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# The Annapolis Times

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## Bank of America Launches \$5 Billion Home Loan Assistance Program



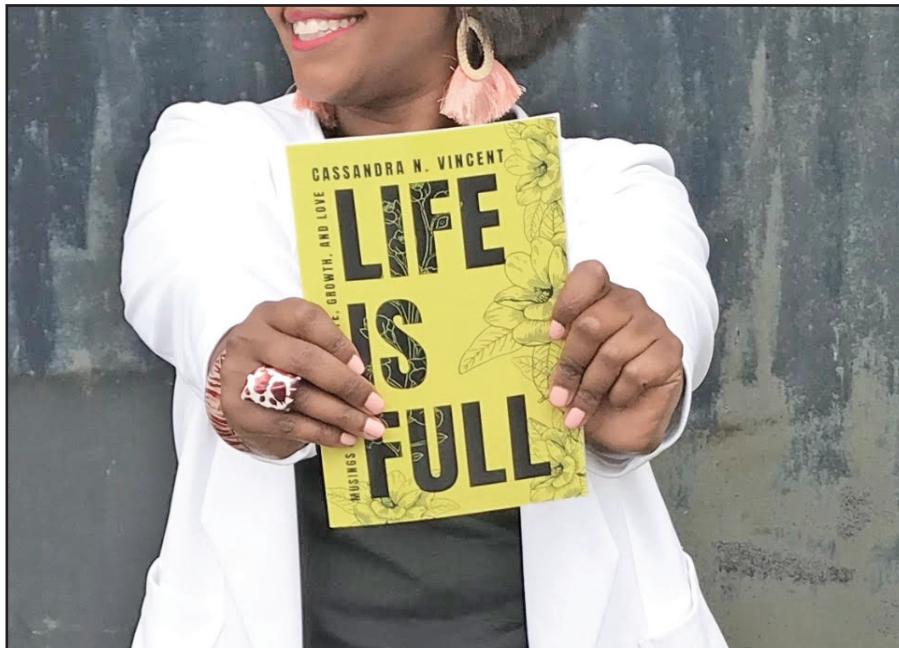
*Bank of America has committed to remove the barrier of saving up for a down payment towards home ownership with the announcement of a new \$5 billion affordable homeownership initiative for low-to-moderate-income and multicultural homebuyers across the country. The new Bank of America program includes down payment and closing cost assistance; innovative low down payment mortgages; grants that can be applied to non-recurring closing costs; a national network of lending professionals; easy-to-understand financial education tools; strategic partnerships with real estate professionals; and a national network of knowledgeable affordable housing nonprofit partners who provide in-depth homebuyer education and counseling. (See article on page 9)*

# 'Life is Full' author encourages us to pause, reflect and find our purpose

By Dareise A. Jones

What happens when your dream job doesn't fulfill your spirit? When your friendships aren't flourishing because you're too busy to feed them? When your relationship isn't right for you or when your vision for your life is just not coming together? Some people become depressed, isolate themselves or believe the negative thoughts in their minds align with what is manifesting in their lives. It's real and part of the human experience but it can also be a gateway to peace, alignment and joy.

Like many other people, author, consultant and coach, Cassandra Vincent experienced a season in her life when she just did not feel fulfilled. After a bad breakup and evaluating her life and choices, she refused to let depression and self-doubt wreak havoc on her spirit and stifle her creativity. She made the choice to tap into her faith in God and powerful reflections that affirmed her purpose. Vincent describes this time of powerful reflection as "a pause."



*Cassandra Vincent was inspired to write "Life is Full: Musings on the Beauty of Life, Growth and Love" because of several transitions in her life, one of which was her fortieth birthday, a milestone that compelled her to reflect on the wisdom she gained from many of her life lessons.*

Courtesy Photo

The power of pausing, she explains as taking time to unplug, getting back to

the core of who you are and embracing the beauty of all that is good.

From that pause her second book, "Life is Full: Musings on the Beauty of Life, Growth and Love," was birthed.

The Morgan State University graduate says she was inspired to write the book because of several transitions in her life, one of which was her 40th birthday, a milestone that compelled her to reflect on the wisdom she gained from tough life lessons.

