

The Epistle

JUNE 2020



FIRST BAPTIST CHURCH

450 Orchard St. N.W.,
Vienna, Virginia 22180
(703) 938-8525 • www.fbcv.org
Dr. Vernon C. Walton, Pastor

FIRST FORWARD... Philippians 3:13-15



From
**Pastor
Walton's
Desk**

Dear First Family,

This past week has been one of the most difficult weeks in the pandemic and perhaps in ministry, but I remain hopeful. The events surrounding the death of George Floyd at the hands of a Police Officer has sparked outrage, conversation, protest and prayerfully, activism at a different level. This is not the first time that we have been at this place as a nation nor as a faith community of color. In fact, we've been here on too many oc-

Pastor, continued on page 5

SAVE THE DATE
Virtual VBS
July 20-24, 2020
Registration will
begin soon.

"Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly."

Dr. Martin Luther King, Jr.
Letter from Birmingham Jail

Join the Faith in Action Movement!

"But as for you, you meant evil against me; but God meant it for good, in order to bring it about as it is this day, to save many people alive." Genesis 50:20 (NKJV)

As of the printing of the last edition of The Epistle, most, if not all of us had probably never heard of George Floyd. Today, when we hear his name our hearts and minds are drawn to the devastating images of the last moments of his life. Floyd's death has caused many people, of many ethnicities, to pause for moments of introspection about the state of racism in the United States. Emotions range from sorrow to guilt to rage. It is critically important to acknowledge, express and deal with the stress and emotional impact of COVID, recent police-involved deaths, and protests. The story of Joseph, particularly Genesis 50:20 reminds us that God can use any situation for good.

On Pentecost Sunday we celebrated the gift of the Holy Spirit and were reminded that with that gift comes power. Pastor Walton has challenged each of us to embrace and utilize this power by taking action. He reminded us that we each have been gifted with unique abilities that we can put to use for the greater good--with the power of the Holy Spirit, we can make dry bones live again!

If you haven't already, sign up at <https://tinyurl.com/fbcvJustice> and commit to lending your gifts to the cause of justice by joining the "Faith in Action Movement." As part of the group, you will receive emails with specific action items you can take to address local, state and national issues. This will include placing calls to legislators, writing letters and emails and other opportunities to lend your voice and gifts. In Matthew 25:40 Jesus says, "And the King will answer and say to them, 'Assuredly, I say to you, inasmuch as you did it to one of the least of these My brethren, you did it to Me.'" We will work together to ensure that the tragedies we continue to witness will not be in vain.

SUNDAY WORSHIP

Thank You!



Pastor Vernon Walton



Minister Brandon Slaughter



Minister Monica Leak



Minister DeMarcus Robinson



Minister Rasheeda Draughn
Psalmist



Sherri Braxton
Psalmist



Anthony Harris
Sound Media



Helen McCown
Sound Media



Kwan McKnight
Music Minister

Stacey Seay
*Administrative
Assistant*



Shelton Whitemire
Drummer

First Baptist Updates

Pastor Walton hosted a Congregational Check-in on Tuesday, May 19 via Zoom. During the meeting he shared some important updates including:

- There is no date set for the re-opening of the church building for worship services and meetings.
- A Re-Entry Task Force has been established to help ensure that when we do re-open the building, we can do so as safely as possible. The task force is comprised of staff, medical professionals, deacons, trustees, etc.
- The installation of our new elevator has been completed and is awaiting final inspection.
- Pastor Walton thanked the church membership for their continued financial support (via mail, drop-off or electronically) of the FBCV ministry. Consistent financial support has allowed us to fully focus on pivoting in-person ministry to online platforms.
- Pastor Walton requested, that in light of the completion of the elevator construction, that everyone who made a commitment to "Operation Higher Ground" to complete their pledges when possible.



