physical distancing, and more robust testing to

identify and isolate Covid-19 positive individuals, this pandemic will continue to be a major issue. The stress and strain on the health care system will continue to overwork health care providers (physically, mentally, and emotionally) and put health care workers and their families in harm's way. To date, statistics reveal that over 1500 nurses have died worldwide from Covid-19 and Covid-19-related illnesses. Furthermore, the levels of anxiety, depression, and other mental health

conditions worsened with many people trying to cope with the health and financial pressures directly and indirectly related to Covid-19. Hopefully in the near future, a proven, safe, and effective vaccine will be created that can help curtail the deleterious effects of Covid-

19 and help restore some type of normalcy similar to "Pre-Covid Days."

Resources:

US.

- *The John Hopkins University (2020). Covid-19 Dashboard
- **Columbia University Study. (Published 10/15/20). Poverty and Social Working Paper
- ***Article. The Impact of the Covid-19 Pandemic on Hospitals in the United States. (Published September 24, 2020) in Health **Affairs**
- ****The Centers for Medicare and Medicaid (2020). CMS Releases Recommendations on Adult Elective Surgeries, Non-essential Medical, Surgery, and Dental Procedures During Covid-19 Response
- *****American Hospital Association Analysis of AHA Annual Survey Database. (April 2020)

Mt. Moriah Missionary Baptist **Church 695 Bucksport Road** Conway, SC 29527 843-397-7116

Rev. Willie Joe Dozier, Pastor



Mt. Moriah 1994

Since late March, church as we traditionally know it has looked guite different, as with most churches across the United States due to the corona virus or Covid-19. Once the mandate was given (to socially distance ourselves, wash our hands frequently, wear a mask, and sanitize) to try to protect ourselves from contracting the virus, the pastor looked at other options to reach the people since we couldn't congregate in the sanctuary. Initially our services were held via telephone on Sunday mornings where we would call into a conference type set-up and listen to the message for the day. Bible study is conducted on Thursdays at 7:00 pm in this same format.

After a few weeks we began to meet at the church but in the parking lot. We stayed in our vehicles, wearing our masks as the pastor preached under a tent.

Weather permitting, we meet in the parking lot every Sunday morning beginning at 9:00 am.

(So far we haven't missed a Sunday due to inclement weather)

We pray, hear a summary of the Sunday School lesson by the Superintendent, the choir sings, an offering is lifted and we hear the Word.

We fellowship by speaking, waving at one another, or blowing our horns from our vehicles. It's not the traditional set-up that we are accustomed to but the basic necessity of worship is met. In the midst of it all we still keep the faith. Our desire is to congregate back in the sanctuary soon. We know that God will see us through and in the end He will get the glory.

Mount Moriah Missionary Baptist Church Sunday Worshin Services Sunday School 9:45 AM Morning Worship 11:15 AM

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Pastor Dozier
Topic

*Closing Prayer *Doxology

*Benediction



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Dream Deferred, Dream Denied

Homeownership for many is the American dream, but for too many Blacks it has become an American nightmare. The National Association of Real Estate Brokers, Inc., (NAREB) released the 2020 edition of its **State of Housing in Black America (SHIBA)** report Oct. 27, with a stark warning: Without major changes in public policy, restructured mortgage lending criteria, increased down payment assistance, and an extended forbearance period needed by Black homeowners experiencing severe financial burdens resulting from the pandemic, Black American homeownership will continue to lag and wealth building plans will remain delayed, severely diminished, or simply out of reach. "Statistics oftentimes can be ignored or tabled. However, when the story is told through the eyes of young, Black Americans experiencing the rigors of trying to purchase a home for a growing family, you clearly see that structural and institutional remedies are necessary, " said Donnell Williams,



president of the National Association of Real Estate Brokers. Dr. Vanessa Gail Perry, MBA and professor of marketing strategic management and public policy, at George Washington University School of Business, is the principal author of the SHIBA report.

She found that:

- The Black population in the U.S. is concentrated in major cities. Sixty-Two percent of Blacks are concentrated in 20 MSAs (Metropolitan Statistical Areas). In 2019 25.6 of the Black population resided in areas where the median household price is above that for the U.S. --\$253,000
- The homeownership rate for Blacks who graduated from college is only 3.2 percentage points higher than of White high school dropouts.

Blacks have a higher share of owner household headed by women than any other category of owner households. "According to Freddie Mac (The Federal Home Loan Mortgage Corporation), there are three million Black home buyers that are what they call mortgage ready." That is, they have the income and the credit history and other financial characteristics to be able to qualify for a mortgage, "Dr. Perry told the virtual audience at NAREB's 2nd Annual National Conversation on Black Homeownership when the SHIBA report was released. "We have to keep reminding our- selves why homeownership is so important. It's the key to wealth accumulation. Due to differences in home values and costs, the wealth accumulated by White households," she explained, "far exceeds the wealth accumulated by Black households."

Why such a disparity? "These patterns are manifestations of systemic racism and disadvantage that has accumulated over generations. This affects Black home- buyers in all three criteria areas from mortgage lending capacity, to credit history and collateral," Dr. Perry said. The Rev. Dr. Freddie Hayes of Friendship West Baptist Church in Dallas addressed the federal government's role in creating the systemic racism Black families experience today. He contends there can be no solution without dealing with the federal policies that caused the racial discrimination from redlining (refuse a loan or insurance to someone because they live in an area deemed to be a poor financial risk), to the home- stead grants, to the early FHA loans for Whites only to higher interest rates for Blacks. "It was public policy that set the stage for the disparity that exists right now not only in terms of the wealth Gap but also in terms of the housing gaps," be explained. "Through public policy certain persons were privileged and others were underprivileged. It's going to be necessary for there to be public policy that again tar- gets those who have been targeted for abuse, targeted for being left behind and ensure that they have an opportunity," Dr. Hayes continued.

