

# THE BALTIMORE TIMES

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## Access to Capital Event Draws Business Leaders, Entrepreneurs



*The Baltimore Times, Times Community Services, Inc. and Lendistry were hosts to "Access to Capital 2.0 Small Business Workshop," an event that drew various community business leaders and entrepreneurs to the Reginald F. Lewis Museum on Saturday, June 16, 2018. The free financial education workshop included bankers, credit specialists, alternative financing lenders and small business nonprofit resources, all of which were highlighted during the nearly four-hour gathering. (Above): Everett Sands, president and CEO of Lendistry (left) and Joy Bramble, publisher of The Baltimore Times (right) present a \$1,000 grant check to Nichole Mooney, founder, Black Girls Cook, Inc. (See article on page 10) Photo: Dennis Roberts*

# Real Estate insiders work to educate potential home buyers during National Homeownership Month

By Christopher G. Cox  
Publishing/Managing Editor  
www.realesavvy.com

If you've been thinking about buying a home, there might be no better time than June, which is annually recognized by such organizations as the United States Department of Agriculture (USDA), United States Department of Housing and Urban Development (HUD) and the National Association of Real Estate Brokers (NAREB) as National Homeownership Month.

These entities work with lending institutions, realtors, housing counseling agencies, community organizations and many others to make individuals aware of programs that will assist them in the quest to become homeowners.

"One of the many opportunities potential home buyers can take advantage of is free counseling," said Coleen Baumert, the director of homeownership programs for the Harrisburg, Pa.-based Pennsylvania Housing Finance Agency (PHFA). "We believe that financial edu-

cation is a key component to purchasing a home, so we work with a network of counseling agencies to provide one-on-one, group and online counseling."

Baumert noted that counseling is mandatory for anyone with a FICO score of 680 or lower.

"We want buyers to be able to maintain and sustain their decision to enter the housing market," she added.

Baumert's emphasis on counseling is reinforced by research from HUD. According to independent research, HUD reported that, "...delinquency, default and foreclosure rates for borrowers who have received counseling from a HUD-approved housing counseling agency are 30 percent lower than uncounseled borrowers."

In addition to free financial counseling programs, Baumert says that PHFA can assist qualified buyers to obtain mortgage loans at rates below prevailing mortgage interest rates obtained by most buyers.

"Even a quarter of a percent reduction in a mortgage interest rate can help



potential buyers to obtain more home for their money," Baumert said.

Baumert noted that PHFA works with first-time buyers, buyers who are moving up to larger homes and single buyers, as well as families that own a larger home and have decided to downsize. PHFA also helps buyers to find affordable financing for different types of mortgage loans: conventional, FHA, rural development and VA.

Charaka Cook, the regional vice president of NAREB, noted that her organization hosted a number of community events around the country in June in recognition of National Homeownership Month. She pointed out that the goal of the NAREB is to increase homeownership among African Americans by two million over the next five years.

"Homeownership is the cornerstone of the American dream," Cook said. "Creating awareness of this fact is particularly important in the African-American community where homeownership has

slipped from 49 percent to 41 percent since the housing crisis of 2007."

Cook also noted that homeownership among non-Hispanic whites by contrast is about 71 percent.

Cook says that NAREB works with real estate professionals who can help potential home buyers to overcome past financial mistakes and low credit scores.

"There are many ways to help people get back on the right track," she said. "We want everyone to understand the many benefits of home ownership."

"Among other things homeowners are less likely to move so family stability is enhanced, and more importantly you're creating a lasting legacy that can be handed down to future generations. Overtime this will help to close the generational wealth gap that exists in much of the African-American community."

Christopher G. Cox is the Publisher/Managing Editor of Realesavvy.com. Follow Chris on Twitter @realesavvy



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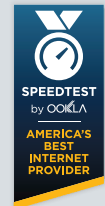
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## Reaching and listening across the divide

By Richie Davis

When 18 Leverett, Mass. residents launched their grassroots effort just after the 2016 election, they were struggling to understand how the political opposites of their town — where Donald Trump had gotten just 14.5 percent of the vote — could have chosen him for president.

Yet as a contingent from Letcher County, Ky. pulled into the western Massachusetts town for a four-day visit last October, “It was love at first sight,” one member of the Hands Across the Hills project recalled, although several of the 15 Kentucky visitors were among the 80 percent of Trump voters in their coal-mining county.

This Leverett-Letcher project has tried in a holistic, organic way to understand not just political motivations, but the Appalachian culture that seems at odds with that of the Northeastern liberals. There was a square dance, a quilting project, potluck meals and plenty of heart-to-heart conversation.

Led by Paula Green, who’s led “conflict transformation” efforts for decades in Bosnia, Rwanda and other trouble spots around the world, Hands Across the Hills has included more than a dozen hours of direct dialogue— last October in Leverett and then in April in Whitesburg, Ky. The exchange included home stays with participants and a “show and tell” of the cultural treasures of each group— like a visit to a Hazard County coal mine and a bakery to rehabilitate former inmates in the community.

The dialogues, deeply personal and direct, featured one Kentucky woman’s emotional sharing regret over an abortion she’d experienced and stories of family members who’d died in mining accidents, while some Leverett members recounted stories of relatives who’d died in or fled the European Holocaust— the first immigrant stories some Kentucky guests had encountered. There were also stark differences, such as those over guns, and, of course, disagreements about Trump.

“I had always said if there’s a woman who runs for president, I don’t care who she is, I’m voting for her,” said one Letcher County woman. But Hillary Clinton “shot herself in the foot” with her comment on the campaign trail promising to “put a lot of coal miners and coal companies out of business.”

What seemed to matter more, though, were bonds over the opioid crisis in both regions, over the hopelessness among young people and the future of a nation where even observable facts themselves are contested.

Their ongoing cultural exchange is trying to reach understanding rather than allowing pundits and politicians to define who we are. By dropping into deeper listening and communicating from the heart, the groups haven’t changed each others’ minds. That was never the point.