"Life is Full" is a celebratory work that shares the wisdom gained and the upside to shifting your perspective on life, according to Vincent.

These days Vincent is experiencing a fulfilled life because she finds joy in living in alignment with God's purpose. She realized she needed to relinquish the idea of what her life should be like based on her vision, and exchanged it for a different vision of life that God had in store for her.

In the book, Vincent explains that we are all gardeners going through seasons with the land we are responsible for—our lives. As she began to uproot the weeds—negative thoughts, self-doubt and ingratitude—she planted seeds of positivity in the form of affirmations and gratitude that filled her spiritual tank and created a harvest of abundance in her garden. Through this process, she found her purpose. She knows she is called to teach, affirm and help people through transitions with words.

Along her journey, she kept a journal, worked with mentors and served as a mentor herself to first-year students at her alma mater. Vincent is also a Personal Development Coach committed to helping people write a new story and learn a new thought process to live their best lives.

Currently, Vincent is working on a companion journal to "Life is Full," and is interested in partnering with organizations in an effort to get her book to individuals in transitional programs and correctional facilities.

Join Cassandra for her book launch and author discussion on Saturday, June 29, 2019, from 4 p.m. to 6 p.m. at Koba Café located at 644 E. Fort Avenue in Baltimore City. To partner with Cassandra Vincent or to purchase her book, visit: [www.cassandranvincent.com](http://www.cassandranvincent.com).



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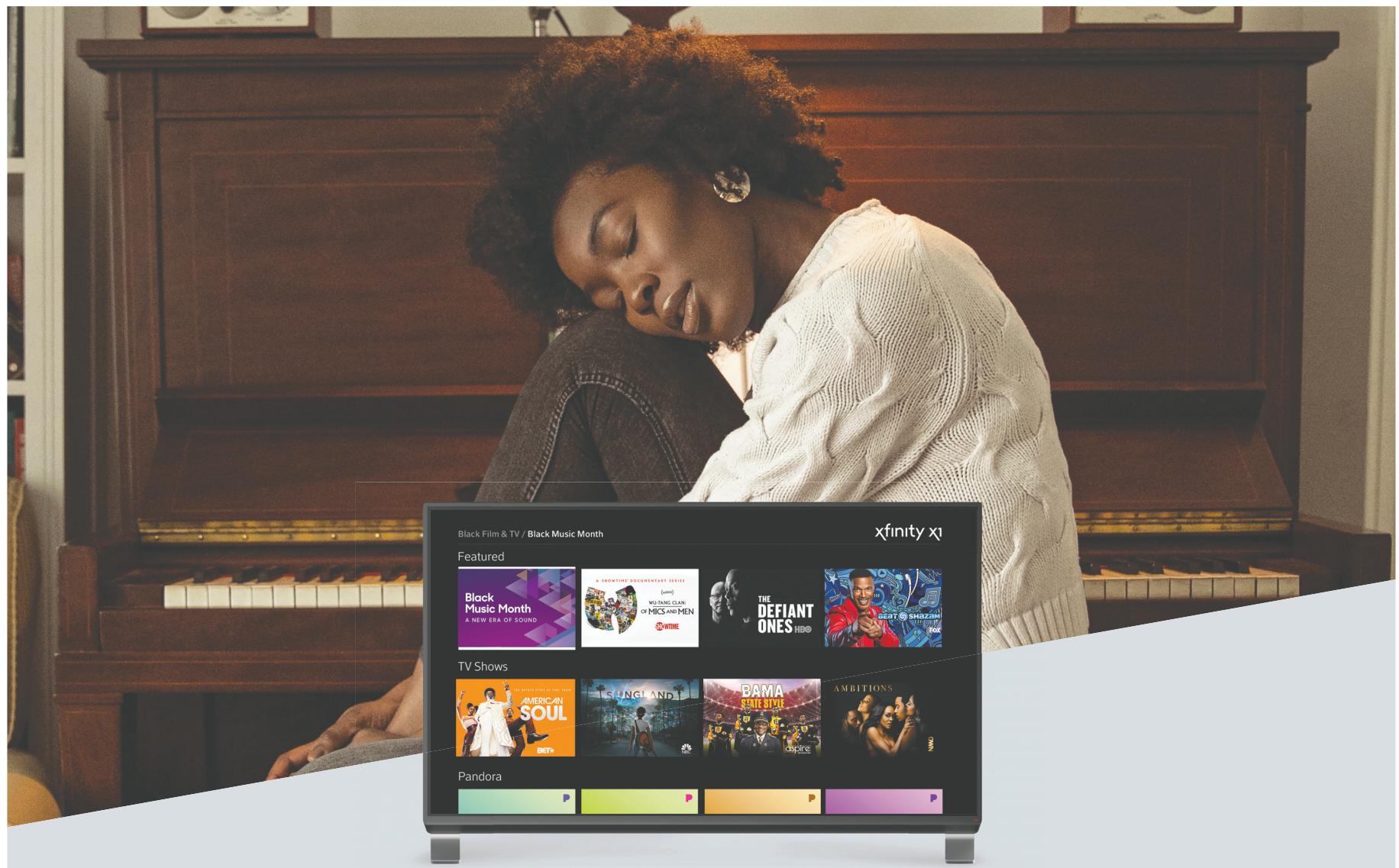
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# Guest Editorials/Commentary