Prayer Warriors: First Baptist Church Burden Bearers

By Shirley McCloy, Epistle Staff Writer

To the Burden Bearers of First Baptist Church of Vienna, their ministry is not a task, but a life-calling. Since its creation in 1994 by former pastor Kenny Smith, this ministry has diligently stayed the course. Its mission is to pray for the congregation and the Pastor. Empowered by Psalms 91, "I will save those who love me and will protect those who know me as Lord. When they call to me, I will answer them." Deaconess Mary Cooper shared that they pray collectively for all, and individually for those on their prayer list. Deaconess Duncan, who has been a member since its inception, stated that they are strengthened by their love of God, each other, and the knowledge that prayers are answered. With love and commitment, they enlist God's power, mercy, protection, guidance, and comfort to heal and help His people. The burden bearers not only pray for us daily (during the pandemic, via phone) they also invite others into their prayer circle and in doing so, teach others the pathway to prayer.

Who are these prayer warriors? Current members are Deaconesses Marjorie Duncan, Helen Bowers, Patricia Jackson, Ann DeVoe, Mary Cooper, Eula Ryan, Deacon Frank Bowers, and Barbara Brooks. They also lovingly welcome into their sessions, Rev. Johnnie. Anyone is welcome to join them at any time. Those in need of prayer are encouraged to contact any member of the Burden Bearers.

During this unprecedented time in America's history, when fear, apprehension, illness, and economic distress are daily companions, prayer provides us strength and hope. At First Baptist, we can take comfort in the knowledge that a powerful group of prayer warriors are calling out to God daily ensuring that He hears our needs. May God continue to bless and protect them.

First Baptist Celebrates Graduates

Twenty twenty has indeed been an unusual year. Earlier this month the First Baptist Church staff loaded up in our cars to surprise some familiar faces who also happen to be 2020 graduates. Pastor Walton led a caravan of cars from home to home and staff members blew horns, cheered and left behind congratulatory yard signs.

In light of state-wide COVID related restrictions, graduation ceremonies have been cancelled and postponed throughout the nation. This drive-by caravan was an opportunity for us to remind graduates that their church is proud of their accomplishments in a unique and safe manner that abided by social distancing guidelines. We will continue to celebrate graduates throughout the month of June as part of our Education Month celebrations!

ONGOING Ministry Opportunities

First Baptist Church
OF VIENNA



SUNDAY

9:00 A.M. ADULT CLA CLASS

tinyurl.com/fbcvCLA

Call-In: 301-715-8592 Meeting ID: 537-476-511

9:00 A.M. YOUTH CLA CLASS

tinyurl.com/fbcvCLAYouth

Call-In: 301-715-8592

10:00 A.M. WORSHIP SERVICE

fbcv.org/live

Facebook Live (First Baptist Vienna)

Call-In 301-715-8592 Meeting ID: 725 373 444

MONDAY

6:00 P.M. COOL KIDS BIBLE STUDY & STORY TIME

(GRADE 5 AND BELOW)

tinyurl.com/fbcvCoolKids

Meeting ID: 232-657-332

7:00 P.M. QUAREN-TEENS SMALL GROUP (GRADE 6 -12)

tinyurl.com/fbcvyouthbiblestudy

Meeting ID: 724-057-679

TUESDAY

10:00 A.M. YOGA CLASS

tinyurl.com/fbcvWellness

Meeting ID: 982-7650-5829

7:00 P.M. PARENTING DURING A PANDEMIC WEBINAR (BI-WEEKLY)

tinyurl.com/fbcvParenting

Meeting ID: 724-057-679

WEDNESDAY

6:00 A.M. MORNING MEDITATION

Facebook Live (First Baptist Vienna)

Periscope @VernonCWalton

Call-In: 605-313-5111 Code: 291598

7:00 P.M. MIDWEEK WORSHIP

fbcv.org/live

Facebook Live (First Baptist Vienna)

Call-In 301-715-8592 Meeting ID: 725 373 444

THURSDAY

10:00 A.M. YOGA CLASS

tinyurl.com/fbcvWellness

Meeting ID: 982-7650-5829

7:00 P.M. THE S.P.O.T. YOUNG ADULT BIBLE STUDY

tinyurl.com/fbcvthespot

Meeting ID: 724-813-746

FRIDAY

FRIDAYS AT FIRST

fbcv.org/live

Facebook Live (First Baptist Vienna)

