



WARD'S CHAPEL

United Methodist Church

The Lamplighter April 2025



Dear Ward's Chapel Family,

What a joy it is to be part of this loving church community. I'm continually grateful to serve alongside you and witness your faith and dedication.

Today, I want to share an important update. After prayerful discussion, our Administrative Council—based on the recommendation of the SPRC and Worship Committee—has made the decision to combine our two Sunday worship services into one united worship experience.

We have been blessed with two deeply committed worshiping groups: our early service at 8:30 am and our late service at 11:00 am. I know how meaningful and spiritually rich these gatherings have been, and I honor the dedication shown by all who attend faithfully.

However, as your pastor and in conversation with our leaders, the leaders of Wards Chapel and I believe it is time to bring our whole church family together in one vibrant service. This change is about more than just practical reasons—it's about strengthening our connection with the Triune God, with the Holy Spirit, and with one another as one church family. It's an invitation to worship as one body, growing deeper in faith and unity.

There are many practical reasons that helped shape this decision, many of which came from suggestions within our congregation. But above all, we believe this is a Spirit-led step toward vitality and oneness in Christ. While we understand that change can be uncomfortable or even disappointing, we ask for your grace and support as we walk this path together.

Starting Palm Sunday, April 13, we will begin gathering for one worship service at 10:00 am every Sunday. New schedules for Sunday School and other groups will be shared soon.

If you have any questions, please reach out to me, our lay leader Ms. Barb Charnock, our SPRC Chair Mike Blank, or our Administrative Council Chair Charlie Dell. Thank you for your understanding and your commitment to the life and future of Wards Chapel.

In Christ's love,
Pastor Steven

ADMINISTRATIVE MINISTRIES

TRUSTEES

The Trustees has many little projects completed last month. The Preschool received new doors, a gutter and downspout on the shed and new trim was installed under the sink in the 4s room. There was a peephole installed in the church kitchen door, the downspout on the east side of the building was repaired, the porch lights have been cleaned and screens installed to keep the birds out of the fixtures. In the Adult Sunday School room, the tri-fold dry erase board was moved to the east wall in preparation for a new smart TV to be installed in the room.

We will be having a 55" smart TV installed in the Adult Sunday School room. It will include a sound bar and have internet capability. We have also purchased a Netgear network specifically for that room, though those in the Narthex and music room will have access as well. I am hoping to have all this installed in the next few weeks. This new AV equipment will be available for all groups of the church to use! I'm hoping it's easy to use, but we'll have set-up instructions readily available.

Bridget

PROGRAM MINISTRIES

MISSIONS

Food Pantry

We are so grateful for the MANY donations of food items, money, and gift cards to our Food Pantry. Please continue to check the website for our needs.



Please check expiration dates before you donate!

Extras Needed this month:

- Laundry detergent

Keep in mind, we will take donations of any nearly new items such as clothes, towels, sheets, blankets, etc.!

Remember students can receive volunteer hours for helping at the food pantry so if you are interested please contact Wendy at wrmille@gmail.com or texting/calling our Food Pantry number 410-756-0665. Thanks so much!

Wendy Miller

PRESCHOOL

It's so hard to believe that by the time you read this, we will only have less than 40 days left in our school year. The year ends on Friday, May 23. Despite that, we have so much packed into the next two months!



We'll finish talking about life cycles and hope that our chicks and butterflies have hatched. The first week of the month, we'll talk about the story of Easter. We return from Easter break on the 22nd and then we move on to talk about farms. The 4s will revisit Buppert's Farm in Sykesville to see the changes since we were there in the fall and they'll plant their own vegetable. The 3s will go to Sharp's Waterford Farm in Howard County where they'll learn about the farm animals, go for a hayride, and sow their own plant to bring home. The 2s will visit Playtime Pastures – an exciting trip where they feed the horses, pluck eggs from the henhouse, brush the goats, see cattle, and chase chickens.

The Preschool has chosen to partner with A Step Ahead Fitness for an after-school sports program for our 3- and 4-year-olds. We're starting with a 4-week program on Mondays after school. Each 30-minute class will cover a different sport. We chose soccer, yoga, basketball, and gymnastics. If it goes well, we'll continue it in the fall.