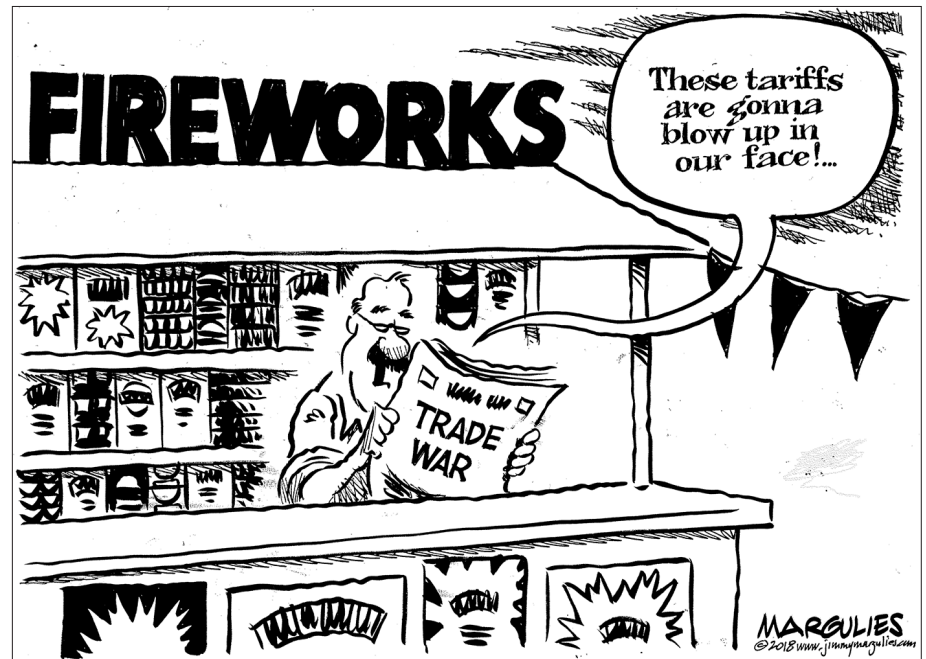
Yet, despite participants sometimes speaking what seemed different languages— or at least clashing truths— by the end of April’s visit, some attitudes had softened.

Their dialogue continues online, with monthly calls on follow-up projects: a conversation over guns, a discussion with two African-American communities, and even working to nudge their diametrically opposed senators toward dialogue as well.

What began as trying to build understanding continues evolving into new territory: a theater collaboration and a youth exchange, plus a new initiative in Massachusetts itself to bring together divided groups.

The continuing conversation across the divide is slow, painstaking work requiring plenty of listening, and time to build trust even as some media and politicians work to undermine cohesion and exploit fissures. Critics and cynics may see this work as starry-eyed futility. Yet in the long run, there’s really no alternative if we’re to heal deepening divisions and weave together a United States again.

*Richie Davis, distributed by PeaceVoice, is an award-winning journalist with 45 years experience whose reporting from Kentucky was supported by the Pulitzer Center on Crisis Reporting.*



## Commentary

### A different perspective on peace

By Kent D. Shifferd

Think of where we are, on a very special, tilted planet that revolves on its own axis every 24 hours while it is circled by a moon that moves around it every 27 days, and both are circling the sun every 365 days, and the sun and all its planets are part of the spiral barred galaxy we call the Milky Way, which is revolving around its own axis once every 250 million years which means that our incredible little planet is racing through space, carried along by the galactic revolution or Cosmic Year, at a speed of 500,000 per hour or 12 million miles per day. Try to picture all these simultaneous movements in your mind.

We are on the outer edge of just one galaxy in a universe of 100 billion galaxies, a tiny dot in measureless space. And yet, this incredible planet has life, indeed is a living planet encased in

a web of creatures dependent on one another and all functioning to support the whole miraculous enterprise. And here we humans are, conscious of all this, which ought to be both overwhelmingly humbling and awe-inspiring to the point of putting us on our knees.

To think that we are a part of this almost inconceivable cosmic dance leaves me breathless. And I say to myself, how can we possibly harm one another and the whole web of life, for as far as we know there is no such other planet like earth, and if there is, it’s too far away get to. This is it— here on this rapidly moving miracle planet.

So, to put it simply, let’s all get along together and nurture the unique systems of life, which support us in this remote but awesome place in the universe.

*Kent Shifferd, syndicated by PeaceVoice, is the author of “From War to Peace: A Guide to the Next Hundred Years” and the former executive director of the Wisconsin Institute for Peace and Conflict Studies.*

## Celebrate your community on Independence Day!

By *Quint Studer*

As I go about my work of helping communities revitalize and reinvent themselves, I often get to see the best of America and I'm reminded that the foundations that built this country are still just as important today.

It's long been said that America is all about rugged individualism, and that is true to some extent. Yes, being as self-sufficient as you can be is an admirable trait but it only takes one so far. People need people in order to really live and nowhere is that more true than in communities.

Back when our ancestors landed on our shores, they didn't head off into the woods to build a log cabin singlehandedly. No, they banded together in small communities. They worked together, struggled together, cried together, and celebrated together. They shared what they had when they could— and expected others to do the same for them when they needed help.

Early Americans had to live this way. Otherwise, they would never have survived in this unfamiliar, unforgiving land.

Today, something very similar is happening. We're in the middle of a massive community revitalization movement. Across America, cities and towns of all sizes are looking to reinvent themselves after a long, hard recession and several

And we're not doing it as a nation of rugged individuals. We're doing it in small, tight-knit groups as we embrace the spirit of cooperation, collaboration, and partnership.

Community leaders, business owners, and citizens are deeply engaged and working together to breathe new life into our downtowns. We're encouraging

long-term prosperity.

So here's what I believe: Real independence is about working hard, playing hard, building strong relationships with family and friends, and being happy in the place we've put down our roots. It's about choosing the kind of life we want to live. For the most part, this can exist only in the context of community.

This Independence Day, I hope you'll take a moment to be grateful for your community and reflect on what you might do to make it better. Get involved. Find a cause that speaks to you. Share your ideas. Join together with like-minded neighbors and work to make something happen.

The spirit of community is the spirit that built America. And it's what will rebuild us as we work together to create our future.