## July 4th and the American Spirit

By Glenn Mollette

The July 4th is here and hopefully all Americans will embrace the day without fear, total liberation and the American spirit. Nik and Lijana Wallenda on the night of Sunday, June 23, 2019, in crazy, outlandish, courage, extreme athleticism and faith, loudly proclaimed the American spirit—pursuing life and overcoming fear. Of course, it is sometimes easier said than done. Walking a high wire 25 stories above Times Square in New York for 1,300 feet, they talked, sang, praised Jesus and made the palms sweat of millions of Americans who were frozen to their television. They did what I would never even consider.

My initial reaction to their wire walking was "these people are crazy." However, the Wallenda's are super talented, phenomenal athletes and looked like Marvel comic super humans as they walked the wire with mega million dollar billboards lit up behind them. I can't imagine the strength, rehearsal and nerve it took for such an accomplishment. I understand walking across an active Volcano is their next goal. Again, it sounds crazy to me but hey, go for it and I'm sure I'll be watching with sweaty palms.

The Wallenda's message to the world is overcoming fear. Lijana suffered from multiple injuries from another high wire act where her family fell, which has been replayed on television numerous times. Her brother Nik worried if she would ever be able to try another high wire effort again. Before the world she overcame her fear, proclaimed her faith in God and did what most no one else could ever imagine even trying.

Most of us cannot imagine what was going through the minds of 56 men on July 4, 1776, when they met in Philadelphia to pass a resolution declaring their independence from England. There was fear of what lay ahead and what they did that day would cost them greatly in the years to come. However, they overcame their fear, moved forward and their new way of thinking about government would change the course of human history.

Visit almost any cemetery in America and you'll find grave markers of American soldiers who faced cruel enemies on battlefields around the world. Heroically, they embraced and put aside their fear to fight and die for you and me. They are the true American heroes who made the ultimate sacrifice for our country and embodied the American Spirit.

This July 4th, let's be encouraged by the Wallendas. We live in a free country where we have the freedom to try and even do the impossible. If fear is holding you back, it's part of the normal process of living and trying. Our forefather's paved the way and millions of brave Americans have maintained the real spirit of America.

To contact Glenn Mollette, email: [GMollette@aol.com](mailto:GMollette@aol.com) or to learn more about him, visit: [www.glennmollette.com](http://www.glennmollette.com).



## 20 MOUTHS 1 MICROPHONE



## Commentary

### Film gains mass attention for focus on falsely accused Central Park Five

By Lauren Burke  
NNPA Newswire Contributor

The painful true stories of five falsely accused young men, Yusef Salaam, Raymond Santana, Kevin Richardson, Antron McCray, and Korey Wise, has been brought to light in excruciatingly vivid detail by director Ava DuVernay. The group known as the Central Park Five would receive six to 13 years in prison.

"When They See Us," is DuVernay's new mini-series, featured exclusively on Netflix, depicting the story of the Central Park Five. Her new film features the infamous 1989 case of five boys of color who were falsely accused of the rape of Trisha Meili, a white female jogger who was then an investment banker. The story was reminiscent of the Scottsboro Boys case in 1931 in terms of being a rabid miscarriage of justice that stereotyped men of color as sexual predators.