MONDAY - FRIDAY

12:00 P.M. DAILY PRAYER CALL & DEVOTION

Call-In: 605-313-5111 Code: 291598

FIRST BAPTIST CHURCH OF VIENNA
DR. VERNON C. WALTON, SENIOR PASTOR

Social Justice Ministry

Unfortunately, the killing of George Floyd and the ensuing events served as yet another harsh reminder that the fight for racial justice is far from over. The Social Justice Ministry is seeking members that are interested in being part of the solution to injustices such as these and other inequities that plague our society. Our vision is to expose our members and the community to policies and politics that impact equity and galvanize the community to take action to affect change. If you are interested in being a part of a great ministry that affects positive change, please contact the ministry servant leader Kofi Annan via email at kofiannan321@gmail.com —Stacey Seay

The Origins of Father's Day

A customary day for the celebration of fatherhood in Catholic Europe is known to date back to at least 1508. This celebration was brought to the Americas by the Spanish and Portuguese, but Father's Day was not celebrated in the United States, outside Catholic traditions, until the 20th century. Many countries in Europe and the Americas have adopted the U.S. date, which is the third Sunday of June.

The first observance of a day honoring fathers was held on July 5, 1908, in Fairmont, W.Va. Grace Golden Clayton was mourning the loss of her father, when in December 1907, 361 men were killed in the Monongah mining disaster. Of those, 250 were fathers. Clayton suggested that her pastor Robert Thomas Webb honor them. It is unknown why the July date was chosen. Harry C. Meek, a member of Lions Clubs International, claimed that he had first come up with the idea for Father's Day in 1915. Meek said that the third Sunday in June was chosen because it was his birthday. The Lions Club has named him the "Originator of Father's Day." Meek made many efforts to promote Father's Day and make it an official holiday.

On June 19, 1910, a Father's Day celebration was held in Spokane, Wash., by Sonora Smart Dodd. Her father, civil war veteran William Jackson Smart, was a single parent who raised Dodd and her five siblings. Dodd told her pastor that fathers should have a day to be honored similar to Mother's Day.

A bill to accord national recognition of the holiday was introduced in Congress in 1913. President Woodrow Wilson went to Spokane in 1916 to speak at a Father's Day celebration. He wanted to make it an officially recognized federal holiday, but Congress resisted, fearing that it would become commercialized. President Calvin Coolidge recommended in 1924 that the day be nationally observed, but didn't issue a national proclamation. Two attempts to formally recognize the holiday had been defeated by Congress.

In 1957, Maine senator Margaret Chase Smith wrote a Father's Day proposal accusing Congress of ignoring fathers for 40 years while honoring mothers, thus "(singling) out just one of our two parents." In 1966, President Lyndon B. Johnson issued the first presidential proclamation honoring fathers, designating the third Sunday in June as Father's Day. Six years later, the day was made a permanent national holiday when President Richard Nixon signed it into law in 1972. —Submitted by Rick Taylor, Epistle Staff Writer from Wikipedia



Father's Day June 21



The family of
Donald Summers, Jr.

Dr Ethel Canty Bothuel for the
loss of her brother,
Oneil Canty, Jr.



STAY CONNECTED YOUTH EDITION

DR. VERNON C.
WALTON
SENIOR PASTOR

FIRST BAPTIST CHURCH
OF VIENNA



SUNDAY

9:00 A.M.
YOUTH CLA CLASS

📺 ZOOM
[TINYURL.COM/FBCVCLAYOUTH](https://tinyurl.com/fbcvclayouth)

MONDAY

6:00 P.M. 
COOL KIDS HOUR
(GRADE 5 AND BELOW)
CHILDREN'S BIBLE STUDY &
STORY TIME

📺 ZOOM
[TINYURL.COM/FBCVCOOLKIDS](https://tinyurl.com/fbcvcoolkids)

MONDAY

7:00 P.M.
"QUAREN-TEENS"
(GRADES 6 -12)
SMALL GROUP

📺 ZOOM
[TINYURL.COM/FBCVYOUTHBIBLESTUDY](https://tinyurl.com/fbcvyouthbiblestudy)

EVERY OTHER
TUESDAY

7:00 P.M.
"PARENTING DURING A
PANDEMIC"
WEBINAR SERIES

📺 ZOOM
tinyurl.com/fbcvParenting

FRIDAY

FRIDAY SOCIAL MEDIA CHALLENGES

CHECK YOUR EMAIL OR SOCIAL MEDIA ACCOUNT FOR A
WEEKLY CHALLENGE FROM MINISTER B.