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***“This Independence Day, I hope you'll take a moment to be grateful for your community and reflect on what you might do to make it better. Get involved. Find a cause that speaks to you. Share your ideas. Join together with like-minded neighbors and work to make something happen.”***

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chaotic decades that turned their world upside town.

For many communities, globalization and technology reshuffled the deck. Much like our forefathers and foremothers, people found themselves lost in uncharted territory. Jobs disappeared. Unemployment skyrocketed. Infrastructure crumbled. Once-bustling downtowns deteriorated. Young people moved away in search of better lives (and who can blame them).

Now, we've collectively decided to look homeward. We've decided to bring our communities back from the brink.

entrepreneurs to start new ventures.

We're choosing to eat, drink, play, and shop locally. We're showing up at street festivals, volunteering, and supporting the institutions that feed, educate, and heal our community.

As I look to communities that are thriving, one thing is for certain. We are still the land of opportunity. People are finding they can still start a business, make a living, and provide jobs to others. While a strong local government is part of every vibrant community, in most cases private industry is the backbone. Thriving local business communities lead to

*Quint Studer is the author of “Building a Vibrant Community: How Citizen-Powered Change Is Reshaping America” and the founder of Pensacola's Studer Community Institute, a nonprofit organization focused on improving the community's quality of life and moving Escambia and Santa Rosa counties forward. He is a businessman, a visionary, an entrepreneur, and a mentor to many. He currently serves as the Entrepreneur-in-Residence at the University of West Florida. For more information, visit: [www.vibrantcommunityblueprint.com](http://www.vibrantcommunityblueprint.com) and [www.studer.org](http://www.studer.org).*

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**Mailing Address**

**The Baltimore Times  
2513 N. Charles Street  
Baltimore, MD 21218**

**Phone: 410-366-3900- Fax 410-243-1627  
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# Baltimore activist connects present with Civil Rights Movement in new book

By Stacy M. Brown

Like many Baltimore born residents, Kevin Shird has a story to tell.

Raised on the west side of the city in poverty, Shird dealt drugs at the age of 16 and later spent nearly a dozen years in prison. Ironically, prison is where Shird says he first developed his writing skills.

“There, I started helping other inmates who either didn’t know how to read or didn’t know how to write, and later I became an instructor in a prison GED program helping guys get their GED before they were released,” he said.

Today, Shird is a three-time published author, writer and social activist and he has many talking about his latest book, “The Colored Waiting Room: Empowering the Original and the New Civil Rights Movements; Conversations Between an MLK Jr. Confidant and a Modern-Day Activist.”

As the editors at Apollo Publishers note, the 240-page hardcover work features extraordinary conversations between a confidant of Martin Luther King Jr. and Shird who is known as a modern-day, activist.

It leads to the game-changing realizations that a second-wave civil rights movement is unfolding and the lessons of the past to effect lasting change must be now be embraced.

“It’s a book that talks about civil rights then and social justice now, how do we connect the dots between yesterday and today,” Shird said. “Back then there was the KKK; today there are the white nationalists. Back then it was the murder of Emmett Till, Megger Evers and Jimmy Lee Jackson. Today, we have the unjust killing of Tamir Rice, Trayvon Martin and Freddie Gray.

“Back then, there was the bombing of the 16th St. Baptist Church in Birmingham, Alabama and today—the Charleston church massacre in South Carolina. The similarities are eerie.”

The book also tells the story of Nelson Malden, who once served as Dr. King’s personal barber.

“I was inspired to write the book after meeting [Malden] when he was visiting Baltimore in 2016,” Shird said. “He gave me his telephone number and I



**Kevin Shird**  
Courtesy Photo

called him a few days later and we began talking about the time he spent with Dr. King in Montgomery. He also began to talk about the Jim Crow laws and how they negatively affected African Americans during those years.”

A short time later, Shird visited Montgomery where he and Malden toured historical sites like King’s former home, the corner where Rosa Parks was arrested on the bus and other significant places.

“While I was there I became even more inspired to travel down the long road to write this book, which took about 10 months. I realized at that time that this would be a very important book at a very important time in America,” Shird said.

Malden counted as the first black man to ever run for political office in the city of Montgomery, Alabama. Before 1966, no black man had ever run for political office. Shird says that was a very important time in Montgomery, the epicenter of the American civil rights movement.

“Nelson put his life on the line during a very important time in American history,” Shird said.

Born in Pensacola, Florida, and an Alabama State College graduate, Malden cut King’s hair for more than a decade and he opened the Malden Brother barbershop with family members in 1954.

“Because of segregation, the black barber was a very important place where blacks congregated,” Shird said, adding that Malden also worked distributing the Southern Carrier newspaper, which was one of just a handful of newspapers in the



CONVERSATIONS BETWEEN AN  
MLK JR. CONFIDANT AND A MODERN-DAY ACTIVIST

## THE COLORED WAITING ROOM

Empowering the Original  
and the New Civil Rights  
Movements



south during the Jim Crow era geared towards the concerns of black people.

Shird, who is currently finalizing a deal to become lead screenwriter on an as-yet-titled Hollywood film says he believes his latest book can help young ones connect the dots between today and history.

“I’m hoping that this book will help motivate African-Americans to [become active] and stay engaged by either voting, protesting and organizing. I really feel like this is a great time to be black in America and an opportunity to make a historical difference,” he said. “It’s a great time to

rise up and become a leader in the community. A great time to embrace the young people around us and help them acquire their dreams. It’s a great time for the black culture. We just have to believe in ourselves and our ability.”

Shird’s book, “The Colored Waiting Room: Empowering the Original and the New Civil Rights Movements; Conversations Between an MLK Jr. Confidant and a Modern-Day Activist” is available for sale at

<https://www.amazon.com/Colored-Waiting-Room-Empowering-Conversations/dp/1948062011>.

# Did opening that email place your business in legal hot water?

News & Experts—The email can arrive in your inbox cleverly disguised, appearing to come from your boss, a co-worker or some other person, business or organization you trust. However, by clicking on a link or attachment as instructed, you could be in for a headache.

You've just given cybercriminals access to your company's data, and potentially put the business out of compliance with federal laws and regulations about protecting that data.

