

## PATIENTS Day Empowers Local Communities



Nearly 200 community members, health care providers, and researchers came together at the University of Maryland BioPark on July 20, 2018 to celebrate PATIENTS Day. Hosted by the University of Maryland School of Pharmacy's Patient-Centered Involvement in Evaluating the Effectiveness of Treatments (PATIENTS) Program, this interactive health fair offered attendees an opportunity to learn from and teach each other how to create and sustain healthy individuals and communities in West Baltimore and nationwide. (Photo): From left, panelists Damion Cooper, DeJuan Patterson, and Erricka Bridgeford discuss gun violence as a social determinant of health at PATIENTS Day (See article on page 8) Courtesy Photo

# Baltimore law office gives back to community by hosting Horizon Day Camp Carnival

Baltimore— On Friday, July 20, 2018, a team of over 25 attorneys, secretaries, IT and litigation support members from DLA Piper's Baltimore office hosted the second annual Horizon Day Camp Carnival, a fun and festive highlight of the Horizon Day Camp, which allows children battling cancer and their siblings to have a safe summer camp experience by providing a team of medical staff for campers and their families.

Funded by local donors, the Horizon Day Camp's team of medical, staff enabled the kids and their siblings to enjoy all the activities of a day camp, while providing a support system for the children's families.

For the second year in a row, DLA Piper volunteers dressed up as cartoon characters, hosted sing-alongs for the campers and helped out with face painting at the carnival, which was held at Maryvale Preparatory School.

Eighty children were able to attend and enjoy the carnival festivities this year, which included games, bounce houses, a pizza party, and appearances by the Orioles Bird and Elsa from Frozen.

The Horizon Day Camp Carnival is one of several community engagement initiatives the DLA Piper Baltimore Cares Committee has organized in the past two years, along with collecting holiday gifts for local children and gathering more than 300 care packages to donate this past winter.

DLA Piper is a global law firm with lawyers located in more than 40 countries throughout the Americas, Europe, the Middle East, Africa and Asia Pacific, positioned to help clients with their legal needs around the world.



DLA Piper's Baltimore office hosted the 2nd annual Horizon Day Camp Carnival on July 20, 2018. (Top left) Two young campers smile for a photo (Top right) The Oriole Bird with a camper (Above right) Eighty happy campers enjoying a pizza lunch (Above left) Baltimore partner Tom Pilkerton paints a camper's face as others wait in line. Courtesy Photos/DLA Piper

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# Guest Editorials/Commentary

## Bipartisanship brings loan program expansion for small businesses

By Michelle Christian

President Donald J. Trump recently signed the bipartisan, bicameral Small Business 7(a) Lending Oversight Reform Act into law. Led by House Small Business Committee Chair Steve Chabot (R-OH), Senator Jeanne Shaheen (D-NH), Chairman of the Senate Committee on Small Business and Entrepreneurship Jim Risch (R-ID), and House Ranking Member Nydia Velázquez (D-NY); the Reform Act improves access to capital for small business owners by ensuring appropriate oversight of the U.S. Small Business Administration's (SBA) flagship 7(a) loan program. The bill passed both committees unanimously, and passed the House and Senate without objection before going to the President's desk for his signature.

The 7(a) loan program was created to help entrepreneurs gain access to credit in order to start and grow their businesses when they are unable to qualify for a conventional loan. It can be a "make or break" cash infusion that gets small businesses doing what they do best, creating jobs in their community and supporting the American economy. Millions of American entrepreneurs use and repay billions of dollars in 7(a) loans each year.

The Small Business 7(a) Lending Oversight Reform Act updates the "credit elsewhere" test, which is the entry point to the program; increases oversight of the program and transparency to Congress, and provides flexibility for SBA's Administrator to increase the program's authorization cap in an emergency. It ensures SBA has the tools it needs, provides lenders with needed clarity, and makes sure entrepreneurs and small business owners have access to funds they would otherwise not be able to obtain.

Whether it is a new military contractor in Virginia Beach, or a family owned craft brewer in Erie, small businesses face the common challenge of finding affordable financing. An improved 7(a) program ensures more businesses can access capital to grow, invest in their operations and, ultimately, create jobs.