***Imagine...Achieve...Dream...
Become ... "If you can imagine
it, you can achieve it; if you
can dream it, you can
become it."***

William Arthur Ward

Congratulations Class of 2020

This year was one like no other. The class of 2020 experienced a portion of their final semester via ZOOM, Hangouts, and YouTube, to name a few. They had virtual graduations and drive-by celebrations. Balloons, banners, and yard signs adorned driveways and lawns. But through it all, they remained resilient and focused on their next chapter of life. Curious as to what it was like to learn through ZOOM? Kia Courtney, a 2020 graduate of Prairie View A&M shares her ZOOM school experience: —*Jennifer Spriggs*

"Distance learning was not ideal, but manageable. Having a planner and making sure to schedule everything including working out, free time and of course schoolwork was an easy way to keep track of my day, not solely focusing on classes but after class activities as well. Video conferencing is an amazing technology that has connected so many people globally during these trying times. One of the biggest challenges I faced during COVID-19 was completing my senior design group project. The team was used to collaborating in person, but because other courses became more rigorous as we began distance learning, it took a toll on our work habits as students and as a team. Ultimately, we were able to get back on schedule, complete the project and present to our classmates, professor and companies via ZOOM. My advice for people during this time would be to take advantage of reconnecting with your loved ones, via video conferences, during this social distancing because actually seeing their faces will help to ease your minds of the things we currently cannot control."

BRYAN CALHOUN: University of Miami
Bachelor's Degree:—International Studies/Political
Science, Sociology & Spanish

KIA COURTNEY: Prairie View A&M University
Bachelor's Degree—Computer Science

NYAH SIMS: Old Dominion University
Bachelor's Degree:—Criminal Justice and Sociology

JORDAN SIMS: Radford University
Bachelor's Degree—Communication & Marketing

FROM THE COLLEGE CONNECTION

HAPPY BIRTHDAY

wishes to the students celebrating birthdays in June:

DARRIAN COURTNEY: Junior
Lone Star College—Live Media Technology.

CHRISTOPHER EVANS: Junior
Hampton Univ.—Marine and Environmental Science.

DEVON MONTGOMERY: Freshman
Western Kentucky—Business

ERIC MORGAN: Freshman
Virginia Union Univ.—Business Management

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casions in the past. However, I earnestly believe that this moment is different. Something has been awakened in people. A spirit of complacency is being rejected and activism is experiencing a revival.

I've asked myself what makes this different? I don't know the precise answer however, I likenen this moment to the moment in the sixties when the dogs and water hoses were loosed on black children and news cameras reported it around the world. This was not the first time such behavior had occurred, but people around the world couldn't turn their heads from it. They could no longer ignore it because it was in their face. Beloved, the image of that police officer with his knee in George Floyd's neck and the appearance of him posing for the photo will forever be etched in our minds. There was no way you could see it and be unmoved.