Phishing attacks are one of the most common security challenges individuals and businesses face when it comes to keeping information secure, says Beth Haddock ([www.bethhaddock.com](http://www.bethhaddock.com)), author of Triple Bottom-Line Compliance: How to Deliver Protection, Productivity and Impact.

"The phisher's goal is to steal sensitive and confidential information," says Haddock, a compliance attorney who is also CEO of Warburton Advisers, a consulting firm that advises companies on com-

pliance and ethical issues particularly when there's a crisis.

That information could include Social Security numbers, credit card and bank account numbers, medical or educational records, dates of birth and mailing/email addresses.

That's problematic because federal regulations may require that your business keep certain information secure. Just as an example, health providers are expected to safeguard the medical records of patients under the Health Insurance Portability and Accountability Act.

Such compliance issues can create unwelcome complications for businesses, which is why they need to be proactive in addressing phishing. Haddock says there are a few steps they can take to protect themselves, including:

•**Educate employees.** The first line of defense against phishing is employees, because they are the ones likely to be targeted. "Make them aware of the concerns and tell them to be suspicious of



emails that offer them links with little explanation, or that ask for sensitive data, even if it appears to be coming from a trusted source," Haddock says.

•**Reassess who has access to data.** Because employee mistakes are the most likely cause of a breach, retraining alone may not get the job done. A business or organization may want to take another look at who should have access to all that sensitive data, and make adjustments where possible.

•**If a breach happens, take action.** You can't just ignore the data breach, Haddock says. Right away, your IT team needs to be notified so they can get to

work handling the breach. At the same time, she says, it's important to immediately contact your compliance officer or attorney so they can take appropriate steps for reporting the breach to the proper regulatory agencies.

"These 'phishing expeditions' from cybercriminals represent a serious challenge for businesses and for their compliance officers," Haddock says. "It's critical to be aware of the threat and to know that there are steps you can take to reduce your risk and avoid finding yourself out of compliance with regulations that govern your sensitive data."

*Beth Haddock is CEO and founder of Warburton Advisers. She has more than 20 years experience as a compliance and business executive. Her consulting firm provides sustainable governance and compliance solutions to leading international corporations, technology companies, and nonprofits. For more information, visit: [www.bethhaddock.com](http://www.bethhaddock.com)*



*Isaiah Segar learned carpentry and construction through Project JumpStart, which trains Baltimore City residents for jobs with local contractors. Johns Hopkins' strategic partnership with the program helps establish a pipeline of job opportunities for city residents.*

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# Taking a look at the Ravens running back situation

By Turron Davenport

Dating back to the days of Jamal Lewis, the Baltimore Ravens have always been known as a ground and pound football team. Lewis gained 2,066 yards on the ground in 2003.

Ray Rice was the next outstanding Ravens running back going over 1,300 yards twice during his seven-year career in Baltimore. Next up was Justin Forsett who took over in 2014 and led the team with 1,266 yards rushing.

Over the last few years, the Ravens have not been able to develop the running game. Terrence West, Buck Allen, Alex Collins and Kenneth Dixon have all taken turns at jumpstarting the running game. For various reasons, none of them were able to emerge as the feature back.

West has moved on but Allen, Dixon and Collins remain in the mix. Rookies Gus Edwards (Rutgers), Mark Thompson (Florida) and De'Lance Turner (Alcorn State) will be in training camp hoping to do enough to land on the 53-man roster next month.

The running backs coach, Thomas Hammond will be charged with finding someone to become the bell cow back during the preseason. Allen is entering



*Baltimore Ravens running back Alex Collins celebrates after a third-quarter run against the Pittsburgh Steelers in December 2017. Courtesy Photo/NFL.com*

the final year of his rookie deal.

The fourth-year back didn't start any games in 2017, but he posted a career-high 591 rushing yards and four touchdowns on the ground. Allen has shown that he is a capable pass catcher throughout his four-year career. He finished last

season with 46 receptions, surpassing his previous career high of 45 receptions during his rookie season.

His slashing running style suits the Ravens scheme so he should get a shot to get the bulk of the carries in 2018.

Dixon showed promise as a rookie in

2016. He averaged 4.3 yards per carry as a rookie, finishing with 382 yards and two touchdowns. He was considered to be a contender for the starting job in 2017 before suffering a bucket-handle meniscus tear while working out at Louisiana Tech before training camp. The injury required season-ending surgery.

The third-year back was delighted to be back on the field during OTAs this year.

"It feels amazing to be back. You never know what you take for granted until you lose it. Losing football for a year opened my eyes to a lot of things," Dixon said, after practice during OTAs. "The knee feels very good. I'm battling some things you have to battle when you get back on the field with flexibility and all those things, but the knee feels totally well and I'm just ready to play."

Collins is the favorite to take over. He led the Ravens with 972 yards and averaged 4.6 yards per carry last season after being claimed from the Seahawks on waivers last September.

After a full off-season with the team and training camp, Collins is primed to have an even better season in 2018. It's likely that Baltimore will feature a three-headed monster that is Allen, Dixon and Collins.

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# Access to Capital Event Draws Business Leaders, Entrepreneurs

By Stacy M. Brown

The Baltimore Times, Times Community Services, Inc. and Lendistry were hosts to “Access to Capital 2.0 Small Business Workshop,” an event that drew various community business leaders and entrepreneurs to the Reginald F. Lewis Museum on Saturday, June 16, 2018.

The free financial education workshop included bankers, credit specialists, alternative financing lenders and small business nonprofit resources, all of which were highlighted during the nearly four-hour gathering.

The Baltimore Times and Times Community Services, Inc. also awarded Nichole Mooney, the founder of Black Girls Cook, Inc. and Godfrey Molen Jr., the founder and president of Friendly Loving Opportunities; with \$1,000 grants..

The attendees received invaluable business advice and business advancement resources at no cost. Some said that the workshop experience was worth its weight in gold and that perhaps would cost thousands of dollars in consultant fees if they had to pay for it.

“I think the main thing about the Access to Capital 2.0 event is the education of the process of becoming a small business owner and the understanding that it’s done in stages,” said Everett Sands, the president and CEO of Lendistry, a small business lender who’s been in the lending business for nearly 20 years. “If you are educated on the steps, you have a much better chance to succeed. Unfortunately, there is a lot of trial and error ... but it’s not impossible.”