This bill was widely supported in the small business community, including by the National Association of Government Guaranteed Lenders (NAGGL), the Independent Community Bankers of America (ICBA), the American Bankers Association (ABA), the National Association of Federally-Insured Credit Unions (NAFCU), the Consumer Bankers Association (CBA), the Credit Union National Association (CUNA), and the U.S. Chamber of Commerce.

Check out our online Lender Match tool to find an SBA-approved lender to help you through the process. I also encourage you to visit your local SBA office or a "Powered by SBA" partner organization for help putting together the business plan you'll need to qualify for an SBA-backed loan.

*Michelle Christian is the SBA Mid-Atlantic Regional Administrator*

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"STOP WASTING YOUR TIME."

## Community Affairs

### Maryland joins FTC in 'Operation Donate with Honor'

Baltimore— Maryland Attorney General Brian E. Frosh and Maryland Secretary of State John C. Wobensmith announced enforcement actions taken against four sham charities operating in Maryland as part of a nationwide sweep and education initiative, "Operation Donate with Honor."

On Thursday, July 19, 2018, enforcement actions were announced against the four charities listed: Help the Vets, Inc. and Neil G. Paulson, Sr.; Operation Troop Aid - Consent Agreement; Southern Maryland Veterans Association/ Daniel Brashear; and Vietnow.

The Federal Trade Commission (FTC), along with Attorneys General and charity regulators from 70 offices in every state, the District of Columbia, American Samoa, Guam and Puerto Rico, announced more than 100 actions against fraudulent charities that con consumers by falsely promising their donations will help veterans and servicemembers.

In the state actions announced, charities and fundraisers sought donations online and via telemarketing, direct

mail, door-to-door contacts, and at retail stores, falsely promising to help homeless and disabled veterans, to provide veterans with employment counseling, mental health counseling or other assistance, and to send care packages to deployed service members.

"Sham charities steal from consumers," said Attorney General Frosh. "They rely on our noble instincts to help veterans and other worthy causes but they use the money they collect to enrich themselves. They hurt legitimate charitable organizations by siphoning off support from their good work. We are committed to putting these fraudsters out of business."

"Scam artists are on the prowl, ready to take advantage of donors who want to help veterans," said Secretary of State Wobensmith. "Make sure your donations go to reputable, well-established charities."

The FTC launched this ongoing effort with the National Association of State Charity Officials (NASCO). The initiative includes an education campaign, to help consumers recognize charitable solicitation fraud and identify legitimate charities. Donors and business owners can find information to help them donate wisely and make their donations count at [FTC.gov/Charity](http://FTC.gov/Charity).

## *The 14th Amendment was intended to achieve racial justice and we must keep it that way*

By **Dennis Parker**  
Director, **ACLU Racial Justice Program**

Few times in recent memory have demanded a more careful examination of our nation's history than now—the year we celebrate the 150th anniversary of the 14th Amendment's passage.

At a time when the Trump administration is throwing asylum seekers in jail without due process and undermining efforts to desegregate schools, it is critical to remember that the “pervading purpose” of the 14th Amendment was to eliminate the oppression of historically subjugated minorities and to provide equality of opportunity.

The amendment's ratification on July 9, 1868, shortly after African-Americans were emancipated from slavery, represented a turning point in the country's history. Its passage was an effort to provide substance to the Declaration of Independence's promises of freedom and equality, which from the beginning had not applied to significant parts of the population, including black people and women. And though those promises were continually reneged upon, the 14th

Amendment remained a source of aspiration and hope.

Although the 14th Amendment is frequently invoked, now particularly by conservative judges and commentators, to attack affirmative action and efforts to desegregate schools under the guise of “colorblindness,” the Fourteenth Amendment was never a colorblind document. The amendment was enacted

14th Amendment was enacted with the intent to support a series of race-conscious programs that were created at the time to aid Blacks newly emancipated by the 13th Amendment. A series of programs such as the Freedman's Bureau, special assistance for Black Civil War veterans, and special relief to blacks in the District of Columbia were enacted in the period following the Civil War in the

freed black people has shifted substantially.