On May 1, 1989, Donald Trump called for the return of the death penalty in reference to the Central Park Five in full-page ads in all four of the city's major newspapers. Trump has never admitted

he was wrong about the Central Park Five though he has been asked about the case multiple times.

The members of the "Central Park Five" were coerced into confessing to a crime they did not commit and implicating each other as police detectives subjected them to lengthy interviews and interrogations.

In 2002, Matias Reyes, a convicted murderer and serial rapist who was in prison, confessed to the crime the Central Park Five were convicted of and his DNA matched evidence found at the scene. The five convictions of Salaam, Santana, Richardson, McCray and Wise were vacated after more than a decade. In 2014, New York City reached a \$40 million settlement with the Central Park Five after Mayor Mike Bloomberg blocked their payout for ten years.

As DuVernay's film gained viewers and momentum and waves of publicity, Linda Fairstein, the main prosecutor of the Central Park Five, was dropped by her publisher Dutton, an imprint of Penguin Random House on June 7, 2019. Fairstein has never apologized or admitted there was a wrongful prosecution in the case.

The five men are pursuing an additional \$52 million in damages from New York State in the New York Court of Claims.

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# Page Opposite/Commentaries

## 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

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 entrepreneurs to start new ventures.

We're choosing to eat, drink, play, and

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



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.

*Quint Studer is author of "Building a Vibrant Community: How Citizen-Powered Change Is Reshaping America," and 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. For more information, visit: [www.vibrantcommunityblueprint.com](http://www.vibrantcommunityblueprint.com) and [www.studeri.org](http://www.studeri.org).*

sizes are looking to reinvent themselves after a long, hard recession and several chaotic decades that turned their world upside down.

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. And we're not doing it as a nation of

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 long-term prosperity.

So here is what I believe: Real independence is about working hard, playing hard, building strong relationships with family and friends, and being happy in

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# Liris Crosse makes the world her runway with new book

By Nadine Matthews

Liris Crosse was feeling a tad bit under the weather when she did her phone interview with the Baltimore Times. "It's like a slight cough and sore throat," she said.

She is doing all she can to combat it in order to be ready for an on camera interview the following day. "I am drinking tea and am gonna run out and get some cough syrup. You know, like Chris Rock said "Gotta put some 'Tussin on it!'" she laughs. This is a woman who doesn't allow anything to keep her down!

Baltimore born and raised Liris Crosse made history in the sixteenth season of Project Runway when she became the first black plus sized model to win the competition. Fans may recall her unforgettable victory night as she unabashedly shed tears of joy upon realizing she had won. "I was so overcome by emotion," she recalls. "Imagine, I was the first black plus sized model to walk in a designer finale on Project Runway during season 14!"

It was a scenario that she had envisioned a few years before, so to see it actually happen was extraordinary. "To imagine a thing, speak a thing, do the thing, then to win the thing? What? It is an amazing feeling!"

It would be enough of an achievement if strutting her stuff and bringing her own relatable style of glamour to Project Runway was all Liris Crosse did, but she stays busy! Crosse is also a spokesmodel for designer Maggie Sottero's bridal fashions and runs her own "Life of a Working Model" bootcamp business where she teaches aspiring models the A to Zs of the modeling industry.

Now, Crosse adds author to her long list of accomplishments. Her book,



**Model, Project Runway winner, entrepreneur and author, Liris Crosse. Her book "Make The World Your Runway: Top Model Secrets For Everyday Confidence and Success," is a rallying cry for the woman who wants more out of life and more confidence as she goes about attaining it. Crosse was born and raised in Baltimore.**

Photo Courtesy of Liris Crosse

"Make The World Your Runway: Top Model Secrets For Everyday Confidence and Success" is a rallying cry for the woman who wants more out of life and more confidence as she goes about attaining it. Covering topics such as "Finding Your Voice" and "Living Your Purpose," the book's overarching

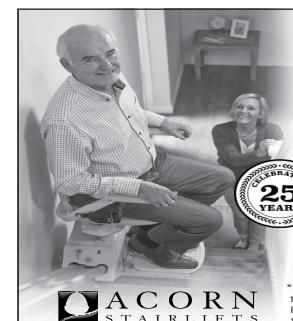
message is finding the courage and humility to live an authentic life.