Perhaps the most important aspect of the Access to Capital 2.0 event was the collaboration and exposure to the lending ecosystem in Baltimore, said Paul Taylor, the Director of the Mayor’s Office of Minority and Women Owned Businesses for the city of Baltimore.

“The diversity of the panelists and the different perspectives in the lending community and what the responsibilities of the potential borrowers are, was critically important,” Taylor said.

Those in attendance were able to learn about the pragmatic steps needed to start and operate a business and what they



**Access to Capital Panel (left to right): Stephen Monroe, Managing Partner, Liquid Alternative Financing; Paul Taylor, Director, Mayor's Office of Minority and Women-Owned Businesses; Timothy Smoot, Senior Vice President/CFO, Meridian Management Group; Stanley Arnold, Senior VP, Harbor Bank; George Koste, Executive Director, Maryland Capital Enterprise, Inc.; and Ramsey Harris, Vice President of East Territory, PNC Bank. Everett Sands, President and CEO of Lendistry (podium) was facilitator of the Access to Capital 2.0 Small Business Workshop.** Photos: Dennis Roberts

should do in the startup phase to insure sustainability, he said.

“They got an opportunity to hear from someone who has started a business and what it took to get there, and it was important for me to attend because as a representative of the mayor, I want people to understand that this mayor who herself is a business owner understands the importance of operating a business in Baltimore and is streamlining city services to enhance business growth,” Taylor said.

All the information presented at the workshop contained specific levels of relevance, according to Ramsey L. Harris, vice president of East Territory and LMI Business Advisor in retail lending distribution management for PNC Bank.

As a business credit executive and advocate for minority enterprises, Harris says he is biased to the importance of educating entrepreneurs around the nuances of small business lending.

“It’s vital to the longevity of small and minority business owners to become educated and familiar with the fundamentals of bank financing,” he said.

As for what people could learn from attending the workshop, Harris said they



**L-r: Madison Poole, Princess Cosmetics; Allison Brown, AEB Business; and Kyle O'Connor, The Start Up Nest.**

were presented with an opportunity to obtain knowledge of all the entrepreneurial essentials, like marketing, business planning, lending and financing, and networking.

He added that it’s always a delight to represent PNC Bank at such forums.

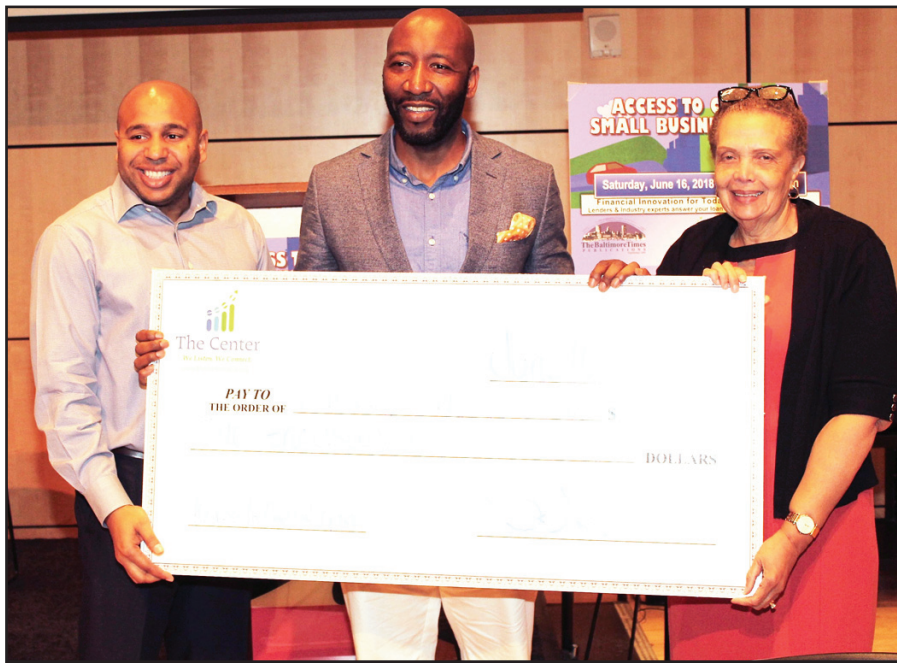
“My team and I are committed to doing our part in ensuring the minority business community here in Baltimore has the support, information, and resources necessary for long term success,” Harris said.

The event was also important for entrepreneurs “to understand the importance of a relationship with a community bank and community banker because this gives them a financial consultant,” said

Stan Arnold, the senior vice president and chief lending officer at The Harbor Bank of Maryland, who also attended the event.

LaShanna Brown, whose 17-year-old daughter, Madison, owns and operates Madison Brown Princess M Cosmetics, said they delighted in being among the entrepreneurs at the event. For her, it was also a chance to reflect on Madison’s growth.

“I was amazed at how much she knew at such a young age,” Brown said about her daughter. “I said, ‘this is not my journey, it’s not my path.’ I could only guide her and who am I to stop her purpose.”



*Everett Sands, president and CEO of Lendistry and Joy Bramble, publisher of The Baltimore Times presented a \$1,000 grant check to Godfrey Molen Jr., the founder and president of Friendly Loving Opportunities (center).*



*L-r: Timothy Smoot, Senior Vice President/CFO, Meridian Management Group and Stephen Monroe, Managing Partner, Liquid Alternative Financing.*



*Cassandra Vincent, Vincent Media & Consulting, LLC*



*Monica Mitchell, Vice President, Government and Community Relations, Wells Fargo Bank*



*Carmen Roberts and Ramsey Harris, PNC Bank*

# Fireworks Safety

By Raymond Pensy, MD

This article is part of the #STCPreventionMatters campaign from the University of Maryland Medical Center. For more information about the campaign and the Center for Injury Prevention and Policy, visit: [umm.edu/PreventionMatters](http://umm.edu/PreventionMatters).