Despite the setbacks, the 14th Amendment has been vital in protecting the equal protection and due process rights of a greater number of people. Whether assuring counsel and a bias-free jury, working in conjunction with the First Amendment to assure freedom of worship, guaranteeing the rights of same-sex couples to marry, protecting the right to vote, supporting the right of transgender students to receive access to education, prohibiting racial segregation in schools, ending restrictions against mixed-race marriages, supporting the right of women to have access to birth control and abortion, or protecting the rights of immigrants the 14th Amendment has been a powerful tool in the protection of the rights and liberties of all Americans.

But the amendments' 150th anniversary is not solely an occasion to celebrate. Rights won, even after long protracted struggles, can be lost. In the current political climate—one in which efforts are being made to limit the enforcement actions of agencies and departments which once sought to strenuously enforce the 14th Amendment and one in which judges are selected for their antipathy to rights secured on behalf of people of color and other vulnerable populations—the 14th Amendment faces the realistic possibility of being stripped of its authority and its ability to stand as a bulwark against oppression.

We cannot take the 14th Amendment for granted. Instead, it's imperative that we use every means at our disposal to assure that the amendment continues to serve as a path to freedom and full equality for those who need it most.

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***“The amendment's ratification on July 9, 1868, shortly after African-Americans were emancipated from slavery, represented a turning point in the country's history. Its passage was an effort to provide substance to the Declaration of Independence's promises of freedom and equality, which from the beginning had not applied to significant parts of the population, including black people and women.”***

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specifically for purposes of assisting newly freed black people. Although the 13th Amendment ended slavery, it left uncertain the status of those who had been kept in bondage. The infamous Dred Scott case had held that blacks had no rights that whites were bound to respect and denied them citizenship. The 14th Amendment was necessary to make clear that black people, as well as anyone born in the country or naturalized, were American citizens.

The Trump administration has made loud and clear its disdain for any programs that consider race in college admissions, which betrays the 14th Amendment's unambiguous history as a statute offering black people protection in areas replete with discrimination. The

face of opposition arguing that the programs would make “a distinction on account of color between the two races.” Vetoes of the Freedman's Bureau Act were overridden twice by Congress and the 14th Amendment was enacted in the midst of the discussions regarding these acts.

The road to equality by way of the 14th Amendment was not always an easy one. Some of the most ignoble policies and practices, such as forced racial segregation in public schools and public spaces and the incarceration of Japanese-Americans and people of Japanese ancestry during World War II, were found to be consistent with the Constitution. And, as time has passed, its initial emphasis on addressing the rights of

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# Baltimore native working hard to bring southern cooking back home

By Stacy M. Brown

Baltimore native Kelli Ferrell says she wasn't raised with the proverbial silver spoon in her mouth. Now, whatever the utensil used, patrons in Georgia can enjoy Ferrell's kitchen prowess at her popular eatery, "Nana's Chicken-N-Waffles."

"I'm from Baltimore. I actually grew up in Edmondson Village and for a short time later my family transitioned to Randallstown, where I went to school and graduated from Randallstown High School," said Ferrell, a married mother with five daughters.

After high school, Ferrell moved to Atlanta and studied fashion merchandising and design but soon reverted back to a family tradition: cooking.

"Anyone would tell you my mother and grandmother always cooked, so I had no choice but eventually venture into cooking," she said.

While she has yet to expand her business to include a permanent Charm City location, Ferrell recently received an invitation to host a Pop-Up of her Nana's Chicken-N-Waffles restaurant at Eager Park in Baltimore, as part of the John Hopkins East Baltimore Medical Center community event.

However, that event which organizers planned to feature free health screenings, face painting and other activities, was canceled due to the recent floods in and around the city.

Still, it didn't deter Ferrell's mission to encourage others, particularly young girls whom she believes by focusing on striving after greatness will help them to achieve success.

"It [focusing on success] makes me work harder, Its very important to me to



(Left) Baltimore native Kelli Ferrell is the owner of the restaurant Nana's Chicken-N-Waffles in Atlanta, Georgia (Right) A plate of chicken and waffles on of the many selections on the restaurant's menu. Ferrell has plans to open a restaurant in the Baltimore area in the future.

Courtesy Photos

show my girls that I'm able to be a wife, mom, and still run a business," Ferrell said. "It's not always easy but I get it done. Because I grew up in Baltimore and understand some of the challenges and a plethora of negative circumstances that so many inner-city young girls are faced with everyday, I want to inspire them by my success as well as all Baltimore natives."