If not for Mama Crosse, the book may not have gotten written. Crosse explains that she became so busy and in demand after Project Runway, she had decided to put off writing it indefinitely. "Project Runway happened and your girl was just

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# Baltimore doctor prepares for 2019 Prostate Cancer Run/Walk

By Stacy M. Brown

Dr. Sanford Siegel will continue his annual Prostate Cancer Run/Walk this year with a little better news than when he kicked off the event last year.

Eighteen months ago, the Baltimore doctor learned he had prostate cancer.

"Today, I'm happy to let you know that I'm feeling great and my PSA is down to 0.00," Siegel said, referring to prostate-specific antigen, a substance produced by the prostate gland.

Elevated PSA levels could indicate prostate cancer, a non-cancerous condition such as prostatitis or an enlarged prostate, according to medical experts.

Despite his latest successful medical evaluation, Dr. Siegel says he is even more determined to push to find a cure.

"I still think about the 190,000 men who will hear the words 'you have prostate cancer' this year and the 28,000 who will succumb to this disease," Siegel said.

This year's Sanford J. Siegel Prostate

Cancer Run/Walk is scheduled for Sunday, September 22, 2019 at Towson University's Johnny Unitas Stadium.

Siegel says the efforts of he and his team of organizers have helped educate, advocate and raise funds to fight prostate cancer over the past 13 years. Even though the effort has made an impact thousands of men still needlessly die each year.

Since the event's inception 13 years ago, Siegel has spearheaded the raising of more than \$5 million for research and those in attendance have been able to receive free screenings and important camaraderie.

When he received his own diagnosis, Siegel says he didn't bother to question why the deadly disease had now counted him among its victims.

"I spent very little time feeling sorry for myself. My thoughts turned to my family, my community and all of the men and their families that have been touched by prostate cancer," Siegel said.

Dr. Siegel completed treatment at



**Dr. Sanford Siegel**

**President/CEO**

**Chesapeake Urology**

**Photo Courtesy of Chesapeake Urology**

Chesapeake Urology where he serves as president and CEO, and where he has

done much of his work in helping those diagnosed.

Chesapeake Urology's cancer care program has provided free cancer screenings to over 8,800 men in Maryland and they've diagnosed many cancers that saved lives, according to Siegel.

Additionally, Siegel says a Chesapeake Urology prostate cancer research scholarship through the Urology Care Foundation of the American Urological Association has been fully funded to \$1.1 million in 2018 and officials have now began another scholarship drive to help inspire urologists to publish scientific and clinical papers to advance understanding of prostate cancer, genetics and treatment.

"We want to keep the momentum going in 2019," Siegel said.

This year's Run/Walk begins at 8 a.m. on Sunday, September 22, 2019. To register, volunteer, form a team or to make a donation, visit: [www.ZeroBaltimore.org](http://www.ZeroBaltimore.org).

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# Oletha Devane BMA Artifacts Installation Equally Vibrant Artistically and Factually

By Regi Taylor

World-renowned Baltimore artist and educator Oletha Devane is featuring a new installation, "Traces of the Spirit," at the Baltimore Museum of Art (BMA) through October 20, 2019.

The exhibition is a stunning collection of monoliths, totems and wall art meticulously crafted in very fine detail by Devane utilizing a wide array of colors; textures; paper; cloth; beads; shells; plastic; wood; metal; various-sized figurines and masks; and reflective glass, some materials ingeniously re-purposed, to create unique art well-suited for showcasing at a historic classic art venue.

Housed at the iconic Spring House, circa 1812, a former slave abode acquired by the Baltimore Museum of Art in 1932 and located on the western grounds of the museum's campus, the one-room structure is a suitable metaphor intimately linking Devane's assembled works to the African Diaspora. The Traces of the Spirit exhibition is further accentuated using light and sound in the installation, bringing the exhibit to life.