Every year, fireworks are a leading cause of severe injury to people all over the United States. In 2016, there were 11,100 emergency room visits due to fireworks-related injuries; four of these resulted in death. Children under the age of 15 represented over 30 percent of those injuries. Unfortunately, these numbers haven't changed much in the past 15 years.

As we begin the summer season and near the Fourth of July holiday, we are again called to pay close attention to firework safety. In fact, approximately 8,000 of all fireworks-related injuries occurred during the months of June and July. That is an average of over 250 people a day!

Fireworks-related injuries are most often caused by sparklers and firecrackers. In 2016, sparklers caused 900 injuries, and firecrackers caused 1,300 injuries. Even bottle rockets were hazardous enough to cause 400 people to seek medical treatment. More than one in three fireworks-related injuries seen in emergency rooms were to the hands and fingers; the most common injuries were burns. Sparklers can burn at up to 1800 degrees Fahrenheit. This is hot enough to cause full thickness burns in an instant. Fireworks can also cause



severe injury to the eyes. Sometimes, they can even cause blindness.

While most injuries treated in the emergency department are minor burns, others are quite severe. This is often the case with explosive fireworks. Even a

small firecracker held in a clenched fist can result in devastating injuries to the hand. This can require fingers, and sometimes even the entire hand, to be amputated. Furthermore, fireworks can also cause broken bones, nerve damage

and horrible pain.

The Consumer Product Safety Commission recommends a few safety tips. These include:

- Never allow young children to play with or light fireworks
- Always have adult supervision
- Never try to re-light or pick up fireworks that did not go off
- Never point or aim fireworks at a person
- Never detonate or light fireworks in a closed container
- Soak any fireworks that have been used in water

In Maryland, practically all fireworks that are not part of a public display are illegal. Baltimore City, in particular, outlawed all types of fireworks and ground-based sparklers. Please check your local restrictions and county laws regarding the use of any fireworks prior to use, or better yet, leave it to the professionals. Please use common sense, and have a Happy Fourth of July and summer of 2018!

Reference: Tu, Yongling. 2016 Fireworks Annual Report, US Consumer Product Safety Commission

Raymond Pensy, MD, is an associate professor of orthopaedics at the University of Maryland School of Medicine and an orthopaedic surgeon with the Division of Orthopaedic Traumatology at the R Adams Cowley Shock Trauma Center at the University of Maryland Medical Center. He specializes in hand and reconstructive microsurgery and a substantial portion of his practice is committed to limb salvage.



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# Celebrate the Fourth of July at Baltimore's Inner Harbor

Baltimore— Baltimore commemorates Independence Day with big band jazz and a dazzling display of fireworks. Ports America Chesapeake Fourth of July Celebration takes place Wednesday, July 4, 2018 from 7 p.m. to 10 p.m. at Baltimore's Inner Harbor.

At 7 p.m., the U.S. Navy Band Commodores, the Navy's premier jazz ensemble, performs contemporary hits at the Inner Harbor Amphitheater at Pratt and Light streets and at 9:30 p.m., spectators along the promenade and surrounding areas can take in the fireworks show as it ignites the harbor skyline. The 18-minute spectacle is choreographed to rousing patriotic and contemporary music, and produced by fireworks display company Pyrotecnico.

Spectators are encouraged to experience the fireworks from several locations downtown and in surrounding areas including Federal Hill, Locust Point, Fell's Point, Canton and Harbor East. Ports America Chesapeake Fourth of July Celebration is produced by the Baltimore Office of Promotion & The Arts and supported by Ports America Chesapeake, the City of Baltimore, Visit Baltimore, GEICO, T-Mobile, Compass Cyber Security and FOX 45. In the event of a cancellation due to severe weather, the fireworks show will take place Thursday, July 5, 2018 at 9:30 p.m.

## **Additional Fourth of July events in Baltimore**

Visitors can make a day of their holiday downtown by going to nearby attractions, restaurants and retailers. Top of the World Observation Level offers the Picnic at the Top on Wednesday, July 4, 2018 from 7 p.m. to 10 p.m. Visitors can take in the 360-degree view of Baltimore and the vibrant fireworks display from one of the most prominent buildings downtown. Family-fun activities and food and beverages will also be available. Tickets cost \$65 for adults and \$35 for children through Saturday, June 30, 2018, and \$75 for adults and \$40 for children thereafter. Top of the World Observation Level is located on the 27th floor of the World Trade Center at 401 East Pratt Street. For more information



or to purchase tickets, visit: [www.view-baltimore.org](http://www.view-baltimore.org).

Art on the Waterfront hosts an opening reception with exhibitions and music on Wednesday, July 4, 2018 from 4:30 p.m. to 6:30 p.m. at Middle Branch Park at 3301 Waterview Avenue. In partnership with the SoBo Summer Music Series, Art on the Waterfront features exhibits by Baltimore-based artists Becky Borlan, Graham Coreil-Allen, Ashley Kidner and Matthias Neumann, and music by DJ GrownMan and soul singer Jonathan Gilmore. Art on the Waterfront is supported by South Baltimore Gateway Partnership and the City of Baltimore's Casino Local Impact Grant funds, provided by the City of Baltimore in collaboration with the Baltimore Office of Promotion & the Arts and the

Baltimore Casino Local Development Council. The SoBo Summer Music Series is a sequence of free concerts at various locations throughout South Baltimore featuring contemporary jazz and R&B. For more information, visit [www.promotionandarts.org](http://www.promotionandarts.org).

Baltimore Beach Volleyball holds its annual "Hat Draw" Tournament on Wednesday, July 4, 2018 at noon with walk-up registration beginning at 10 a.m. The tournament takes place at the Inner Harbor's Rash Field, located on Light Street and Key Highway. Men, women, co-ed teams and singles are invited to participate in the event. Cost is \$25 per person in advance or \$32 at the door. Proceeds from the tournament benefit Baltimore Beach Charity Challenge Tournament Committee. For more infor-

mation or to register, visit: [www.baltimorebeach.com/hatdraw/](http://www.baltimorebeach.com/hatdraw/).