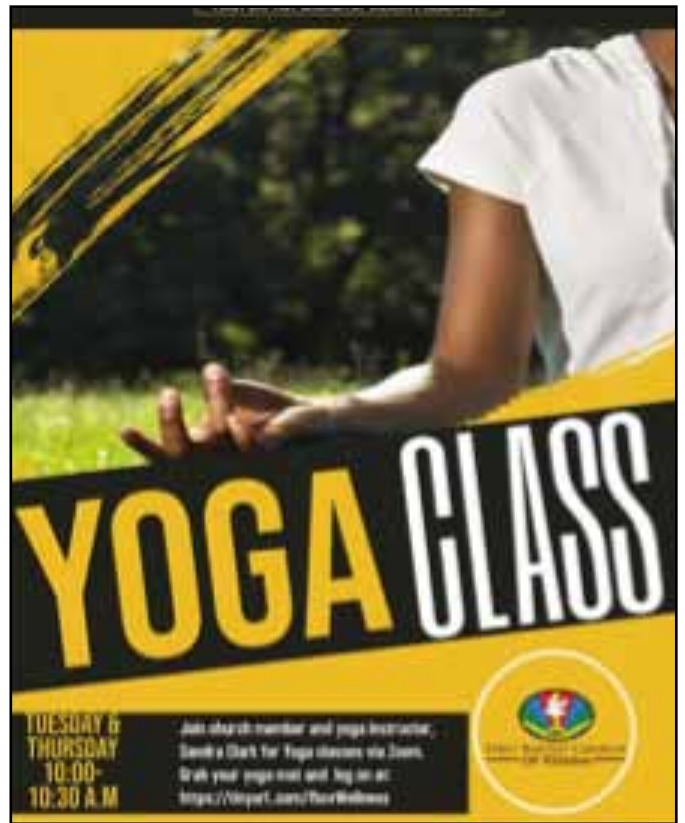
Just a few days ago, I attended a protest on the Green in Vienna. I didn't know what to expect. I had low expectations, but I'm so glad that I went. I was moved by the numbers of people present, moved by the generations of people represented and especially by the diversity of the crowd. The sincerity was felt. The energy was high and it was clear that people are deeply concerned.

What's Next? How do we channel this energy? What do we do with our anger and frustration? First let me say, wrestle with it. Your emotions are legitimate. When you are ready to work, I invite you to join the "Faith In Action Movement." Let's work together on issues and impact policy that we might leave the world a better place than we found it. Register today at <https://tinyurl.com/fbcvJustice>

More Than Just Yoga

By HB McCown
Epistle Staff Writer

In these unusual times, First Baptist continues to create new ways for members and other individuals to stay connected. One of those opportunities has been a virtual yoga class with instructor, First Baptist member Sandra Clark. The class meets Tuesdays and Thursdays at 10 AM via ZOOM and has a faithful following of individuals of all yoga experience levels and ages. Ms. Clark tailors the class for all ability levels, from mild to spicy. However, the class offers more than just physical fitness. Ms. Clark has incorporated a meditation period focused on different hymns. During the class, the participants practice breathing while a hymn is read, not sung, so you can truly focus on the words and meaning behind the hymn. Each member has an opportunity to experience God's Word in a new way. The virtual class also has given us a chance to interact virtually with members from other churches including Mt. Olive Centreville. If you get a chance, you should take advantage of this virtual fellowship filled with fitness, meditation and fun. Namaste (the God in me salutes the God in you).



My COVID Experience

By HB McCown
Epistle Staff Writer

I know being quarantined has not been fun, especially since the weather is getting warmer and the sun seems to call you out of the house, however, here is some food for thought.

I was feeling fine and halfway through my day, I started coughing and feeling sick, but did not have a fever and other symptoms associated with COVID. After my virtual doctor's appointment, I was instructed to rest but that if things got worse to go to the emergency room. I figured it was just a cold and just drank some tea and tried to rest. The next morning, I woke up with chest pain and shortness of breath and decided to go to the hospital. While driving, this was a different experience – my husband and family could not go with me.

I was greeted at the entrance by a table with masks and hand soap and a nurse standing as far away as she could get while asking me my symptoms. I was placed in a room, and a sign was outside my door—"Possible COVID patient." While waiting to be treated, I realized

the lady next to me was having a worse experience—she didn't speak English, didn't know what was happening and didn't have anyone to assist her. I watched the staff in the hospital constantly cleaning — removing the curtains in the rooms, washing all the walls and floors and having most of my interaction with the staff be from the room door or over the phone.

The COVID test is painful, but the worst part is the two to three days of waiting for test results while being isolated from family in your own house and thinking about all the people you could have possibly infected.