The sound of flowing water can be heard as if from a nearby river. The sounds were apparently recorded by the artist's son during a trip to Haiti last year and are intended to signify the various river and ocean voyages that dispersed Africans worldwide over the last several centuries, as explorers and also as slaves.

Traces of the Spirit is a must see. The uniqueness and intricacy of the individual pieces do not lend themselves well to written descriptions sufficient to describe their beauty, the emotional, intellectual and spiritual stirrings they evoke, nor the myriad interpretations one might come away with. Every individual piece among the installation speaks eloquently in a unique artistic voice that documents and reveals aspects of Afrocentric history, spirituality and mythology as precisely as any Egyptian hieroglyph.

Religion is a major theme in the installation with several of the works patterned after altars. There are subtler



*Front row sculptures (Left-right): Mother and Daughter, 2008, 15" Mixed Media; Saint for My City with base, 2009, 86" Glass, beads, plaster, glass, wood; Sohappy-itsspring, Wood, glass, beads, sequins, fabric, metal, plastic. Painting on wall: Epiphany, 2018*      Photos: Jourdan Taylor

references symbolized by angelic dolls, Gothic-style images and serpents. Thorough appreciation of the artist's imagination will require observer's of her work to pay close attention to the detailed mosaic, which comprises every piece. There is magic in the minutiae.

Interestingly, Devane's works might be viewed as "art" only because they immediately delight the senses and stir the imagination, a feast for the eyes and ears. Her works are beautiful in the way one might view ancient artifacts. Just like traditional artifacts, Devane's creations are craftily engineered as sophisticated communications devices that happen to be aesthetically appealing.

These are major works of social commentary that have historic roots and contemporary meaningfulness. Devane's skillful use of a cacophony of materials come together in a visually impressive artistic synergy displaying her keen cre-

ative sensibilities and her talent for weaving coherent messaging into works of exquisite art.

A sneak peek at the installation, graced by the artist's presence, revealed how much historic symbolism is imbued into her individual works, identifying rich cultural strands linking the past to the present, while providing a more multi-dimensional understanding of both.

Despite Devane's wide array of accolades and professional accomplishments, she may have been discounted in one-regard. She is an amazing raconteur. The anecdotes she shared about her father and other life experiences that have informed her work were



*Oletha Devane is featuring a new installation, "Traces of the Spirit," at the Baltimore Museum of Art (BMA) through October 20, 2019.*

themselves compelling and demonstrated an art form. Her work is the artistic equivalent of wisdom and knowledge imparted by an esteemed African griot.



*The installation is housed at the iconic Spring House, circa 1812, a former slave abode acquired by the Baltimore Museum of Art in 1932 and located on the western grounds of the museum's campus.*

# Bank of America Launches \$5 Billion Home Loan Assistance Program

By Stacy M. Brown

Bank of America officials have spent the past few months asking their customers and clients a simple question—what would you like to have the power to do?

“For many Baltimoreans, the goal is to own a home and saving up for a down payment is the biggest barrier for anyone to buy a home,” said Richard Winter, the Vice President and Area Lending Manager for Bank of America’s Baltimore region.

The banking giant has committed to removing that barrier with the announcement of a new \$5 billion affordable homeownership initiative for low-to-moderate-income and multicultural homebuyers across the country.

Over the next five years the bank has committed \$5 billion to its Bank of America Neighborhood Solutions program, which they say will help more than 20,000 individuals and families thrive through the power of homeownership.

The Neighborhood Solutions program focuses on helping to put people on the path to affordable homeownership and sustainable homeownership through a combination of specially designed products, resources and expertise.

“Through our new Down Payment Grant program, Bank of America will give—no repayment necessary—eligible homebuyers three percent of the home purchase price (up to \$10,000) to be used for a down payment,” Winter said.

Various studies and reports, including one from the National Association of Real Estate Brokers (NAREB), show that all the gains made by black homeowners since the Civil Rights era have been erased. The homeownership rate for black households ended 2016 at 41.7 percent, near a 50-year low, according to the U.S. Census Bureau, a figure NAREB says hadn’t been this low since the time when housing discrimination was legal. The current black homeownership rate is now 30.5 percentage points lower than non-Hispanic whites (72.2 percent) and 22 percentage points lower than the national homeownership rate of 63.7 percent. It’s also 4.6 percentage



**Richard Winter, Vice President and Area Lending Manager for Bank of America's Baltimore region.**

points lower than the Hispanic homeownership rate.