Registration for next year is coming along, though it could be better. We currently have 44 children enrolled for next year with plenty of room for more. This year, in comparison, we have 63 spaces filled. We always pray for a full roster; God will provide what we need!

Ms. Bridget

SUNDAY SCHOOL

Our Sunday School group assembled 20 Easter baskets for Shepherd's Staff to distribute to children in need.

Starting on 4/13, Sunday School will start at 8:45 am.

On 4/13, there will be an Easter Egg Hunt after the 10am Family Service

On 4/20 (Easter Sunday) there will be no Sunday School.

Julie

MINISTRY OPPORTUNITIES

Please pray for those who are not able to join us for worship due to health issues.

- Barbara Hartman – at home
- Bert Rushing – Golden Crest Assisted Living
- Diana Balick – at home
- Janet Feezer – at home
- Janis Miller – at Future Care Old Court
- Jean Haines – at Homewood at Plum Creek
- Lulu Karagozi – Lorien Encore
- Margaret Hare – at home
- Ralph Fletcher – at home

ANNOUNCEMENTS

TO: The Ward’s Chapel Church Family
FROM: the SPRC, and Worship Committee

Many churches in our area now have a single service on Sunday morning. After very careful and prayerful consideration, Ward’s Chapel will also begin single Sunday services at 10:00am on Palm Sunday (April 13) and continue with one service from that day forward.

A major consideration in this decision was the promotion of a united church family worshipping all together.

Another consideration was the double duties of some of our parishioners and the cost of the two services. One service would reduce heating, cooling, electricity, cleaning and other maintenance responsibilities.

Most importantly, the one service would bring us all together enjoying and contributing to our worship as a whole church family.

Thank you so much for your cooperation in this new venture as a united congregation in worship. Please continue to pray for Ward’s Chapel and the United Methodist Church in these challenging times.

The R. Wayne Feezer Memorial Scholarship:

The R. Wayne Feezer Memorial Scholarship offered by Ward’s Chapel United Methodist Church honors the memory of Wayne, an active lifetime

member of the church, and is awarded annually to church members pursuing post-secondary education. Applicants are not limited to first-year students, yet when funds are limited, first-year applicants will be given priority. Scholarships of up to \$5,000 per academic year will be awarded based on the following: church membership*, church involvement, community service, academic record, letters of recommendation, and financial need.

*Please note, that to qualify for the scholarship, the applicant must be a member of Ward’s Chapel United Methodist Church. Recipients of the scholarship in the past, whose parents were members, but were not members themselves, will only be considered for future scholarships while pursuing the same degree program as when initially awarded the scholarship.

For any questions about membership or to join WCUMC, contact Pastor Steven Cho.

Applications will be available at the church office and on the website at: <https://www.wardschapel.org/scholarship.html> by February 15. Applications and all supporting documentation must be submitted to the church office no later than May 1. The number of scholarships and the amount will be announced on the first Sunday in June.

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**Missions Auction:**

Thanks to all who helped with the Missions Auction! We raised over \$8300.

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Yoga Class: Yoga classes will be held the 2nd and 4th Mondays of each month at 6:30 pm. If you are interested in being on the yoga class info list, please email the church office at wardschapel@verizon.net. If you need any more info, please contact the church office. The instructor, Danielle, is great at helping all ages and abilities, so let us know if you can make it!



Bureau of Consumer Protection



FEDERAL TRADE COMMISSION

A Scammy Snapshot of 2024

(based on reports to Consumer Sentinel)

ftc.gov/data #FTCTopFrauds
ReportFraud.ftc.gov

Top Frauds



2.6 million fraud reports

\$12.5 billion reported lost

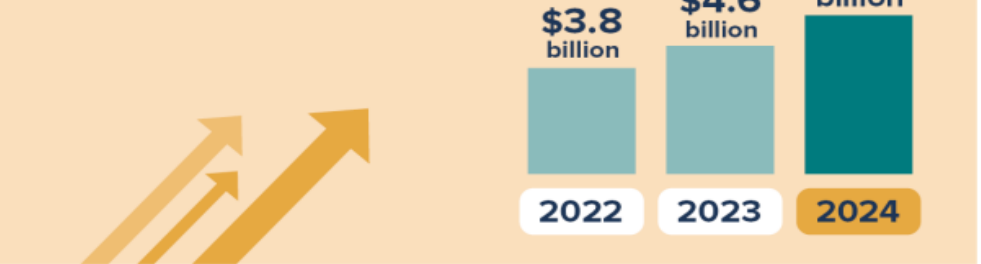
More than 1 in 3 people who reported a scam also reported losing money.