Historic Ships commemorates America's Independence aboard an American treasure. The 2018 Independence Day Deck Party takes place on the USS Constellation on Wednesday, July 4, 2018 from 7 p.m. to 10 p.m. Visitors can enjoy all-you-can-eat American backyard barbecue favorites, along with local beer, wine and sodas. The USS Constellation deck offers an incredible view of the fireworks, in addition to guided ship tours, music and cannon firings. All-inclusive Deck Party Tickets are \$75 for adults, \$45 for teens and \$25 for youth. Historic Ships in Baltimore is located at Pier 1, 301 East Pratt Street. For more information or to purchase tickets, visit: [www.historicships.org](http://www.historicships.org).

# Rambling Rose

*Indoor and outdoor  
summer concerts*



*Rosa Pryor Trusty*

Hello everyone, before I start to tell you about what's happening in the entertainment world around Baltimore and the Washington Metropolitan area, I want to thank my "Young at Hearts" who came out to "Bangin' with the Boomers" last Thursday at the Promenade DanceSport Facility on Lord Baltimore Drive. It was a great success and all who came seemed to have had a damn good time! I enjoyed hosting the event and seeing the smiles on the faces of my readers. It was a joy to see everyone laughing, singing and dancing with Shirley Duncan, the "Hand-Dancing Queen."

We received a lot of compliments for the soul food lunch buffet that she catered and the entertainment presented by "Captain Fly Production." We hope to see you all at the next event on Thursday July 12, 2018 from noon until 3 p.m. Bring, some friends with you! I promise that you will have an even better time, if that is possible. I have tickets call me at 410-833-9474.

Now, according to reports, you have really been reading my columns and I appreciate that. I received a note from Joe Cooper, founder and bandleader of Joe Cooper Project who wants to thank all the folks and the people in the community who came out to the Randallstown Library for the "Free Concert Celebration of Make Music Day" last week, hosted by his wife and long time radio personality on WEAA 88.9 FM, Sandi Mallory. The Joe Cooper Project is one of Baltimore's premier Reggae Jazz Fusion Bands. If you missed the event last week, you can catch up with them on Sunday, July 8, 2018 at the "16th Annual Happy Nappy Day" Poets in the Park Festival from 1 p.m. to 8 p.m. at Gwynn Oak Park located at 5010 Gwynn Oak Avenue in Baltimore City.

Let's not forget that next weekend there will be another outdoor concert held every year on the first Saturday of every month during the summer at the Avenue Bakery located at 2229 Pennsylvania Avenue in Baltimore City from 4 p.m. to 8 p.m. Bakery owner, James Hamlin invites the public to come out to the courtyard at his Bakery Courtyard to the music concerts featuring performances by some of Baltimore's consummate musicians and performing artists. Guests may also contribute to the "Rebuild the Royal Theatre One Brick at a Time" Fund-raising Campaign, by purchasing one or more of the 3,000,000 plus bricks needed to rebuild the iconic venue. Each brick purchased with your donation will have your name or the name of a family member or friend engraved on that brick. So bring your lawn chairs with you and enjoy the music and the delicious food that his daughter and family will cook on the grill. Beverages will be on sale too.

You can find me at the "Liberty Live Summer Concert" on Friday June 29, 2018, in the parking lot of the shopping center located at the 4100 block of Deer Park Road in Randallstown, every Friday until the first Friday in August in a tent by the bandstand signing my two books along with many other vendors with lots of food, drinks, beer, clothes, arts & crafts and jewelry. Live entertainment will be provided by Rhythm Method Band and DJ Mike Jones. Bring your folding chair and enjoy. Kelly Carter of the Liberty Road Business Association is in charge. This is also free and open to the public.

Well, my dear friends, I got to go, I am out of space. I will see you somewhere. Remember if you need me, call me at 410-833-9474 or email me at [rosapryor@aol.com](mailto:rosapryor@aol.com). UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.



*Joe Cooper Project, Baltimore's Premier Reggae Jazz Fusion Band, hosted by Sandi Mallory from WEAA 88.9 FM Radio Station performing on Sunday, July 8 at the 16 "Annual Happy Nappy Day," Poets in the Park Festival from 1 p.m. to 8 p.m. at Gwynn Oak Park, 5010 Gwynn Oak Avenue, Maryland. All are invited, free to the public.*



*The Rhythm Method Band will be perform at the Liberty Live Summer Concert on Friday, June 29, 2018 from 7 p.m. to 9 p.m. at 4100 block of Deer Park Road in Randallstown. The Festival opens earlier for your shopping pleasure. Bring your lawn chairs and enjoy the music.*



*Zion Hill Gospel Singers along with Big Mike and the Crusaders, Bishop Luke Saunders and the Sensational Stars and many more will be performing for the 22nd Anniversary Celebration of the Nu Gospel Special at the Independent Church of God located at 2302 Ainger Place, SE in Washington, D.C. where Rev. Claritha Stewart is the Pastor on Sunday, July 8 starting at 4 p.m. For more information, call 202-423-5210.*

## Local inspirational music artist releases new EP 'Created to Worship'

Baltimore— Inspirational gospel music artist Naomi B. has made a name for herself in many circles over the years for her versatile vocals and growing ministry. Her fans have tried to remain patient in anticipation of her first project, and now their wait is finally over.

On July 3, 2018 she officially releases her EP entitled, "Created to Worship."

Fans and supporters will be able to preview the album and purchase an advance copy during a listening party at GLA Performing Arts Studio in Roseville, Maryland on Friday, June 29, 2018, starting at 8 p.m.

Attendees at the event will experience a number of songs from Naomi B. and see to the showing of her music video for her single "Break Free," which addresses the issue of sex trafficking, an issue of major concern in Baltimore.

Naomi B. has lent her time to supporting groups advocating against human and sex trafficking and that spirit of service has been central to her ministry

and is a key part of the message she hopes to send with the EP.

"Created to Worship," the title track of the EP talks about how, "as God's creatures all of us were created to worship.

"My definition of worship is giving back to God what he gave to me— what He has entrusted me with," NaomiB said. "What do you have that you can offer back? Worship isn't just a song that you sing during worship service, but it is a lifelong attitude of gratitude and reverence to God for who He is and who He created us to be. And, we can express this through our gifts and talents."