“We have long been committed to providing a path to sustainable homeownership for all, but especially for low-to-moderate-income (LMI) and multicultural clients,” Winter said.

“Homeownership is one of the most powerful ways to shrink the wealth gap,” he said, noting that the median net worth of a homeowner is 44 times that of a renter, according to a 2017 Federal Reserve report. “Today, more than half our loans go to LMI and multicultural clients, but we know we can do more.”

The new Bank of America program includes down payment and closing cost assistance; innovative low down payment mortgages; grants that can be applied to non-recurring closing costs; a national network of lending professionals; easy-to-understand financial education tools; strategic partnerships with real estate professionals; and a national network of knowledgeable affordable housing nonprofit partners who provide in-depth homebuyer education and counseling.

“We know that many people today can afford a monthly mortgage payment, but that securing the upfront costs of homeownership can be a significant challenge,” Winter said.

“We also know that low down payment loans on their own aren’t going to solve the biggest barrier to homeownership, so our new Down Payment Grant



**Bank of America’s Neighborhood Solutions program focuses on helping to put people on the path to affordable homeownership and sustainable homeownership through a combination of specially designed products, resources and expertise.**

program, along with our existing closing cost grants we believe will make an even greater difference, particularly since eligible clients can combine programs to reduce upfront costs.”

The most important thing for Baltimore residents to know about the program is that there are many options

available.

“Anyone who is thinking about buying a home should go to bankofamerica.com and make an appointment with one of our mortgage specialists at a nearby financial center, and they can walk them through all the options that are available,” Winter said.

# Rambling Rose

## Beginning of Summer



Rosa Pryor Trusty

Hello everyone! Girlfriend, this is my time of the year. There are so many festivals, outdoor venues such as farmer's markets, live entertainment, outdoor Café luncheons and dinners; carnivals, parades, all kind of festivals. There is always something for children and adults alike during this time of the year and I am here to tell you about them.

The first on my agenda is the Royal Theater & Community Heritage Corporation that hosts the Courtyard Music Series headed by the owner of the Avenue Bakery, 2229 Pennsylvania Avenue on the corner of Pennsylvania & Baker Street outdoor courtyard where he has live entertainment from the best of the Baltimore and Washington local bands. James Dow Band will perform on Saturday, July 6; my group from out of Washington, DC; "Dee with Signature Live" is coming August 10th. Just bring your own folding chairs and find a shady spot and enjoy. It is free and open to the public. The time is from 4-8 p.m. They have food, cocktails, wine, soda, water, ice cream and bake goods on sale. You cannot BYOB because they sell alcohol on the premises. Check it out! It is so much fun, especially with me being the Mistress of Ceremony.

The other events are listed with my pictures on this page. Please support and check out these events. I will have many more for you coming up next week.

Okay, more to come in a couple of weeks we have two events that will blow your mind. Please mark your calendar. One is the Baltimore/DC Caribbean Carnival Festival and Parade. This is one of a kind! The event was founded by my friend, Dr. Elaine Simon over 30 years ago and it has snowed balled with her still in charge. The parade will start Saturday, July 13 at 12 noon from the 900 block of East 33rd

Street in Baltimore and the festival will begin at 12 noon to 10 p.m. at Clifton Park and continues into Sunday, July 14 with live entertainment and vendors from all the Caribbean Islands. For more information, call 410-362-2957.

Another event is a festival called the DipNic Festival, founded by Charles "Rudy" Faison over 30 years ago and it is still jumping up and down doing the "James Brown". Every year it gets bigger and bigger and it is for adults only. No children allowed. So get your baby sitter booked. The DipNic Festival is Saturday, July 13 from 12 noon until 8 p.m. at the Pearlston Center, 5425 Mt. Gilead Road in Reisterstown, Maryland. It is an outdoor event with acres and acres of land of grass to set up your own grill, canopy, and tents. Bring your charcoal, lighter fluid, picnic basket, swimwear, your outdoor concert gear, folding chairs, sun umbrella, folding tables, your deck of cards and BYOB. DipNic will supply ice and activities such as: zip lines over a two-acre lake; paddle boats; canoes; fishing; three gigantic pools; water slide; concert hall with live entertainment; DJ music for dancing; softball and soccer field; volleyball; hiking trails; lots of vendors; two basketball courts; and the icing on the cake, I will be there with my books to autograph for you. For more information, call 443-801-1100.