Overcoming obstacles, is essential for any businessperson especially women, Ferrell said, noting she has had her share of challenges.

"No one would help me. I had to teach myself and do a lot of reading and research," she said. "I still have trials and errors, but I'm doing it my way, and it works for me. We're working hard to build the brand of 'Nana's Chicken-N-Waffles.' So the reality is I can't worry

about doing everything other restaurants have done, because we are carving out our own niche and lane."

The idea for her restaurant came when she and her husband put together a vision board some years ago and put a restaurant on it.

"We always talked about how it would be nice to combine our family recipes together, and that's what we did," she said. "I'd say my grandmother, whom we call 'Nana,' is definitely who inspires me."

With five daughters, Ferrell says she seeks to be an inspiration to them, as well as others.

"My advice has always been to keep God first and don't be afraid to fail," she said. "Failure is an inevitable part of success. My first business failed and I had to get a second job to keep it

a float—but I never gave up."

Ferrell still has plans for several pop-ups in Baltimore and she foresees opening a restaurant in the city.

"We are currently working on two new locations with plans to open a location in the Baltimore area in the near future," Ferrell said. "I'm so excited about opening our Baltimore location eventually, but for the time being we plan to have a series of pop-ups all around Baltimore every three to four months until our brick and mortar location opens."

Ferrell says she is also a busy public speaker at women's empowerment and working mothers groups.

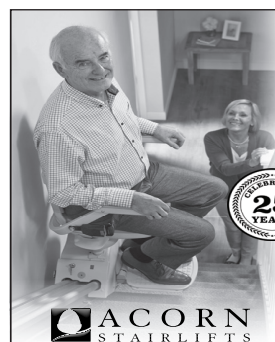
"I just want to inspire others [so] that they too can reach their dreams. It's important that they at least have dreams," Ferrell said.

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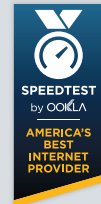
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# PATIENTS Day empowers local communities to take charge of their health

By Malissa Carroll

Interactive health fair offers opportunity for community members, health care providers, and researchers to learn from and teach each other how to create and sustain healthy individuals and communities in West Baltimore and nationwide.

Nearly 200 community members, health care providers, and researchers came together at the University of Maryland BioPark on July 20, 2018 to celebrate PATIENTS Day. Hosted by the University of Maryland School of Pharmacy's Patient-Centered Involvement in Evaluating the Effectiveness of Treatments (PATIENTS) Program, this interactive health fair offered attendees an opportunity to learn from and teach each other how to create and sustain healthy individuals and communities in West Baltimore and nationwide.

"One of the most valuable lessons our team has learned is that health is more than physical wellness—it is a state of well-being," says C. Daniel Mullins, PhD, professor and chair of the Department of Pharmaceutical Health Services Research (PHSR) and director of the PATIENTS Program at the School of Pharmacy. "PATIENTS Day takes what we have learned about building healthy communities and combines it with what we want community members to know about their health, the PATIENTS Program, and our partners."

The half-day event featured three panel discussions that highlighted some of the physical, mental, and social factors that impact community members' health. There were conversations focused on the community's perspective of research as well as steps community members can take to foster health and wellness in every area of their lives.

"We as a community want to give back," said Daniel Frye, JD, vice president for public sector engagement strategy at Aira Tech Corp, who spoke about his experience as a blind patient participating in research. "We want to render the world in which we live a better



*Vendors at the University of Maryland School of Pharmacy's PATIENTS Day on July 20 offer services and resources to Baltimore community members. Courtesy Photo*

place, and we're happy to do it if we're embraced and welcomed by those who are interested enough to do the work in a way that is respectful of who we are."

Baltimore's own Ernestine Shepherd who, at age 82, has achieved international fame as Guinness World Records' "World's Oldest Performing Female Bodybuilder," also participated in the panel discussions to share how the unexpected loss of her sister inspired her to take her fitness journey to the next level.

"We wanted to inspire others to live a healthy, happy lifestyle by exercising," said Shepherd. "My sister asked me, 'If something happened to me, could you continue what we're doing?' Little did I know that she was already sick. She had a brain aneurysm, and when she died, I knew I had to continue on, as she wanted."

