

Loving Life Newsletter March / April 2022

Message from the Editor

In the second installment of *LFCC's Exciting Entrepreneurs*, we learn from Sister Danielle Jones about the exciting journey of faith that led to the launching of two businesses. In *Dollars & Sense*, Deacon Jason Goods provides us with some important information about tax changes that impact our "gig economy" and "side-hustles." This is a must-read as you prepare to file your taxes in April, which is *National Financial Literacy Month*. Even though the mention of taxes often cause stress, April is also *Stress Awareness Month*. Sister Tekia Lampkin provides a helpful graphic to remind us that features *5 Tips for Stress Management*. In *Celebrating National Women's History Month* in March, Sister Tekia provides an awesome summary of the important contributions of women, especially of African American Women. Sister Lampkin's daughter Mikayla shows off her skills as a budding African American artist in *The Children's Corner*.

Lastly, we feature two poems in honor of our Awesome and Anointed **Pastor T's 16th Pastoral Anniversary** and the in reflection of our Lord and Savior's ultimate Sacrifice as **Resurrection Sunday** approaches.

In Christ,

Monica Greene-Small, Ph.D.

Editor-in Chief

LFCC's Exciting Entrepreneurs

Interview with Sister Danielle Jones

by

Dr. Monica Greene-Small

Q: What is the name of your business?
When was your business established?

A: **The Treasures Within Mobile Boutique** in 2021 and **Treasured Always** (customized apparel) in 2016.

Q: Tell us about the goods and/or services that you provide.

A: **The Treasures Within MobileBoutique** features a variety of vintage clothing, shoes, hats, belts, jewelry, and more. There's a dressing room and seating for relaxation and a peaceful vibe. I'm able to host parties, pop-up shops, styling, and create a one-of-a kind shopping experience. **I CAN COME TO YOU!!!!** You don't have to find me; I will find you.

Treasured Always is my customizing business. I create one-of-a kind shoes, sneakers, crocs, clothing, and just about anything else you would like and love. I call them **TREASURE TOES!!!** I use crystals and pearls to give you the flair and uniqueness you're looking for. Your shoes would definitely be a showstopper and the talk of any gathering. I've done brides, bridal parties, celebrities, and many other "treasure toes." I've had the honor and privilege to do a few pairs for my very fine First Lady, and she rocked her "treasure toes" oh so well!

Q: What led or prompted you to start your own business?

A: It's funny because my dream has always been to own a boutique. I've always loved

fashion and being different. I love styling people, especially kids, but I never thought it was possible. It's been said and prophesied many times, but I just didn't see it happening. So, all of a sudden, the Holy Spirit gives me a box truck idea. I'm like "what???" So, I started looking for box trucks non-stop. It became an obsession. Then one night, I was sitting on the floor making bracelets for my First Lady's sisters and watching Hallmark. Mind you I have tons of clothing already, just no idea how I'd get a store. Well in this movie, a young lady with dreams of owning a boutique runs into some guy. To make a long story short, he gives her a box truck and she starts her boutique in the box truck.

WHAT!!!!?? OMG!! So, then I started looking and searching for box trucks day and night that were within my budget. MY BUDGET!! NOT GODS BUDGET!!! One day at 4am I got on Facebook Marketplace and a bus appeared. It was already gutted out, with low miles and no issues - but it was in Delaware. I showed my husband thinking he was going to say no, but he saw the potential and said, "SO LET'S HIT THE ROAD BABE!!!" LOL. By 11am Saturday, we were on the road. We met the guy, and he was so solid. The next morning, we went to church and my Pastor called it out even though I had not shared what I was about to do. Straight after church, my husband and I went and picked up my bus and that was how the **Treasured Within Mobile Boutique** started!

Treasured Always started when I desired to change the colors of hard bottoms on baby shoes. I started with that. A customer asked me if I knew how to "bling" shoes. I said "yes" even though I had never done it before. I did three pairs and have been going since then. I love the reaction from my customers, especially the little ones. My "treasure toes" have been shipped to Georgia, New York, North Carolina, South Carolina, Florida, Pennsylvania, Washington DC, Virginia, California, and other locations, as well as all over Maryland. I've expanded my creativity to

customizing crocs and adding pictures to memorialize their special angels.

Q: What are some of the challenges that you have faced along the way?