"This is a classic case of how systemic racism bas contributed to the wickedly widening wealth gap that exists in this nation. That's number one. The second thing I would say along with targeting through public policy those who have been disadvantaged, I would also say it's going to be important to target through public policy the current expressions of racism that continue to exist when it comes to our efforts to secure public policy." He added, "I have seen this with members of our church. I've experienced it myself. Inere

are appraisers who take it upon themselves to deflate the cost of the value of homes on the side of town where most of us live." Systemic racism is not just some-thing that is the result of what has been happening in the past but it is a result of what is going on even right now, he concluded.there can be no solution without dealing with the The report also found that:

more than twice as likely to have their loan applications rejected.

Black borrowers pay significantly higher rates for FHA- backed federal policies that caused the racial discrimination from loans, and higher rates for conventional mortgages. In 2018, 53 percent of Black mortgage borrowers obtained FHA or VA loans, compared to 23 percent of White borrowers. Black applicants are they live in an area deemed to be a poor financial risk), to higher interest rates for Blacks.

The SHIBA report also includes recommendations designed to support Black homeownership and to maintain homes if they already own. **Recommendations include:**

Institute aggressive loan forbearance and credit reporting mandates to protect Black home- owners and potential homebuyers from financial devastation due to the COVID-19 pandemic. Continue the CARES Act suspension of federal student loan payments, debt collection, and zero interest provisions through the end of the pandemic crisis. Restore fair housing regulatory protections formalizing the Fair Housing Act's disparate impact standard.

"There are solutions. There are public and private sector remedies," Mr. Williams said "NAREB continues to advocate and push the envelope by heightening awareness in all sectors that homeownership not only increases the wealth building capacity of Black Americans, but also serves to strengthen the nation 's and communities' economic outlook."

Marc Morial, National Ur- ban League president, said that Black Americans must be just as intentional in reclaiming our "piece of the dirt" that has been denied to Black Americans since the Reconstruction era. Former NFL player Ray Crockett urged the audience to "buy the house before the car... get your credit right. . and understand what you value." Rental Kharma spokesperson Lynne Poole remarked that Black renters with "thin" credit profiles need to use non-traditional digital platforms like Rental Kharma that report rental payments, which are not typically counted in developing a favorable credit rating. To download a copy of the "2020 State of Housing in Black America: Challenges Facing Black Homeowners and Homebuyers During the COVID-19 Pandemic and an Agenda for Public Policy," www.nareb.com/shib report/ Above report courtesy of Nisa Islam Muhammad - Final Call Newspaper Staff Writer

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- ➤ Social Security and Medicare MUST be Preserved and Strengthened
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Let's Talk Heirs Property

WHAT IS HEIRS PROPERTY?

Research shows that "Heirs Property" is referred to as land that has been passed down informally from generation-to-generation. In most cases, it involves landowners who died without a will.

Heirs Property is the leading cause of Black involuntary land loss. According to the Census Bureau, 80% of land owned by Blacks has been lost since 1910 due to heirs property.

PERSONAL EXPERIENCE

A great uncle of mine, whose wife preceded him in death and had no children, considered my grandmother and her children as his family. My grandmother acting as a surrogate daughter, saw that he was well taken care of especially when he became ill. Before he passed away, he verbally gave my grandmother 23 acres of land. She in turn left this land to her heirs.

My aunts and uncles realized they did not have the interest or finances to develop this property, so they decided to sell it. However, they couldn't because they did not have a clear title or deed so they secured an attorney. The attorney had to research and prepare an original deed before it could be deeded to them. This entire process took over two years. The land was then advertised through the Court and was sold within 90 days. The proceeds from the sale were distributed equally to the heirs.

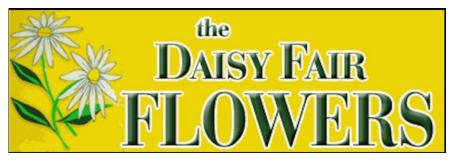
It was important to us that we were able to decide what to do with all this property as opposed to possibly leaving it to eventually be sold for taxes.

SOME COMMON PROBLEMS YOU MAY ENCOUNTER

- Decisions regarding use of the land, such as harvesting timber or leasing for agricultural purposes, must be agreed upon by everyone entitled to the land.
- Some owners may want to sell the land, while others want to live on it or farm it.
- Some will pay their share of taxes and maintenance, while others will not.
- ❖ It is hard to get loans, grants, and Government assistance based on property ownership because there is no clear title.
- Lack of clear title also means that the property is less marketable for sale or lease.
- One owner could force a court-ordered sale of the entire property so that all of the descendants can "cash out."
- Some owners are unable to receive a home loan to complete badly needed home repairs.

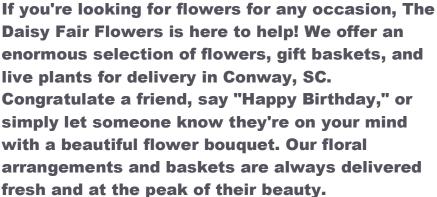
I have assisted several of you over the past few years in selling heir property. This article was last printed in 2018 and if you didn't to read it, I do hope this information will be beneficial to you. Some of the information provided was taken from research and the rest came from personal experience. If I can assist you in any way, please don't hesitate to contact me.







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Fraud in Cash Payment Apps A 'Growing Problem,' Cybersecurity Expert Says

During the pandemic, increasingly people are using cash apps. That uptick hasn't been missed by scammers who are seizing the opportunity to line their pockets.

In a recent survey of 1,000 Americans by SimpleTexting, a Miami Beach provider of text messaging software, 81% of those polled said they're using cash apps more since the pandemic. The big news though, is that 49% also said they have been targeted by a scam on Venmo or other cash apps.