Job scams and employment agency losses soared.



Losses to investment scams kept climbing.



★★★ Reports by Military Consumers ★★★



99,000 fraud reports



\$584 million reported lost



Imposters: Highest # of reports: 45,000
Total losses: \$200 million

Younger people reported losing money to fraud more often than older people.



Big losses follow scams that start with a call or on social media.

Phone calls: Highest **per person** reported losses



\$1,500 median loss

Social media: Highest **overall** reported losses



\$1.9 billion total lost

Email: Highest overall **number** of reports



372,000 reports

That call or email saying you missed jury duty and need to pay? It's a scam

By BCP Staff, March 7, 2025

If you've been summoned for jury duty, you know there are serious consequences for missing it — like fines, court appointments, or even jail time. Scammers know this too, and they're calling and emailing to scare you into thinking you've missed jury duty and need to pay. It's a scam. Learn how the scam works so you can avoid it.

You get an "urgent" call or email out of the blue from someone claiming to be a U.S. Marshal or a police officer. They say you missed jury duty and you'll be arrested unless you pay them now. Only you never got a summons and you know this isn't how the courts work. This is a scammer trying to steal your money, and if you give them information like your Social Security number or date of birth, they could try to [steal your identity](#).

Here's how you know it's a scam.

- Courts never ask you to pay over the phone. In fact, no government agency will do that.
- Only scammers insist that you can **only** pay with [gift cards](#), a [payment app](#), [cryptocurrency](#), or a [wire transfer service](#) like Western Union or MoneyGram.
- Courts never ask potential jurors for sensitive information over the phone, like your Social Security number or birthdate. Only scammers do.

If you get a call or email like this, don't respond. Don't pay or give them any personal information. If you think a call or email could be real, check the court's website for jury duty information or call the court directly at a number you know is correct.

What to Know About Medical Identity Theft

September 2024

What Is Medical Identity Theft?

Medical identity theft is when someone uses your personal information — like your name, Social Security number, health insurance account number or Medicare number — to get medical care, see a doctor, get prescription drugs, buy medical devices, or submit claims with your insurance provider.

If the thief's health information is mixed with yours, it could affect the medical care you're able to get or the health insurance benefits you're able to use. It also could hurt [your credit](#).

How to Protect Your Medical Information From Theft

Here's how to protect your medical information.

Protect documents that contain your medical information

Keep your medical records, health insurance records, and any other documents with medical information in a safe place.

They might include

- health insurance enrollment forms
- health insurance cards
- prescriptions
- prescription bottles
- billing statements from your doctor or other medical provider
- Explanation of Benefits statements from your health insurance company

An **Explanation of Benefits statement** tells you the doctor you visited, the date of your visit, the services the doctor provided, the cost of those services, how much your health insurance covered, and how much you'll have to pay.

When you decide to get rid of these documents, shred them before you throw them away. If you don't have a shredder, look for a local shred day. If it's something that's hard to shred — like a prescription bottle — use a marker to block out any medical and personal information.

If you get statements with medical information in the mail, take your mail out of the mailbox as soon as you can.

To limit the amount of medical information you get by mail, consider getting your medical bills or Explanation of Benefits statements online.

Ask questions before you give out your medical information

Some doctor's offices might ask for your Social Security number to identify you. Ask if they can use a different identifier or just the last four digits of your Social Security number.

If a business or organization asks for information like your health insurance account number or Medicare number, or for details about your health, ask these questions first:

- Why do you need it?
- How will you protect it?
- Will you share it? If so, with whom?