A: FEAR!!! At times fear and doubt have caused me to self-sabotage. Fear of failure and, at times, fear of success. Also, people - allowing the thoughts and actions of others caused me to stay from what I knew I could do. "Stinking thinking" and hurdles also got in the way. With starting a business, the closer you get, the more stuff seems to come up to frustrate you. But you must push through. Life will happen but you must not let it stop you.

Q: How has your faith in God impacted you as a business owner?

If it had not been for the Lord on my side, there would not be either a **Treasures Within** or a **Treasured Always**. The tears and doubt were all wiped away because He pushed, pulled, and dragged me even when I wanted to quit. His faithfulness towards me is what carried me, and His provision is what supplied my every need.

Q: What advice do you have for those who have just started, or who are about to start, their own businesses?

A: SEEK GOD!! LISTEN!! DON'T GIVE UP!! It's not easy, but it's worth it. Don't worry about who or how many people are doing what you're doing. Just do it! Stay focused! Cast down any imaginary thing that raises up against the knowledge of God. If GOD SAID IT, THEN IT IS SO!!

Q: How can the LFCC family support your business?

A: Pray, support, shop, share, encourage, pray, motivate, refer, host a party, and continue to be the great family to me that you have been! I can be reached at: 410-652-2954 THETREASURESWITHIN7@GMAIL.COM

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Dollars & Sense:

2022 TAX LAW CHANGES CLOSING GIG ECONOMY TAX LOOPHOLES

by

Deacon Jason Goods

Gig Economy (n.) “A labor market characterized by the prevalence of short-term contracts or freelance work as opposed to permanent jobs”

In 2021, it is estimated that the Gig Economy employed 57.3 million individuals or 36% of US workforce. Furthermore, 29% of the US workforce reports having an additional job outside of their primary job. (**Source:** [TeamStage](#))

A December 2020 Harris Poll estimated that 34% of Americans currently had a side-hustle in 2020. That same poll estimated nearly 61 million or 24% of Americans planned to start a side-hustle in 2021. Most side-hustles can be grouped into three primary categories, including: monetized hobbies, side jobs that help people pay down debt, or a job that is needed to cover normal expenses. While the advent of ridesharing and food delivery apps has popularized the term "side-hustle," its origins date back to the 1950's. The side-hustle has persisted as a source of supplemental income to generations of Americans.

Side-Hustle (n.) “Work performed for income supplementary to one’s primary job.”

Prior to its current iteration, income from a side-hustle was often referred to as “under-the-table” or “on-the-side.” Side-hustle has a significantly more glamorous connotation!

Technological advances through mobile payment platforms such as PayPal, Venmo, Zelle, and CashApp have further increased the popularity, profitability, and ease of operating the side-hustle. The vast amount of commerce conducted through these apps have also exposed the financial legitimacy of the side-hustles that comprise the emerging Gig Economy and have become a new favorite target of the IRS and state tax agencies.

Prior to 2022, many side-hustles were largely regarded as a “tax-free come up.” While the earnings from these “independent ventures” have always been reportable as taxable income, most of this “income” rarely made it to any line of the 1040!

As of January 1, 2022, the side-hustle tax loophole has tightened considerably. The previous reporting requirement for 1099-Ks was 200 individual credit card transactions or \$20,000. Mobile payment apps are now required to report annual earnings exceeding \$600 on Form 1099-K. These tax law changes become effective on your 2022 tax returns. The excerpt below outlines the IRS guidance as it relates to Gig Economy income.

Additionally, there is helpful information related to making quarterly estimated payments. This is applicable to individuals categorized as independent contractors who do not receive a W-2 from their employer but receive 1099-Misc forms instead. Failure to make estimated payments throughout the year typically results in an unpleasant surprise when filing your tax returns!

Source: [Taxpayers must report gig economy earnings when filing taxes | Internal Revenue Service \(irs.gov\)](#)

Here are some things gig workers should keep in mind.

Gig work is taxable:

- Earnings from Gig Economy work is taxable, regardless of whether an individual receives information returns. The [reporting requirement](#) for issuance of Form 1099-K changed for payments received in 2022 to totals exceeding \$600, regardless of the total number of transactions. This means that some gig workers will now receive an information return. This is true even if the work is full-time, part-time or if an individual is paid in cash.
- Gig workers may also be required to make quarterly estimated income tax payments and pay their share of Social Security and Medicare taxes.