"Fraud in payment apps is a growing problem and remains substantially higher than fraud in credit or debit cards. In many cases attacks are not technical, but based on social engineering intended to trick consumers into sending funds as partial or advanced payment for bogus goods or services," says Paul Rohmeyer, a cybersecurity expert and associate professor at Stevens Institute of Technology and Hoboken, New Jersey.

What can go wrong

He explains one typical scheme. Someone shopping for a car connects with a supposed seller via a fraudulent web listing on a site such as Craigslist. Seller tells buyer they need an immediate deposit to hold the vehicle and suggests the use of a payment app. Buyer sends a few hundred dollars and feels safe because the total sales price is much higher, perhaps in the thousands. "The problem is there's no actual vehicle and the listing, seller, and deposit money all vanish soon after funds are sent. The fraudster then transfers the stolen funds out of the payment app and perhaps even deletes their account to impede investigation or the recapture of funds," Rohmeyer says.

Understand the risks

"Even if your bank advertises a specific app, they're not managing your money through the app itself. Payment apps are third-party sites and as such, typically have less consumer protection and safety measures in place than traditional financial institutions," says Nishank Khanna, chief financial officer of Clarify Capital in Manhattan.

When you use payment apps, you're increasing your risk because you simply do not have the level of support and comprehensive protection large banks offer, he says.

The bad news, "If you're using a payment app and somebody steals from you, you're probably not going to get that money back," Khanna says.

One of the biggest glaring problems (especially with Cash App) is the fact that it's incredibly easy for a user to set up an account, says Nick Epson, a copywriter with Blue Label Labs, an app developer in Manhattan. "There is little in the way of authenticating an account holder as a real person so it's easy for fraudsters to create an account — or seven — which makes it difficult to trace. Further, in-app transfers for virtually every app out there occur so quickly, that it makes it difficult for the platform to respond in a timely fashion."

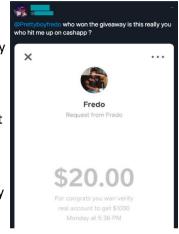
How best to protect yourself?

"Only pay people or businesses you know and have verified as part of a purchase or fund transfer you initiate. Don't respond to unsolicited emails or text messages about sending money directly through a payment app. For payment requests, log into your payment app to see if there is a direct request. If not, it is likely a scam," says Eva Velasquez, president and CEO of the Identity Theft Resource Center in San Diego.

Look for red flags like suspicious activity in your financial accounts. If you're victimized report it to the mobile payment app. Says Velasquez, "It will help the company identify attacks. If you provide information to what turns out to be a scam, immediately change your account password and scan your device with antivirus software."









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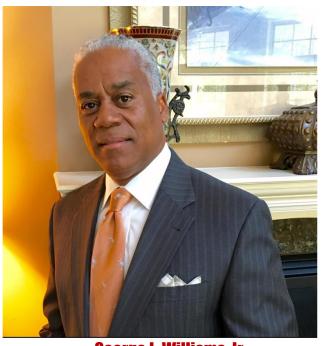
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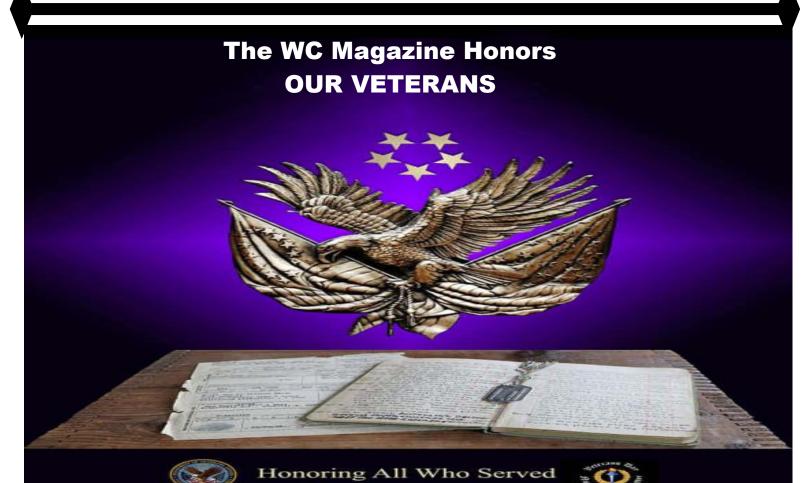
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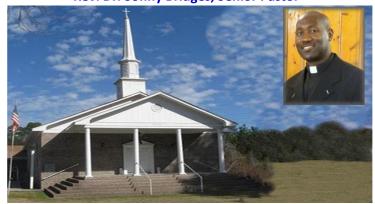
Mt. Pisgah MB Church - 4874 US 701 N, Conway, SC Rev. Jerry Faulk, Pastor



Bethlehem #1 MB Church - 1503 Dirty Branch Rd., Conway, SC Rev. Dr. Sonny Bridges, Senior Pastor



Hemingway Chapel AME Church - 3338 Kates Bay Hwy, Conway, SC Presiding Elder Johnnie L. Coe



Mitchell Sea MB Church - 3990 Mitchell Sea Rd., Green Sea, SC Rev. Steven Ray Hill, Sr., Pastor



Word of Life Christian Church - 7840 Highway 701 S Conway, SC Rev. C. L. McClendon, Pastor



Mason Temple Church of God In Christ–1501 7th Ave., Conway, SC Pastor James L. Lee -Superintendent

Lillie Mae Grissett

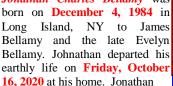
National Mother Emeritus Lillie Mae Grissett the daughter of the late Gibson and Emily Gracie Lewis Prvor, was born August 1, 1932. She attended the Myrtle Beach Colored School. She departed this life on October 4, 2020. She was united in



holy matrimony to the late Deacon William Ray Grissett on October 3, 1948. This union was blessed with three children. She leaves to cherish her precious memories her caring and devoted children, a daughter Cynthia (Michael) Jackson, a son James Chestnut, one granddaughter that she raised as a daughter Tiffany Green, one adopted daughter Jackie Russell and two adopted son Sam Gause (Robin) and Andre Young; two adopted sisters Geraldine Eaddy and Ella Bell Watson; her loving grandchildren Kendrick Green, Jermaine Jackson, James Chestnut Jr, Kecia Chestnut, Shaquella Russell, Antwan (Yvette) Grissett, Carlos Grissett, Kenneth Grissett and Sumika Grissett; 10 adorable great-grandchildren; two special nieces Peggy Finkley and Pauline Gwen McCormick; one special great-niece Taleta Finkley; one special nephew Marty Ford; two brother-in-law Kelly Grissett and Carlisle (Permeta) Grissett; one sister-in-law Carrie Bernard; one special cousin Edward Bland Jr; a host of nieces, nephews other relatives and friends.