Thank you to all the prayer warriors at First Baptist and beyond—Results: **NEGATIVE!**

I will continue to be safe and limit where I go and what I do. I recommend coming up with creative ways to stay entertained at home. We have done "roller skating" in socks, riding bikes, exploring nature in our yard, creative cooking with what's in the house, to name a few.

Enjoy this time together and give the health care workers and custodian staff a break. We all want this to be over and it will in God's time. Take this time see God working in your life and the life of your family. Stay safe.

Worship and Arts News

In this time of social distancing, it can be easy to feel the sting of isolation. As the director of Worship and Arts, I have felt that sting. Going into this quarantine, I had to the task of figuring out how to continue community and meaningful worship while making sure it did not lack in quality. As the building has remained closed, I believe I am consistently learning how to do just that.

Prior to the onset of Covid-19, I met with the choir and musicians twice weekly for rehearsals and Sunday mornings for services for nearly three years. Being out of that routine has been challenging to say the least. As I looked for ways for us to stay in community, I was blessed to be able to put together the virtual choir. When I sent out the request to the worship and arts team, the response was swift. It made my heart glad to see everyone embrace technology and rally to show their appreciation to Pastor Walton. Though we haven't physically seen each other, it felt good to see everyone singing together again.

The interactive concerts on Friday nights have also been a way for me to not only connect with Worship and Arts, but the congregation at large. It's always fun to engage with everyone and hear their thoughts on what we are doing that particular night. I have also encouraged our members to reach out with their ideas and what they would like to see on Friday's and they have done just that.

It has been my pleasure and my heart's work to ensure worship goes on throughout the pandemic. However, I have not done that alone. The entire staff and some friends have made it less difficult for me. I particularly want to salute Rashena Draughn. If you have been watching our services, you've seen Rashena at the majority of them. She has been diligent in our efforts to keep worship meaningful and I just wanted to thank her for her dedication and commitment to Worship and Arts and First Baptist. —Kwan McKnight



Facts about Juneteenth

By Epistle Writer Sandra Graham

Based on an article by Stacy Conradt on www.mentalfloss.com

There is more than one Independence Day in the U.S. On June 19, 1865, General Gordon Granger rode into Galveston, Texas, and announced that the slaves were now free. Since then, June 19th has been celebrated as Juneteenth—a combination of “June” and “nineteenth”—across the nation. The holiday, also known as Freedom Day and Jubilee Day, recognizes when the United States legally ended its historic practice of slavery. Here is what you should know about this historic event.

1. THE SLAVES HAD ALREADY BEEN EMANCIPATED—THEY JUST DIDN'T KNOW IT

The June 19th announcement came more than two and a half years after President Abraham Lincoln issued the Emancipation Proclamation on January 1, 1863. Technically, the 250,000 slaves in Texas already were free—but none of them were aware of it, and no one was in a rush to inform them.

2. THERE ARE MANY THEORIES AS TO WHY THE LAW WASN'T ENFORCED

News traveled slowly back in those days. Still, some have struggled to explain the 30-month gap between the proclamation and freedom, leading some to suspect that Texas slave owners purposely suppressed the announcement. Other theories include that the original messenger was murdered to prevent the information from being relayed or that the Federal Government purposely delayed the announcement to Texas to get one more cotton harvest out of the slaves.

3. WHAT FOLLOWED WAS KNOWN AS “THE SCATTER”

The order that Granger read informed the slaves of their freedom but urged them to stay with their former owners and work for wages. Clearly, most former slaves were not interested in staying with the people who had enslaved them, even if pay was involved. What followed was called “the scatter,” when droves of former slaves left the state to find family members or more welcoming accommodations in the north. Texas slave owners were not too eager to part with what they considered their property. When legally freed slaves tried to leave, many of them were beaten, lynched or murdered.

4. STILL NOT A FEDERAL HOLIDAY

Texas was the first state to declare Juneteenth a state holiday. Though 46 of the 50 states now officially recognize Juneteenth, it is still not a national holiday. As a senator, former President Barack Obama co-sponsored legislation to make Juneteenth a national holiday, though it didn't pass then or while he was president. As the tradition of Juneteenth spread across the U.S., different localities put different spins on celebrations. Celebrations include street fairs, family reunions, park parties, or Miss Juneteenth contests. In southern states, the holiday is traditionally celebrated with historical reenactments, “red soda water” or strawberry soda, and barbecues. Rodeos have become part of the tradition in the southwest, while contests, concerts, and parades are a common theme across the country.