Pay the right amount of taxes throughout the year:

- An employer typically withholds income taxes from their employees’ pay to help cover income taxes their employees owe.
- Gig economy workers who are not considered employees have two ways to cover their income taxes:
 - Submit a new Form W-4 to their employer to have more income taxes withheld from their paycheck if they have another job as an employee.
 - Make quarterly [estimated tax payments](#) to help pay their income taxes throughout the year, including self-employment tax.

The [Gig Economy Tax Center](#) on IRS.gov answers questions and helps gig economy taxpayers understand their tax responsibilities.

More information:

- [Publication 5369, Gig Economy and your taxes: things to know](#)

5 Tips for Stress Management

- 01 PRAYER**
visit your prayer closet and take all your troubles to the Lord in prayer. thank Him for your blessings, ask for guidance, and sit in silence to hear His voice.
- 02 MUSIC THERAPY**
put on praise music, or your favorite musical genre while you cook, clean, journal or just lay back with your eyes closed and let the music bring forth positive feelings and melt the stress away.
- 03 MEDITATE**
find a quiet space and sit comfortably with your eyes closed while playing guided meditation or meditate on the word of God.
- 04 PROGRESSIVE MUSCLE RELAXATION**
practice tensing, then relaxing your muscle groups, one group a time. releasing the tension in your muscles blocks stress and anxiety.
- 05 FIND A HOBBY**
explore different activities of interest to find a hobby that you enjoy doing such as knitting, dancing, writing, etc.

Celebrating National Women's History Month

by

Sister Tekia Lampkin



Since 1987, National Women's History month has been celebrated in the month of March. The purpose behind celebrating women's history is to acknowledge all the work and sacrifices that have been made by generations of women in this country. In the history of the US, women, African American women included, have made many significant contributions to society. Many privileges that women enjoy today would not have been possible without the sacrifices of those who came before them.

Prior to the 1900s, women were not permitted to own property, keep their earnings, or vote. After the ratification of the nineteenth

amendment in 1920, which barred states from not allowing women to vote based on their gender, Black women worked alongside white women in the suffrage movement. Two National organizations developed from these efforts – the National Woman's Suffrage Association (NWSA) and the American Woman Suffrage Association. Many Black women served as members of both, including Hattie Purvis, who was a delegate of the NWSA from 1883-1900 and the organization's first African American president.

Mary Church Terrell served as the president of the National Association of Colored Women, which was a platform to advocate for woman's suffrage and women's rights. She even picketed the White House in support of Black women's right to vote. She was so persistent in her efforts to desegregate restaurants in Washington DC that she led several colleagues in boycotting and picketing targeted restaurants until the court ruled that segregated eating places in DC were unconstitutional.

Black women have also played significant roles in supporting the military throughout several wars in the US. During the Revolutionary War and the War of 1812, Black women disguised themselves as men and fought with them side by side against the British. During the Revolutionary War, Black women served as spies. Phillis Wheatley, an educated former enslaved person, wrote about freedom and liberty during this time. She wrote a poem expressing praise about the appointment of George Washington as the Commander of the Continental Army that was well received. Phillis was also known for

being the first African American woman to publish a book of poems.

The Black Lives Matter movement was created by three Black women during civil unrest in 2013. The focus of the activists involved in this movement is to bring the issues of police brutality, racial profiling, and racism to the forefront and enact change. They participate in protests and marches to push for racial justice and have launched countless petitions including the Hands Up Act.

From suffragettes to the military to Black Lives Matter, with each generation, women have pushed our agendas forward, closing the gaps of inequity between men and women and highlighting racial disparities. For example, Rosa Parks famously refused to give up her seat on a bus in Montgomery, Alabama, an action that fueled the Civil Rights Movement. And age has never been a limiting factor in our history. At six years old, Ruby Bridges was the first Black child to attend William France Elementary school in New Orleans when it was first integrated, accompanied by four federal marshals.

Black women continue to have firsts.

- Misty Copeland was the first African American Principal Dancer in the American Ballet Theatre, paving the way for little Black girls worldwide.
- Simone Manuel became the first African American female to win gold in an individual swimming event in the Olympics in 2016, a sport with historically low representation of Black people.
- Michelle Obama became the inaugural Black First Lady of the United States in 2009, alongside the first African American president of the United States. With her Let's Move! Child Care and Let's Move! Museums and Gardens initiatives, she ensured that students received healthy, well-balanced meals and appropriate physical activity.
- Kamala Harris, an African American and Asian American woman, became the first female Vice President of the United States in 2021. During her Vice Presidency, she has made significant strides in pushing for changes in many key political issues, including federal voting rights.