However, it was the panel discussion highlighting the impact of gun violence on the health of Baltimore's residents and neighborhoods that elicited the most impassioned response from attendees,

with panelists sharing their experiences growing up in neighborhoods affected by this tragic epidemic.

"I was 12 the first time that I was awakened by gun shots," recalled Erricka Bridgeford, mediator and community organizer for Baltimore Cease-Fire 365. "When I was younger, I assumed this must be what people like me and neighborhoods like mine deserved. You don't realize that violence is a symptom of the oppressive systems that are happening to your neighborhood. You just think there's something wrong with the people in your neighborhood."

She added, "It has been a constant, intimate journey with violence and murder, but what I'm learning is that murder doesn't get to have the last say, my resilience does."

Attendees were also invited to take advantage of free blood pressure and HIV screenings, as well as learn more about other support services to empower them to take charge of their health.

"There are a lot of health disparities in Baltimore, so it was great to have this opportunity to attend PATIENTS Day and learn more about resources that we can share with our patients," said Marquita Carroll, a community health worker at the University Health Center Clinic. "We want to get this knowledge out to the community to help our patients live healthier lives."

The PATIENTS Program partners with patients and care providers to answer questions about the best treatment options to improve health and quality of life. Funded through a five-year infrastructure development grant from the Agency for Healthcare Research and Quality (AHRQ), the program conducts and funds patient-centered outcomes research (PCOR), which aims to engage people from all communities – particularly those from underserved populations – in every step of the research process.



## *BusyKid reinvents chores as a first job:*

# New App Lets Kids Earn and Invest Money

By Ursula V. Battle

Gregg Murset has six children. From Murset's perspective, it made "cents" to teach his children how to make money at a young age.

"They learned early that they had to do chores to earn money to buy the things they wanted," said Murset. "They had to mow the lawn, feed the dog, and perform other chores. By aligning their chores with incentives, I was able to motivate them easily. But I had to stick with it."

He added, "They learned by doing, and that was very powerful. I gave them a chance to earn money by performing chores. From there, they started looking for other ways to make money, such as washing the car, or performing chores for their grandparents. It gave them the spirit of entrepreneurship."

Murset knew he was on to something. He believed an App was needed to reinvent chores as a youngster's first job. He also felt this would give them an early start to financial success. So, the certified financial planner and consultant assembled a team and created the first chore/allowance App where children can earn, save, share, spend, and invest real money wisely.

The name of the App is "BusyKid". The exciting new App provides real "life lessons" through hands-on experience of earning, saving, sharing, spending, and investing real allowance each week.

Murset is the CEO and co-founder of BusyKid, which features pre-loaded chores based on children's ages that parents can customize as needed. Kids easily log into their account, review their tasks and mark them off when completed. Kids receive allowance every Friday (Payday) after parents check the work to verify that it was completed and approve a text message to "ok" the transfer of funds.

After getting paid, children can save some money, donate some and use the rest to buy gift cards, get cash, buy shares of real stock or make purchases by using the BusyKid VISA Prepaid



*Gregg Murset is the CEO and co-founder of BusyKid.*

Spend Card. Murset also pointed out that children have to get their parents' approval via the App prior to any spending.

According to Murset, BusyKid launched its iOS App in February of this year. iOS is a mobile operating system created and developed by Apple Inc. exclusively for its hardware.

"BusyKid allows kids to start learning about donating to charities early in life," he said. "If a kid wants something from Walmart, this App allows them to make their own money doing chores and to buy it themselves. That's a great thing and a real-life lesson. That's what we need. Kids are getting too lazy. They are on social media and watching television all the time. They need to earn their own money and make some decisions."

He added, "We suggest that parents help their children to overcome the challenges of being raised in the digital age by introducing chores as early as age three or four. I also think using a system that functions like a real-world job instead of relying on chore charts or rewarding kids with stickers and points provides life lessons that will be needed soon enough."

According to Murset, BusyKid is being used by 10,000 families and growing.