Getting to the release of "Created to Worship" has been a long journey for Naomi B. She had hoped to release projects on a few other occasions but always felt that something was missing, until now.

"I believed the music wasn't quite there yet," she said. "Now, I feel like I am with the right group of producers; I have grown as an artist; I have grown as



Inspirational gospel music artist Naomi B. officially releases her EP entitled, "Created to Worship," on Tuesday, July 3, 2018  
Courtesy Photo

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a minister and I'm more sure of who I am. I wanted to make sure that everything was right, because you only have one time to make a first impression."

Joining NaomiB at the June 29th celebration will be recording artist Therron Fowler; recording artist and producer Micah Smith (producer of Naomi B.'s song "Break Free"); and spoken word artist Chris Jones. WEAA 88.9 FM's Jamal McCollum will serve as the event's host.

Moving forward, there is a great deal of promise for Naomi B.'s career. She is booked for numerous upcoming performances and her ministry continues to grow in popularity, without the support of an industry record label.

"This is not just about music, this is ministry! And my purpose is to bring healing to people through my music," said Naomi B. "My purpose is bigger than a record deal. It's bigger than whether the music industry knows my name. I had to really understand that, because for a while I felt like if I couldn't break into the music industry scene [the traditional way], I was somehow failing. But I learned that if you just let God open the doors for you, there is no limit to the success He can bring."

For more information about Naomi B. and her new EP "Created to Worship," visit: [www.naomibmusic.com](http://www.naomibmusic.com) or follow her on social media at @naomibmusic.

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# Red Cross shares steps to take now for hurricane safety

Download free Red Cross Emergency App for safety information on your mobile device

Baltimore— The 2018 Hurricane Season began June 1 and the American Red Cross has steps people should take now to get ready. Hurricane season runs until November 30, 2018.

Hurricanes cause problems for people in coastal areas and can also cause damage hundreds of miles inland.

“These are dangerous storms that can affect people living here in the Greater Chesapeake Region said Scott R. Salemm, Regional CEO, Greater Chesapeake Region. “It’s time to get ready now, before a storm threatens.”

The public is encouraged to:

- Build an emergency kit with a gallon of water per person, per day, non-perishable food, a flashlight, battery-powered radio, first aid kit, medications, supplies for an infant if applicable, a multi-purpose tool, personal hygiene items, copies of important papers, cell phone chargers, extra cash, blankets, maps of the area and emergency contact information. Many of these items are available through the Red Cross Store at [redcross-store.org](http://redcross-store.org).

- Talk with household members and create an evacuation plan. Practicing the



plan minimizes confusion and fear during the event.

- Be informed. Learn about the community’s hurricane response plan. Plan routes to local shelters, register family members with special medical needs as required and make plans for pets. Take a First Aid and CPR/AED course ([redcross.org/takeaclass](http://redcross.org/takeaclass)) so you know what to do in case emergency help is delayed.

- Download the free Red Cross Emergency App to select up to 35 different severe weather and emergency alerts on their mobile device. The content includes expert guidance on what to do before, during and after different emergencies or disasters from home fires to hurricanes. The app can be found in smartphone app stores by searching for American Red Cross, texting ‘EMERGENCY’ to 90999 or by going to [redcross.org/apps](http://redcross.org/apps).

If you already has a disaster kit, now is the time make sure the food and water is still okay to consume and that copies of important documents are up to date. If they already have an emergency plan for their household, they should talk about it again with family members so everyone knows what to do if an emergency occurs.

# Al-Anon Family Groups celebrate recovery in Baltimore City

New York— About 4,000 Al-Anon members from around the world will meet at the Baltimore Convention Center in Baltimore, Maryland, for the 2018 Al-Anon Family Groups International Convention, July 6-8, 2018.

Al-Anon Family Groups, established in 1951, offers help and hope to anyone who has been affected by a loved one’s drinking. In the US, alcohol is a cause of family trouble for over one-third of Americans, according to Gallup’s Consumption Habits poll; thirty-six percent report alcohol-related incidents have interfered with their family life. According to the National Association for Children of Alcoholics (NACoA), approximately one in four children under 18 in the US are affected by a parent’s addiction to alcohol and other substances.

Al-Anon Family Groups, which includes Alateen for younger family members, understands the importance of family recovery from the effects of alcoholism. “Sometimes it is easy to see what alcohol is doing to the drinker,” Al-Anon’s Senior Communications Specialist, Mona Dougherty, said. “It may be more difficult to see what it is doing to the rest of the family.”

The theme of Al-Anon Family Groups’ sixth International Convention, “Celebrating One Day at a Time,” reflects the organization’s ongoing commitment to family recovery, and a nod to its classic daily reader, One Day at a Time in Al-Anon, on its 50th anniversary. The book



was published in 1968 and continues to be a source of inspiration to millions of people in Al-Anon’s 67-year history.

Al-Anon Family Groups meet in more than 130 countries, and Al-Anon/Alateen books and pamphlets are available in over 40 languages. Maryland is home to 279 Al-Anon and Alateen mutual support groups, and the city of Baltimore offers close to 30 weekly meetings for people to attend. What is shared during meetings is confidential, and the anonymity of members is strictly protected. There are no dues for membership.

Al-Anon Family Groups is completely self-supporting through voluntary contributions from its members and sale of its literature. The non-profit organization declines contributions from non-members, and accepts no outside funding from government, foundations, or other agencies.

For more information about Al-Anon Family Groups or Alateen for young people, go to [alanon.org](http://alanon.org) to view a copy of “Al-Anon Faces Alcoholism 2019” or to listen to a “First Steps to Al-Anon Recovery” podcast. To find a local meeting, visit [al-anon.org/al-anon-meetings](http://al-anon.org/al-anon-meetings) or call toll-free: 1-888-4AL-ANON.

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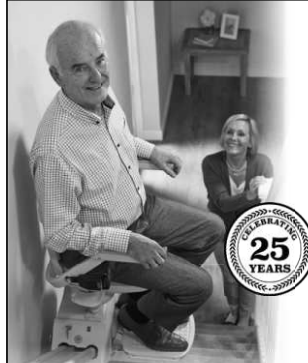
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