Black women have contributed so much to history and will continue to do so with every passing generation as long as we keep empowering our girls to stand up for what is right.

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The Children's Corner

Featuring Mikayla Lampkin

“Cheetah”



A Tribute to our Beloved Pastor, Rev. Dr. T. Anthony Thompson, on His 16th Pastoral Anniversary

Our Pastor

You *lead* our congregation by opening
God's Word, and then you *live*
your life reflecting all we've heard.

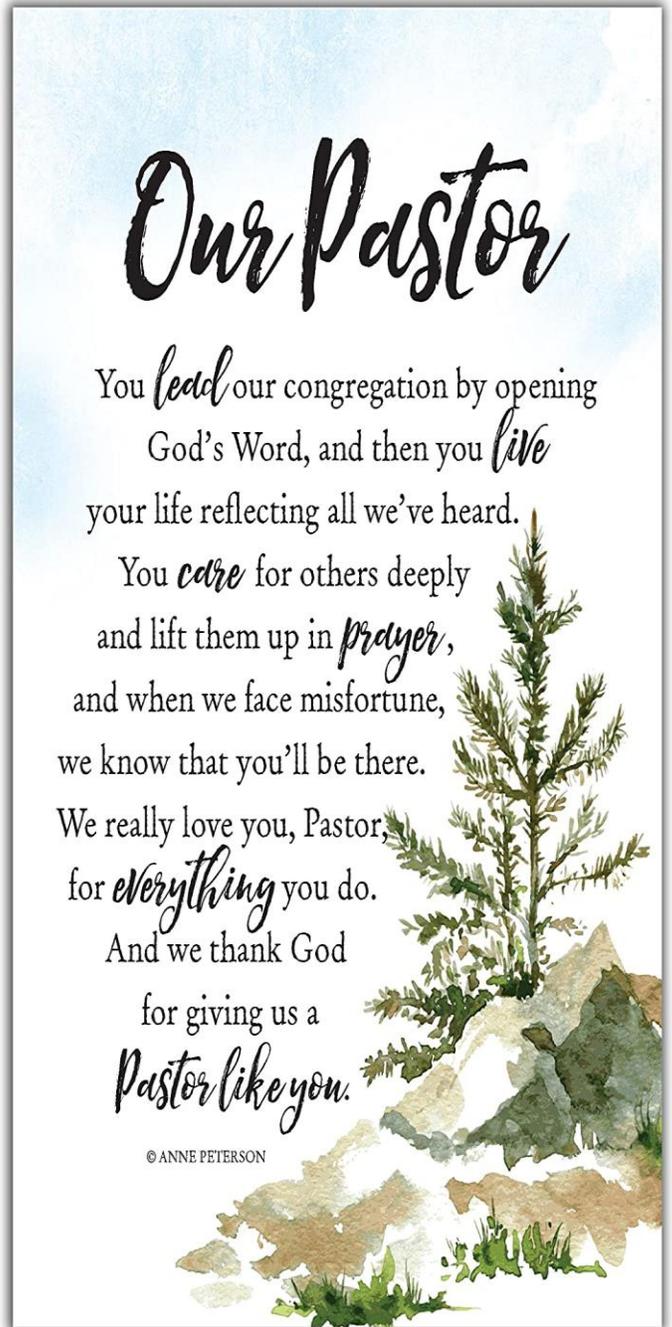
You *care* for others deeply
and lift them up in *prayer*,
and when we face misfortune,
we know that you'll be there.

We really love you, Pastor,
for *everything* you do.

And we thank God

for giving us a
Pastor like you.

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The Reason We Celebrate Easter

© Lenora McWhorter

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We celebrate the resurrection
and hail the risen Christ.
We kneel before the rugged cross
where Jesus gave His life.

We lift our hands in total praise
and give thanks to God above
for the great sacrifice He made
to declare His unfailing love.

If we look back to Calvary
where Jesus was crucified,
we can see His nail-pierced hands
and the wounds in His side.

We marvel at Christ's suffering
and give thanks for His sacrifice
'cause it was for us that Jesus died
so we could have eternal life.

But God raised Jesus from the dead!
And with gratitude we can say,
"Our sin debt has been paid in full,"
so we celebrate Resurrection Day!