"As a certified financial planner, I



*BusyKid features pre-loaded chores based on children's ages.*

Courtesy Photos

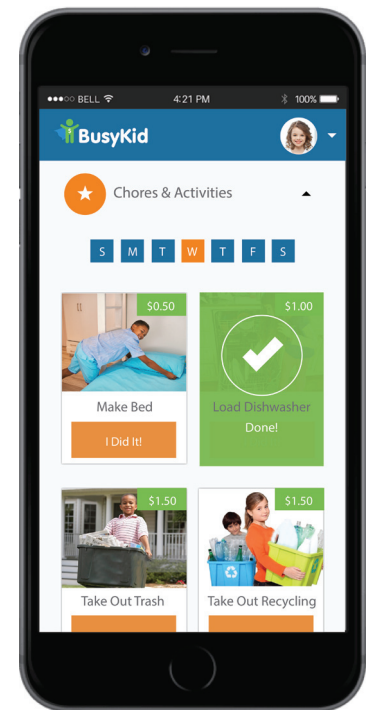
understand that you have to work hard and be smart with money," he said. "I had to get those two things through to my kids so that once they move out, they wouldn't move back in. Your first job with Direct Deposit describes Busy Kids. Parents are raving about it, and telling me it is making their lives a lot easier."

He added, "Parents are struggling and need some tools. If not, their kids will be living with them at age 35. It is a problem many parents are facing. That boomerang generation is coming back and living with us. This has a huge impact on parents. It impacts parents financially in many ways. The kids come back home and run the utilities up, drive their parents' cars [using] their gas, and eat up the food. It's a real issue. If kids can become self-sustaining, it sure helps. And, it's better to start early."

Murset is the groundbreaking inventor of "My Job Chart", an electronic chore/allowance platform, which grew to nearly one million members in four years. He is a leading advocate for sound parenting, child accountability and financial literacy.

In 2014, he was named Chairman of 2014 "Smart Money Week" for the state of Arizona, as well as, the National Financial Educators Council Financial Education Instructor of the Year.

"BusyKid is allowance simplified," said Murset. "We have to incentivize our kids. I encourage parents to give kids



*BusyKids allows kids to log into their account, review their tasks and mark them off when completed.*

chores and pay them. Where else can a kid earn money at age 11? The best place to teach them is at home."

BusyKid is only \$14.95 a year for an entire family and is available in the Apple Store and Google Play. For more information about BusyKid, visit <http://www.busykid.com>.

# Dole and ShopRite bring “Learning Garden” to Liberty Elementary School

By Alisa Hyman

The students and faculty of Liberty Elementary School were involved in a very special event on Thursday, June 7, 2018. Jacob Klein of Klein’s ShopRite of Maryland joined Dole Packaged Foods to mark the donation of a Captain Planet Foundation Learning Garden to their school.

The students had an opportunity to sample vegetables from a garden they planted several months earlier and cared for themselves. Using special planter boxes the students built with the help of Turner Construction Company, they planted seeds and took turns watering the plants and pulling weeds. The students worked with art teacher and garden project coordinator, Marnee Keith, to design the garden and determine where the vegetables should go.

To celebrate their hard work over many months, the ceremony honored the students and faculty at Liberty Elementary School for their hard work, and rewarded their efforts with fresh salad made with vegetables from their garden at the school.

The Project Learning Garden Program is designed to provide context for students to learn outside the classroom in enriching, hands-on ways. Students learned about what happens to seeds planted in the classroom during science lessons and outside in their very own garden. One of the most important lessons that students learned as a result of the partnership with Dole and ShopRite is the value of eating healthy food and balanced nutrition.

Projects like these extend far beyond the classroom. Students take the information home that they learned in school from their garden project to their parents



and try to encourage them to eat more fruits and vegetables.

“The younger students just know that their groceries come from the store,” said Liberty principal Joseph Manko, “but to actually see those items grow before their eyes and to be able to harvest them and use them in an edible salad— something that’s healthy and tasty, instills in the importance of nature and ecology, and how we can use what they’re growing to nourish their bodies.”

Perhaps the best part of the event, were the smiles on the student’s faces as they excitedly talked about their role in planting the vegetables they were eating. They were eager to talk about how they put seeds in the dirt and took time watering their gardens until they saw the green spouts growing. The excitement in the students was palpable as they all talked about how delicious their salads were. One little girl wondered aloud, “I wonder if my mommy could make this at home?” It looks like this project is having exactly its intended response.

It didn’t hurt that Captain Planet was on hand to flex his muscles and show his support for the garden project representing the Captain Planet Foundation, a partner in this garden initiative.