Jonathan C. Bellamy

Jonathan Charles Bellamy was





1984 - 2020

attended Horry County Public schools in Loris, South Carolina. He was a former employee of Biminis where he worked as a cook. One brother preceded him in death, James K. Allison Jonathan leaves to cherish loving memories, a devoted wife, Chameka Williams Bellamy of the home, three loving daughters, Jayda, A'shanti and Ouantasia of the home, one son Ouantez also of the home, two brothers, Travis (Tierra) Bellamy, and Evans (Christina) Bellamy of Red Bluff community, adoptive brothers and sister, Kimberly, Crissie, Latoya (Deontray), Willie (Jessy), Bianca, Ebony and Terrance, one God daughter, Zykeria Long, a mother in law, Darlene Williams, father in law Cliff (Vera) Livingston, one brother in law, Charoldric Williams, two sisters in law, Patrailia and Keyaunte Livingston, special friends, Duke, Junior, Spike, Rob, Var, Man, Tip, Kerry and Neil and so many more, a host of aunts, uncles, nieces, nephews and other sorrowing relatives and friends.

Homer Smith

Homer "Papa" "Uncle" Joseph **Smith** son of a sharecropper, Freddie Smith & Sidan Ponder, passed away peacefully on Tuesday morning, October 20, 2020. He was born February 09, 1932, in Thomasville GA. *Homer was* predeceased by his loving wife.



Helen L. Smith, Myrtle Beach SC, his daughter, Dorothy L. Garnes, Owings Mills, MD, and siblings Ashley Peter Smith, Oakland CA, Minnie Lee Cox, Brooklyn NY and Mary Jane Brown Schenectady, NY. Homer is a Korea War Veteran, drafted in the United States Army in 1953. After his service Homer spent 30 years working for Allegheny Ludlum Steel Mill along with other jobs to support and raise his lovely family of six children with his wife Helen Smith. Homer is survived by his children Sondra Marie Madison, Schenectady, NY Ricardo Joseph Smith Schenectady, NY, Andrea Michelle Smith, Niskayuna, NY. Michael Anthony Joseph Smith, Sylvan Beach NY. and Rachael Anne Monte Kensington, CA. He is survived by 20 grandchildren, 46 great-grandchildren, a host nieces, nephews, and cousins, and many many close friends of the years in Schenectady and then in Myrtle Beach.

Andrew Young

Andrew Young was born on on January 2, 1982 in Killeen, Texas to the late Herbert "Buck" Young Sr. and Georgia Lee Wilson. of Atlanta, Ga. and Horry County. He attended Myrtle Beach High School and is a graduate of the class of 2000. He 1982 - 2020 departed this life on October 23,



2020. On June 22, 2009, Andrew was united in Holy Matrimony to the former Shalonda Mitchum. Drew was preceded in death by both his maternal and paternal grandparents and his father, Mr. Herbert "Buck" Young Sr. He leaves to cherish his loving memories: His loving and devoted wife Shalonda Mitchum Young, three sons; Christopher Brown, Joseph R. Russell Young, and Isaiah Brown, two daughters; Jamie Brown and Aryania Young, one special niece; Ja'Riyah Mitchum, and one granddaughter; Janiya Mcleod, All of the home: His loving and dedicated mother; Georgia Lee Wilson of Myrtle Beach, six brothers; Terrence Edwards of Myrtle Beach, Herbert Young Jr. of Hong Kong, Robert Young, Kenneth Young, Anthony (Taflan) Young all of Myrtle Beach and Mario Young of Houston, Texas, one sister; Marquetta Young of Georgetown, SC, his mother in law; Ms. Barbara Jean McFadden of Myrtle Beach, his father in law: Rev. Willie James (Rosetta) Chandler of Andrews, SC, four brothers in law; Terrence McFadden, Tyguan McFadden, Kaya Chandler, and Minister TJ Chandler, three sisters in law; Trerice McFadden, Breanna (Terrence)Swinton, and Jalici

Chandler; a host of aunts, uncle nieces, nephews, cousins, friend.

and other relatives.

Frances L. Holmes

Frances Lee Rutledge Holmes was born on December 13, 1949 to the late James Rutledge, Sr, and the late Elizabeth Myers Rutledge. She departed this life on October 31, 2020. She grew up in the Burgess Community.



Frances was a graduate of Whittemore High School in Conway, SC. Frances was married to Monroe Glenn Holmes for forty-nine years and to this union four (4) children were born: Stephon M. (Sabrina) Holmes, Gail M. Myers, Quentin A. Holmes, and. Glenn M. Holmes. Frances leaves to cherish her memories: Five (5) grandchildren -Tomeelka Myers, Darius T. Myers, Chloe Holmes, Naomi Holmes, and Mariah Ciorra and one (1) great grandchild: Mackenzie Myers. Frances was preceded in death by two (2) brothers, James Rutledge, Jimmy "Fish" Rutledge and one (1) brotherin-law- Marion Knox; three (3) aunts — Sadie Bellamy, Helen Knox, and, Carrie L. Myers. Her Mother-in-Law, Mary Alice Holmes of the Burgess Community and seven (7) siblings: Isabelle Knox, Lila Dees, Emma Small, Johnny Rutledge, Rene (Deloris) Rutledge, Theron (Janice) Rutledge, all of Burgess, S.C. and Wanda Jackson of Savannah, GA. Two (2) uncles — Walker (Edyth) Knox and Morris (Rosina) Myers and one (1) sister-in-law — Eula Rutledge; (1) aunt— Maude Knox. Many Nieces, Nephews, Cousins and Friends.