MONEY MATTERS FROM YOUR CREDIT UNION:

Thinking of Taking Money Out of a 401(k)? Part 1

No one opens and contributes to a workplace savings account like a 401(k) or a 403(b) expecting to need their hard-earned savings before retirement. But if you find you need money, and no other sources are available, your 401(k) could be an option. The key is to keep your eye on the long-term even as you deal with short-term needs, so you can retire when and how you want.

Loans and withdrawals from workplace savings plans (such as 401(k)s or 403(b)s) are different ways to take money out of your plan.

- A loan lets you borrow money from your retirement savings and pay it back to yourself over time, with interest—the loan payments and interest go back into your account.
- A withdrawal permanently removes money from your retirement savings for your immediate use, but you'll have to pay extra taxes and possible penalties.

401(k) withdrawals vs. loans: Look at the pros and cons

If you, your spouse or a dependent has been diagnosed with COVID-19, or you have experienced adverse financial consequences due to COVID-19, you may be able to withdraw from your 401K without penalty. Through the CARES Act, the 10 percent early withdrawal penalty for people under 59½ is waived for up to \$100,000 taken out of a 401(k), 403(b), or 457 retirement plan, as well as an IRA,

You also have the option to pay the federal income tax on the withdrawal—or repay the full withdrawal amount—over a 3-year period. All employer plans are different, so be sure to find out what yours allows and determine whether your employer will accept repayments.

If you don't qualify for a CARES Act withdrawal, you might qualify for a traditional withdrawal, such as a hardship withdrawal. The IRS defines a hardship as having an immediate and heavy financial need like a foreclosure, tuition payments, or medical expenses. Also, some plans allow a non-hardship withdrawal, but all plans are different, so check with your employer for details.

Pros: You're not required to pay back withdrawals and 401(k) assets. If you qualify for a CARES Act withdrawal, you can avoid penalties, and you might be able to spread out the federal income taxes over a 3-year period or pay the withdrawal back to avoid taxes altogether.

Cons: A non-CARES Act withdrawal can have a big impact on your retirement savings because it permanently removes money from your account. If you're under the age of 59½ and take a traditional withdrawal, you won't get the full amount because of the 10% penalty and the taxes that you will pay up front as part of your withdrawal.

401(K) LOANS: With a 401(k) loan, you borrow money from your retire-

what your employer's plan allows, you could take out as much as 50% of your savings, up to a maximum of \$50,000, within a 12-month period. Note that the CARES Act permits plans to offer increased loan limits above the \$50,000 standard limit. However, not all employers have adopted the new CARES Act provisions, so check with your employer to see what options you might have.

Remember, you'll have to pay that borrowed money back, plus interest, within 5 years of taking your loan, in most cases. Your plan's rules will also set a maximum number of loans you may have outstanding from your plan. You may also need consent from your spouse/domestic partner to take a loan.

Pros: Unlike 401(k) withdrawals, you don't have to pay taxes and penalties when you take a 401(k) loan. Plus, the interest you pay on the loan goes back into your retirement plan account. Another benefit: If you miss a payment or default on your loan from a 401(k), it won't impact your credit score because defaulted loans are not reported to credit bureaus.

Cons: If you leave your current job, you might have to repay your loan in full in a very short time frame. The CARES Act provides for a delay of repayments that may be available in your plan. But if you can't repay the loan for any reason, it's considered defaulted, and you'll owe both taxes and a 10% penalty if you're under 59½. You'll also lose out on investing the money you borrow in a tax-advantaged account, so you'd miss out on potential growth that could amount to more than the interest you'd repay yourself. —Submitted by Willie Boykin: Based on an article by Fidelity.com/viewpoints: "Thinking of Taking Money out of a 401(K)?"