Protect your medical information from scammers online and on your phone

Don't give your medical information to someone who calls, emails, or texts you unexpectedly. It could be a [scammer trying to steal your information](#).

Instead, log in to your online medical account from a website you know is real. Or contact the company or provider using a phone number you know is accurate.

How to Know if Someone Is Using Your Medical Information

Here are some warning signs that someone is using your medical information:

- You get a bill from your doctor or an Explanation of Benefits statement for services you didn't get or prescription medications you don't take.
- You're contacted by a debt collector about a medical debt you don't owe.
- You review your credit report and see medical debt collection notices that you don't recognize.
- You get a notice from your health insurance company saying you reached your benefit limit.

What to Do if Someone Is Using Your Medical Information

If you think someone is using your personal information or health insurance to get medical care or prescription drugs, take these steps to limit the damage.

Review your medical records and report errors

1. Get your medical records. Contact each doctor, clinic, hospital, pharmacy, laboratory, and health insurance company where the thief may have used your information. Explain the situation and ask for copies of these medical records. You may have to submit records request forms and pay fees to get copies of your records.

If the provider refuses to give you copies of the records to protect the identity thief's privacy rights, file an appeal. Contact the person listed in your provider's Notice of Privacy Practices, the patient representative, or the ombudsman. Explain the situation to that person and ask for your medical records.

2. Review your medical records. Look for any errors, like visits you didn't make and services you didn't get.

3. Report errors. Report any errors to your health care provider in writing. Include a copy of the medical record showing the incorrect information and explain why it's incorrect. Send the letter in a way that lets you track it and confirm that someone received it, like certified mail.

Your health care provider must respond to your request within 30 days and must notify other health care providers who may have the same mistake in their records.

Review your credit reports and report medical billing errors

1. Get your credit reports. Get [free credit reports](#) from the three credit bureaus at [AnnualCreditReport.com](#) or by calling 1-877-322-8228.

2. Review your credit reports. Look for medical billing errors, like medical debt collection notices that you don't recognize.

3. Report errors. Report any medical billing errors to all three credit bureaus by following the "What To Do Next" steps on [IdentityTheft.gov](#).

Create a personal recovery plan

A thief that uses your personal information to get medical care might also use it in other situations. Go to [IdentityTheft.gov](#) to create a personal recovery plan. When you visit [IdentityTheft.gov](#), you'll answer some questions and share as much as you can about your experience. To report identity theft and get advice in Spanish, visit [RobodeIdentidad.gov](#).

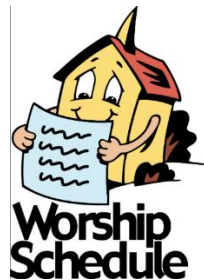
To report identity theft in another language, call 1-877-438-4338. Then, press 3 to choose your language and connect with an interpreter who'll help take your report. Phone lines are open between 9am and 5pm Eastern time.

April 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 Bible Study 10:00 am	3 Prayer Mtg. 7:00 PM	4	5
6 Communion	7	8 Church Council 7:00 pm	9 Bible Study 10:00 am Liberty Goodtimers 11:30 am 7:00 p Vitality Pathways	10	11 4-H 7:00 PM	12
13 Palm Sunday <i>One Service at 10:00 am Egg Hunt after svc.</i>	14 6:30 yoga class	15 SPRC 7:00 pm	16 Bible Study 10:00 am Lamplighter Deadline	17 7 pm - Meal & Meditation	18	19 Food Pantry 9am-11am
20 Easter 6:30 am Sunrise Svc. 10:00 am Worship	21	22	23 Bible Study 10:00 am 7:00 p Vitality Pathways	24 Star Fellowship 12:00 PM	25	26
27 Heifer Sunday <i>One Service at 10:00 am</i>	28 6:30 yoga class	29	30 Bible Study 10:00 am	31		

Ward's Chapel United Methodist Church
11023 Liberty Road
Randallstown, MD 21133

Sunday Worship Schedule Change



Starting April 13,
there will be ONE worship service
at 10:00 am.
Sunday School will start at 8:45 am.