Eva Mae Bellamy

Mother Eva Mae Bellamy (95) was born October 28, 1924 to the late Lawrence & Rena Williams of Longs, SC. She departed this life on October 7, 2020, peacefully. She was educated in the Horry County Public Schools. She was



1924 - 2020

married to the late Rev. Amos Bellamy to whom she was married to for 50 years. Mother Eva was saved and sanctified and devoted her life to the Lord. Mother Eva had an attitude of gratitude, a servant's heart. She was passionate to the Royal Court, Eastern Star and Freemont Missionary Senior Choir. Mother Eva was a devoted, loving, and caring person. Her children that preceded before her, Eniox Bellamy, Walter Bellamy, Margah Grissett, Jobie Bellamy. She left behind to cherish her memories, Osbie Bellamy, Leona Mays, Nelson (Betty) Bellamy, Israel Bellamy, Eva Lois Bellamy and, Sherina Dunn and a special daughter-in-law, Mary Bellamy. She also leaves to cherish her memories a host of grandchildren, great grandchildren, great - great grandchildren, nieces, nephews and other relatives and friends. The Bellamy family would like to thank you for your love and support during our time of loss.



Little Miss Bailey Z. Simon

Little Miss. Bailey Simon, born on July 31, 2017, at Conway Medical Center to Tasjunique Graham and Devonte Simon. She departed this life on September 30, 2020. She attended Your Neighborhood Childcare. She leaves behind, her father Devonte Simon, three



2017 - 2020

sisters, Amira Simon, Camora Simon and Joslyn Kennedy, her grandmothers, Matasha Graham and Alicia Bennett, grandfathers, Kenneth Simon and Joe Kent Graham, two great grandmothers, Janice Bracey (Nana) and Betty Simon, her aunts Jada Spellman and Nakia Simon, her Uncle Dexter and, Uncle Timmy and a special mom, Jasmine Moore (Jazzy Baby) and a host of aunts, uncles, cousins and relatives.





Tasjunique Zhanea Graham

Tasiunique Zhanea Graham born July 22, 1997, at MUSC to Mr. Joe Kent Graham and Matasha Washington - Graham. She departed this life on September 28, 2020. Stormy, Lionel, Anaya, Jonaizhia, Tasjunique Graham were her



siblings. The great-great-grandchildren of Joseph-Estelle Livingston Vaught, greatgrandchildren of Fred-Christine Vaught Wigfall, great-grandchildren of Joseph Elizabeth Williams Graham, grandchildren of Kent "PeeWee" Vaught and Hager Lee Graham Vaught. Tasiunique attended and graduated from Carolina Forest High and Academy For Technology and Academics class of 2015. Her senior year in school she joined the SC Army National Guard. She gave her life at an early age. She was preceded on death by her daughter Bailey Simon, her grandfather Kent Vaught. She leaves behind one brother, Lionel Graham, special brother Treyshawn Gore, three sisters, Stormy (Javon) Graham, Jonaizhia Graham and Anaya Graham. Two grandparents, Geortha Washington and Hager Lee Vaught, two great grandmothers, Elizabeth Graham and Christine Wigfall, a host of aunts, uncles, nieces, and cousins. Special friends, Adrain, Tasha, Jalesa, Zaria, Teira, her military family, and relatives and friends

Cynthia McRae

Cynthia McRae departed this life on October 5, 2020. Cynthia was born in Marion, SC on December 31, 1950, she was the second child of the late Clarence and Louise McRae Johnson and the stepdaughter of the late Lindbergh Johnson. She attended Carver



Elementary school and graduated Whittemore High School, class of 1968, where she was a cheerleader. She lived in NY for several years, she then returned home and became a CNA. She was proceeded in death by her sister Cheryl McRae Tyler, two brothers, Joe McRae, and Fredrick Bush McRae. She leaves to cherish her memories one brother, Louie (Ida) McRae of San Diego Ca., four sisters, Margret (James) McRae Love of Tampa, Fla., Rosiland (Isaiah) McRae Simmons, Katherine (Thomas) McRae Burrell and Barbara McRae, all of Myrtle Beach, one sister-in-law, Cynthia McRae of Tampa, Fla., three special cousins, Jacqueline Granger, Levern Granger and Freeman Granger, a special thanks to her best friend, Ruby Rogers and a host of loving nieces, nephews, cousins and other relatives and friends.



Darius Michael Hemingway

Darius Michael Hemingway, of SC passed Myrtle Beach. Monday morning October 12, **2020** at the age of 30. He was born on February 27, 1990. After graduating from high school Darius went on to receive



1990 - 2020

his associate degree from Conners State College. Darius leaves behind a host of family and friends to cherish his memory. He was born to the union of Carolyn Hemingway (Mother) and the late Reverend Henry Hemingway Jr. (Father), Carrie Cole (Grandmother), (Sisters) Tara Chestnut, Yeneka Mills (Lamar), Carrie Hemingway, (Brothers) Mildred Sears. Akeem Hemingway, Hemingway, John Henry William Hemingway Hemingway III. (Schanski), Calvin Hemingway, (Uncles) Al Chestnut (Lanette), Eugene Chestnut, Myron Chestnut (Elveta), Ricky Chestnut, (Aunt) Betty Nichols, Vanessa Calhoun, Mary Francis, (Companion) Stephanie Wilson. And a host of cousins, nieces, nephews, other family, friends, and Racepath Community