*Jacob Klein of Klein’s ShopRite of Maryland joined Dole Packaged Foods to mark the donation of a Captain Planet Foundation Learning Garden to Liberty Elementary School in Baltimore on June 7, 2018. (Above left) Volunteers help to prepare and serve students the salads made from the vegetables they planted and cared for in their school garden. (Above right) Captain Planet was ton hand to celebrate with the students.*

Photos by Alisa Hyman

The Captain Planet Foundation is a grant-making foundation that has funded thousands of hands-on environmental awareness projects for schools and non-profits that serve students in all 50 states and 32 countries around the world.

The students continue to maintain their garden. They have a watering schedule in place and are all eager to do their jobs

to ensure that their garden continues to grow delicious fruits and vegetables for the community to enjoy.

Perhaps gardens like the Captain Planet Learning Garden at Liberty will inspire more community gardens that can grow food and foster unity in Baltimore’s neighborhoods and communities.

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# Nonprofits team up to host anti-bullying conversation, positive self-image for Maryland youth

By Andrea Blackstone

As summer is beginning to wind down, parents of school-age children are starting to gather school supplies and uniforms before schools reopen.

Even though bullying, positive self-image and mental health concerns are rarely top of mind when summer fun is underway, three nonprofits, IT TAKES TWO, INC. and Lauryn's Law, Inc. and Art Works Now teamed up to offer an inaugural "No Bullying Zone: Create and Learn" event to help empower and prepare parents and youth to deal with bullying during the upcoming academic year.

Held on Saturday, July 28, 2018 at Artworks Now, which is based in Hyattsville, Maryland, critical conversations were initiated for children ages, six and older in an adult-led discussion, before creating art pieces in a safe space.

Youth created "I AM" portraits promoting positive self-images with the help of Art Works Now facilitators, Rachael Cross and Melissa Glasser. Art Works Now's programming includes creating a stronger community through the arts. While down the hall, facilitators from Lauryn's Law, Inc. provided information to help parents identify a child in crisis. The Laurel-based nonprofit, Lauryn's Law, Inc. supports and advocates for youth suffering with mental illness.

IT TAKES TWO, INC. formerly based in Anne Arundel County is now based in Baltimore County and through its Tools for Success Scholarship offers help to students in grades four through college from single parent homes in Baltimore City and Anne Arundel, Baltimore, Prince George's and Montgomery counties. The scholarships pay for school supplies, books, uniforms, and academic and sports registration fees.

To prepare fifth through ninth grade students for high school and college, IT TAKES TWO, also offers the Positioned for Greatness Youth Program, a six-pillar program which includes anti-bullying; financial literacy; college and career readiness; youth entrepreneurship; leadership; and community service.

"Our goal of creating a safe space for youth to express [their feelings] using art; and an educational environment for



parents, community leaders, educators and anyone interested in learning how to identify a child being bullied, having suicidal ideations, or have attempted suicide," said Jaemellah Kemp, founder of IT TAKES TWO, INC. "We plan to offer this anti-bullying program throughout local communities, businesses, non-profit organizations and schools."

In the parent's workshop, led by facilitator Kelly Flanders, the five major signs of depression—agitation; withdrawal; hopelessness; decline in self-care; and personal change were brought to their attention.

"Thanks to Linda [Diaz], there are now two laws in Maryland—Lauryn's Law 1 and Lauryn's Law 2 that are being implemented in Maryland schools. Every school in the State of Maryland is required to train school personnel—teachers, school counselors and all essential personnel that have one-on-one contact with children. They now have to be trained to recognize the difference between depression and moody teenager, and in that training, they're given the authority to talk to a child or to you (parents)," Flanders said. "It does not give teachers the authority to insert themselves in your home, but it can give them the authority to bring it to your attention."

Linda Diaz's 15-year-old daughter, Lauryn Santiago who took her life in 2013. Through her efforts, Lauryn's Law 1 and Lauryn's Law 2 were passed in the Maryland Legislature. Diaz continues



**Jaemellah Kemp, Linda Diaz and Art Works Now staff provided a combined art and workshop environment to help youth and parents to deal with bullying and create positive self-image at Artworks Now in Hyattsville, Md. on July 20, 2018. (Top) Workshop participants, organizers and facilitators (Above left to right) Linda Diaz, founder of Lauryn's Law, Inc. and Kelley Flanders, workshop facilitator.**  
Photos by Andrea Blackstone

to serve as a dedicated advocate for suicide awareness as a way of keeping her daughter's memory and spirit alive.