Dwayne Jay Blye

Dwayne Jay Blye was born June 16, 1960 in Atlanta City, New Jersey to the late Mr. Jefferson Blye and Mrs. Valdena Pinckney Blye of Georgetown, South Carolina. In 1978, he graduated from Howard High School in



1960 - 2020

Georgetown, South Carolina. He attended Morehouse College in Atlanta, Georgia, and Horry Georgetown Technical College. 1998, he was joined in marriage to Mrs. Beverly Blye. To this union, two children were born. Mr. Blye departed this life on Friday, October 2, 2020. To cherish his memories, a loving and devoted wife, Beverly Blye; one daughter, Nasia Blye of Myrtle Beach, SC; four sons, Amir Blye of Myrtle Beach, SC, Christopher Blye, Dominic Blye and William Blye of Norfolk, Virginia; one brother, Don Blye of Charlotte, North Carolina; five grandchildren; four aunts; two uncles; along with a host of uncles, aunts, nephews, nieces, cousins, relatives, and friends.



Mazie Ford

Mazie Ree Wolfe (Pat) Ford was born June 14, 1944. departed this life on Monday morning October 5, 2020. The daughter of the late Ross and Essie Wolfe, Mazie (Pat) was born in the Mt Calvery section of Conway, SC. She attended Horry



She was preceded to her grave in addition to her parents and husband, a sister Clarice Lewis, 4 brothers Johnny Wolfe, Leroy Wolfe, Christian Wolfe, and Charles Wolfe, and loving sister Eula Mae DeWitt. She leaves to cherish 2 sons: Rickey D Ford (Pauline) of Charlotte, NC and Eddie J Ford of Woodbine, NJ. 2 sisters: Elouise Robinson of Millville, NJ and Mary Hubbard of Wildwood, NJ. 1 brother Jason (Linda) Wolfe of Florence, SC. 6 sister in laws: Madgeline Wolfe, Isabel Wolfe, Eva Wolfe, Berneatha Wolfe, Betty Ford and Flettie Bell Lewis. 4 grandchildren, Rickey Ford Jr, Justin Ford, Gabriella Ford and Joshua Ford. 2 special nieces whom she called her daughters: Essie Manley and Sharon Dozier. 2 special friends: Christine Smith and Susie Jefferson. She also leaves with fond memories a host of nieces, nephews, cousins and friends. Mazie will truly be missed shaking it down!! She was definitely the life of any gathering.



Strutha Charles Rouse

On Friday, October 16, 2020, Strutha Charles Rouse departed this life. Strutha, more affectionately known to his family and friends as "Struthie" or "Chuck", was born on May 26, 1952 in Cleveland, Ohio. He was the only child of the late, Ms.



Helen Vanderhorst Rouse and Mr. Seabrook Charles Rouse. He spent his formative years in Mt. Pleasant, South Carolina surrounded by a large family of aunts, uncles, and cousins. After completing high school at General William Moultrie in 1970, Struthie joined an exclusive group of African-american men to first matriculate through The Citadel, graduating in 1974. Around that time, he met the love of his life, Claudette. which began what would be a lifelong romance. Strutha distinguished himself in business, first in technology sales, an entrepreneur with Radio Shack in Calhoun, GA, and lastly in the competitive automotive sales industry in the Atlanta area. Strutha is survived by Claudette Dozier Rouse his devoted wife of forty-seven years; his sons, Strutha Charles Rouse II (Kelley) and Sharod Carlton Rouse (Hadiya); granddaughters, Sydney, Sanai, Solae, and Capri; and a host of cousins, aunts,

and uncles. He was preceded in death by his stepfather, Robert L. Bateman.

Janet Turner Small was born on March 4, 1937 to the late Mr. Leonard Turner and Mrs. Ovellar McNeil Barnett. She added a daughter Jeanine Small Godfrey and three sons, Samuel Small



Jr. (Rachael), San Antonio, TX, 1937 - 2020 (Reverend Nancy) Small of Bridgeport CT. and AI T. White of Conway, SC. She departed this life on Monday, October 19,2020. Janet will rejoin her mother, her father, her brothers, Leroy Pickett, Howard Turner and Levester Picket, and her sister Marguerite Pickett. Her brothers George Pickett, Joe Frank Pickett and Cleo Turner All of Bridgeport CT. and Thomas Pickett (Crystal) of Creedmore, NC; her two sisters Faye Turner of Conway, SC and Deborah Gomes of Jacksonville, Fla; one brother-in-law, Joe Small of Conway and one sister-in-law Janet Pickett of Bridgeport will proudly uphold her legacy. Other branches of Janet's family tree include her Aunts Zenobia Steele, Genewood Cochran , Betty Jean Ransom, and Florene Cochran all of Conway, SC; her grandchildren, her great grands, her many nieces, nephews, cousins, relatives, friends and numerous "adopted" children.



Ronald Eugene Watson, Sr.

Ronald Eugene Watson, Sr. entered eternal rest on Wednesday, October 7. 2020. He was born in Bamberg. SC on July 7, 1956 to the late Lawrence and Marian McMillan Watson. He attended Horry County



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Schools. He obtained a Bachelor's of 1956 - 2020 Science degree in Music Education from Claflin University, Orangeburg, SC He leaves to cherish his memories, his devoted wife, Theresa V. Watson, two daughters: Nykida Haskins of Wilmington, NC and Marian Watson of Charlotte, NC; one step-daughter, Jade Seymore of Miami, FL; one son, Ronald E. Watson, Jr of Myrtle Beach, SC; two granddaughters and two grandsons; one sister, Carolyn Brackat of Conway, SC; one brother, Lawrence Bandele (Baseemah) of Atlanta, GA; mothers-in-law, Florence Tynes of Newport News, VA, and Viola S. Atkins of Smithfield, VA; three sisters-in-law, Stephanie Tynes of Newport News, VA; Jacqueline Tynes of Hampton, VA, and Malinda Listenbee (Ulton) of Madison, AL two brothersin-law, James Tynes of Newport News, VA, and Steven Tynes of Newport News, VA; one aunt, Marcelette Snell of Floral Park, New York: four uncles, Dwight McMillan (Margie) Orangeburg, SC, Charles McMillan of Bamberg, SC, Clarence McMillan (Carrie) of Bamberg, SC and Robert Riggins (Catherine) of Myrtle Beach, SC and two

aunts-in-law Barbara McMillan and Dazra McMillan, and a host of nieces, nephews and other relatives and friends.

Elnora Geneva Manning

Geneva Manning Elnora daughter of the late Leroy Edwards and Geneva Hamilton was born on **May 22, 1946** in Charleston SC. On Thursday 22, 2020 October Nora transitioned to her eternal resting



place. Elnora was known as Nora to her family and friends. She was a member of Popular AME Church. Nora worked in Food Service and Hotel Services. She enjoyed spending time with her family and friends. Her granddaughter Malia Freeland preceded her in death. Nora leaves to cherish her loving memories- her devoted husband Charles Manning, six children Felecia Livingston (Dalton), Amy Edwards (Eric), Lee B. Edwards (Trena), Amantha "Shelly" Upsher, Nicole Manning Atkwood (Byron) and Kisha Manning. Nora's thirteen grandchildren are: Darius Livingston. Julian Edwards, Leandra Allison (Casper). Jeffery Riggins (Ashley) Regine Riggins, Lee D. Edwards, Jami Edwards, LeVeon Edwards, London "Tory" Feliciano, Davon Manning, Fleurette Livingston, Ashley Livingston, Valerie Foster, Shaquel Watkins; along with 11 loving great-grandchildren. Nora is survived by one loving sister Carol Vereen, two sister-in-laws Hattie Manning Williams and Beverly Manning Bedford. Two special nieces Mushanda Elmore and LaWanda Vereen. Three special nephews Lamar Vereen (Jennifer, Kenzie) Justin Soles and Ismael Dela Cruz. One special daughter of her heart Vera "Peaches" Livingston Latimer's and a host of relatives an

friends.



Deaconess Verna L. Dozier

Our Holy God sent His Sunday morning Angels down to usher into His Kingdom Deaconess Verna L. Dozier. Sunrise March 4, 1935-Sunset October 25, 2020. She was the daughter of Deacon Issac "Ike"



(Mary Lou Addie Weaver) Parmley; 1935- 2020 raised by her Grand Aunt Gertrude

Morgan Gray; granddaughter of Asbury (Fannie Conner) Parmley and John (Nora Morgan) Weaver; granddaughter of Steven (Liddie great Hemingway) Ladson Parmley and John Byrd (Tyra T.) Weaver; and, great-great granddaughter of Hannah Hemingway and Prink Redmond. leaves to cherish her memories three daughters and one son: Vernette (Silvester) Avant, Onetra (Tony) DeWitt, Iva Nell (Earl) Hunt and Michael A. Dozier.



Edward Henry Graham

Edward Henry Graham, the son of Mrs. Sarah S. Graham and the late Mr. Thurman Henry White was born on April 13, 1961 in Conway, South Carolina. He departed this life on September 23, 2020 in Los He was Angeles, California.



known by "Clyde G." to his friends and by "Beaver" to his family. He attended the public schools of Horry County until his sophomore year. He was preceded in death by his father, Mr. Thurman White Sr., stepfather Jessie Graham Sr., brother Thurman (Money) White, Jr., and his sisters, Miriam Rogers, Gwendolyn Dean and Laura White. Clyde G./Beaver leaves to cherish in his loving memory his wife, Lilibeth, his devoted mother, Mrs. Sarah S. Graham, his daughters, Angela (Ray) Carlyle of Woodbridge, VA and Diana Johnson of Myrtle Beach, SC; his son, Brent Lynch and stepson Quentin Johnson of Conway grandchildren, Jaylyn Johnson of US Navy, Stephen Higgins of Myrtle Beach SC, Ambrielle Johnson, Brent Lynch Jr., Amarley Lynch, Camielle Lynch and Treson Johnson of Conway, SC: brothers, Jessie (Almeta) Graham of Atlanta, GA, Larry (Rita) White, Gregory (Lee) Johnson, Michael (Emily) Johnson of Conway SC, Ronald (Nyl) White of Magdum Tagum City, Philippines, Matthew (Diane) White of Dale City, VA, Walter (Romega) White of Chesapeake, VA; sisters, Belinda (John) Thomas of Columbia, SC, Deborah White of Latta, SC, Marie (Johnny) McCants and Beverly (Cleveland) Farmer of Dillon, SC, Pamela Johnson of Augusta, GA; Evelyn Johnson, and LaSonja Jones of Conway SC; Wanda Gail Vereen of Tamp, FL. Halla many special nieces and nephews

who loved Uncle Beaver. His circle of friends in South Carolina and California is numerous!

McKiever

Nollie Ward, Jr.

Nollie Ward, Jr. was born on August 20, 1940 to the late Nollie Ward and Lena Buck in Aynor, South Carolina. The Lord called him to his heavenly home on Sunday, October 4, 2020 after battling an illness. Better known to his family, friends and community as "Jr". He attended



the Aynor School and grew up attending St. Elizabeth Baptist Church in Aynor, SC. Junior worked on the farms as young boy, and years later became a laborer of many skills and worked in the community for many years. He was a fond person of sharing memories and stories of the path. Those memories he shared was sure to make anyone laugh. Junior was a loving uncle and friend and will be truly missed by many. He had several siblings that preceded him in death; sisters Flora Mae Ward, Ella Crowder, Lillie Mae Graves, Sylvian Cheeseboro, Rosa Lee Jamsion, and Ethel King. He leaves to cherish his memories his sister Ada Robinson of Marion, SC; brother Henry Cheeseboro of Miami, FL.



and a host of nieces, nephews, cousins and

Lefonne C. Green

Lefonne C. Green was born on **September 18, 1970**. Mr. Green died Oct. 7, 2020 following a brief illness. He resided at 2698 Strawberry Rd, Longs, SC. He was the son of the Late Mr. Paul

friends. "We will miss you Jr."