"Until the first law was passed for Lauryn's Law, the Maryland State Board of Education never required that school counselors be certified or recertified, or take any training in evidenced based wellness training for our children. So when I called my daughter's counselor, and I gave my daughter's counselor four of the five major signs that my daughter was on the severe brink of possible suicide, the

school counselor had no clue. She never called my daughter down. She never talked to her. She never did anything, and a few weeks later, my daughter was gone to suicide," Diaz said. "So with Lauryn's Law version 1, school counselors now have to be certified. They also now have to be recertified; and have to take evidenced-based training and certified training. They now have to take continued education training, which is now offered at many colleges in the state of Maryland."

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# Three steps can help you prepare when retirement is just around the corner

News & Experts— If looking ahead to retirement makes you a little nervous, you're not alone. Nearly half of Americans (46 percent) who haven't reached retirement predict that they won't be financially comfortable once they get there, according to a Gallup survey.

For some, those potentially uncomfortable retirement years are decades away. But for the Baby Boom generation, retirement either already arrived or will in the next decade or so, prompting many Boomers to wonder whether they are prepared for their looming date with destiny. And that raises a question: Just what does it take to be prepared?

"Many Baby Boomers measure their preparedness in terms of assets," says Ryan Eaglin, founder and chief advisor of America's Annuity ([www.americasannuity.com](http://www.americasannuity.com)). "They're trying to hit a certain number or account balance. Asset accumulation is an important part of retirement planning, but it's not the only component. There are a few other steps you need to take to make sure you're ready to leave work behind and enjoy a stable and comfortable retirement."

Eaglin suggests three planning steps that can help Baby Boomers or anyone else, be better prepared for retirement:

•**Prepare not just one, but two budgets.** Most Americans don't use a budget, even though it's a handy tool— especially in retirement. "It helps you see where you're spending your money, how much money you can afford to spend



and what adjustment you should make," Eaglin said. He recommends creating two budgets. One would be for your remaining years before retirement so you can look for ways to cut spending and save more. The other would be for after you retire. "Think of ways to live the retirement you've dreamed of while also staying within your income," Eaglin says. "It may be difficult but just the act of preparing a budget can help you get a better understanding of your financial situation."

•**Project your income.** While your budget will help you understand how you are spending your money, you also need to have a good grip on what your potential retirement income will be. For most people, that's a combination of Social Security, personal savings and possibly employer pensions. Social Security has an income estimator tool on its website, and an employer should be able to provide a pension-benefit projection. "Your financial professional should be able to help you project how much you should be able to take from your savings each year," Eaglin says. Once you compare your projected income to your spending budget, he says, you'll know whether you need to save more or rethink retirement spending. You also might want to look for ways to increase your guaranteed income, such as through an annuity, he says.

•**Plan for long-term care.** As much as people don't want to hear this, the average 65-year-old has a 70 percent chance

of needing long-term care in retirement, according to the U.S. Department of Health and Human Services. "That means it's very possible you or your spouse may need care either in your home or in a facility at some point," Eaglin says. "That care can be expensive. Unfortunately, it's usually not covered by Medicare, and it's covered by Medicaid only after you've depleted much of your assets."

"If all this tells you that you're behind on where you want to be with preparation and your savings, the good news is it's never too late to get started," Eaglin says. "You may have to adjust your plans, but with focus and discipline, you can still put yourself in a position to have a comfortable and enjoyable retirement."

*Ryan Eaglin is the founder and chief advisor at America's Annuity. He has 14 years' experience in the retirement and lifestyle, planning field. For more information, visit: [www.americasannuity.com](http://www.americasannuity.com)*

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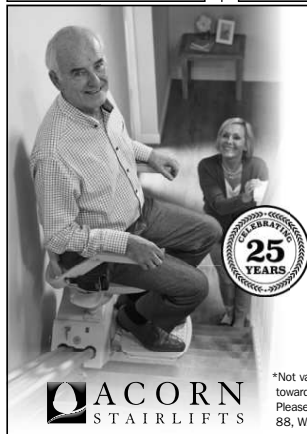
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