1970 - 2020

Allen Green and Carrie Julia Hughes. He was a talented chef, who enjoyed his family as well as filling a room with laughter and a great story. He is survived by his wife, Wanetta Green, his siblings: Pamela Denise Green, Paul Antonio Green, Gemayle D. Green and Tiney Jones.



John Allen Green

John Allen Green was born on March 23, 1954 in Georgetown, S.C. to the late Idabell and Willie Green. He entered into eternal rest on October 3, 2020. Preceding him in death is his loving wife Joe Helen Green, his brothers Andrew Green and Felton Best



1954 - 2020

and 1 sister Alice Drayton. He leaves to cherish his loving memories; his children Calvin (Janet) Favetteville Green. NC; Shakeena Green, Plantersville, SC; Donnell Peterson, Pawley's Island, SC; Lisa (Ben) Waye, Green Sea, SC; Jermaine (Lisa) Livingston, Loris, SC: and Sylvia Patterson, Atlanta Georgia. 4 sisters Bobby Jones, Ann (Richard) Vereen, both of Plantersville, SC; Judy (Basilio) Small, Greenville, SC; Helen (Kevin) Jordan, Rochester, NY and 1 brother James Green, Plantersville, SC.



Beatrice Bellamy

Beatrice Bellamy was born on November 17, 1940 in the Sandridge community of Conway, SC to the late Richard Bellamy and Alvada Spain Bellamy. She was the 5th of 12 children. She departed this



1940 - 2020

life on October 27, 2020. Beatrice had 3 daughters. 2 preceded her in death, Priscilla Ann Phillips and Jessica Loretta Bellamy. She has one caregiving daughter, Caletha Sue Williams and 6 grandchildren: Lasonya Bellamy of Conyers, GA; Monique (Stefan) Bell of Newark, NJ; Tyheia Phillips of Conway, SC; Videlia (Anthony) Horne of Durham, NC; Milton Phillips, Jr. of Florence, SC; and Dominique Sessions of Durham, NC. Beagtrice had 14 great-grandchildren: D'Ontae Bellamy, Tyreanna A"Shiya Graves, harry Bellamy, Js Sean Bellamy, Ja'Von Bellamy, Dominique Sessions, Jr. Kylee Phillips, NaShyra Sessions, Kye Phillips, and Sydney Bell. Beatrice is survived by her sisters Olivia Jordan of Conway, SC; Dorothy Oliver of Conway, SC, Zader Williams of Conway, SC; marthena Blain of Conway, SC; Richard Allen (Lynette) Bellamy of Conway, SC and Kenneth Leon Bellamy of Hartsville, SC. Preceding Beatrice in death was Laxie Bellamy Nelson, Daisy Bell Waring, Hubert Bellamy, Issac Bellamy, and Lawrence Bellamy, Bea leaves behind a host of loving nieces, nephews, cousins, and friends.

Florence Fontaine Graham

Florence F. Graham departed this life to go be with her Lord on October 5, 2020. Florence F. Mebane was born December 14, 1949 in Graham, NC to the late Mr. William Mebane and the late Ms. Elsie Mae Gilchrist Mebane. Florence moved to Charleston, SC



a few years later after her mother passed away and her father remarried. Florence was educated in the Charleston County Public School System where she received her high school diploma. Florence leaves to cherish her memory, her hus band, Jason C. Graham, Sr, two sons, Terrence N. Graham (Shannon), Jason C. Graham, Jr. (Brittany), one daughter, Jaquenetta Graham, a brother, Larry Mebane (Renee) proceeded her in death, three sisters, Ceceilia Scott, Dorothy

Thompkins and Erie Rambert (George), a host of nieces and nephews, family FUNERAL HOME

and friends.

Robert Armour Jr.

Mr. Robert Armour Jr., was born on August 7, 1936. He was the father of Mr. Derek Armour and Mrs. Denise Armour-Brown. He died Oct. 15, 2020 following an illness. He was the Son of



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The late Robert Armour and 1936 - 2020 Armour. He was retired from The Chrysler Corp. He was the oldest of 12 siblings and 1 preceded

him in death.

Ronnie A. Alston

Mr. Ronnie Anthony Alston, known by close family and friends as "Rock" was born on July 16, 1963 in Myrtle Beach, SC. He was the beloved son of Elnita M. Alston and the late Alford Alston. He departed this life on **October**



1963 - 2020

26, 2020. Ronnie attended the Myrtle Beach public schools. Ronnie was a kind sweet, loving. humorous, devoted son, brother, father, grandfather, uncle and cousin. He leaves to cherish in his memories, his mother Elnita M. Alston, his daughter Sheonna McCray, one brother, Earl (Dionne) Alston of Myrtle Beach, SC., five sisters Florine Gardner of Baltimore, Md., Gloria (Levi) Alston, Sylvia Smalls, Cassandra (Glenn) Campbell, Marcherle (Larry) Bellamy all of Myrtle Beach, sister in law, Mary Alston of Petterson, NJ, four grandchildren, Shyquain McCray, Isha McCray, Ca'darius McCray, A'Laylah McCray, two great-grandchildren, one aunt Rebecca (Robert Lee) Simmons, four uncles, Isaiah Mitchell, James Albritton, Ralph Spivey, Luke (Lucille) Mitchell all of Myrtle Beach, SC and a host of nieces, nephews, cousins, and other relatives and friends.

In Loving Memory of Matthew and Beatrice Rhue





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