Well, my dear friends, I got to go now, I am out of space. We will talk more about these two festivals in my next columns. 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.



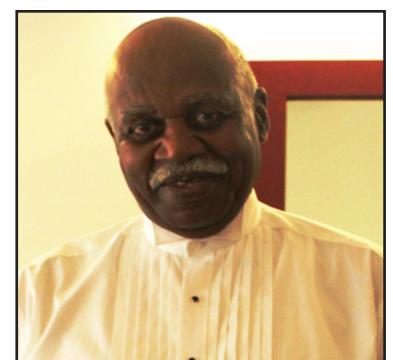
*The Michael Thomas Quintet, Be-Bop, Blues and Straight Ahead Jazz Band will perform at the Arch Social Club, 2426 Pennsylvania Avenue on Sunday, June 30, 2019 from 5 p.m. to 9 p.m. There will be a cash bar and food for sale. Come out and support the Sunday Jazz Shows at "The Arch." For more information call 410-746-4819.*



*Classes at the B-Sharp Summer Music Enrichment Academy at Timothy Baptist Church located at 1214 W. Saratoga Street in Baltimore City will run from July 1, 2019 to August 3, 2019. The director & CEO is Eartha Lamkin is the director and CEO of B-Sharp. Free breakfast, lunch and bus transportation is provided. For more information, call 410-484-6519.*



*DJ Love Goddess and DJ Cel (Soundvision) will entertain you at Lexington Market as part of the Saturday afternoon concert series "House in the Heat of Summer" on Saturday, July 6, 2019 from noon to 4:30 p.m. The concerts are free and open to the public.*



*Lee Session owner of "Mr. Do Hair Design & The Barbers" will host the 7th Annual After Party on Wednesday, July 3, 2019 from 9 p.m. until 1 a.m. with an open buffet, cash bar, dancing and entertainment in all three ballrooms at the Forum Caterers, 4210 Primrose Avenue in Baltimore. For more information, call 443-929-0646.*

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## Ravens need OLB Matt Judon to lead team's edge defenders

By Tyler Hamilton

The departure of veteran outside linebackers Terrell Suggs and Za'Darius Smith have cleared the way for fourth year edge defender Matt Judon to be the veteran leader. Judon is coming off a year in which he posted seven sacks (tied with Suggs for 2nd behind Z. Smith 8.5 sacks) and 10 tackles for a loss to go with 20 quarterback hits for Baltimore.

Even though Suggs and Smith are gone, Judon doesn't feel pressure to step up as the next great Ravens defender. Judon isn't concerned about their departure. He is focused on playing good football and letting the chips fall where they may.

"If the team follows me, I'll lead. I feel like you have to play well for someone to follow...for the Ravens, it's an identity. It's a process. We all took that process," Judon said on NFL Network's Good Morning America. "It's unfortunate that we lost those guys but we have to replace and rebuild. With these players leaving we have young guys that can step up."

Baltimore selected Judon in the fourth round of the 2016 NFL Draft. He was the third pass rusher the Ravens picked that year. The other two—(Kamalei Correa, 2nd round) and (Bronson Kaufusi, 3rd round)—are no longer with the team.

The Ravens have continued to address the edge rusher position by taking Tyus Bowser and Tim Williams in recent drafts. Head coach John Harbaugh feels the cupboard is definitely not bare but he specifically pointed out Judon as the player he expects to make a leap this year.

"We have pass rushers, guys that we really like. But Matt Judon, he's proven



*Matt Judon was selected by the Baltimore Ravens in the fourth round of the 2016 NFL Draft. Courtesy Photo/USA Today*

himself and has to take the next step. He's very determined to do that. I have high expectations for Matt. I'm a believer in his work ethic and I want to see him go. I believe he will," Harbaugh said at the owner's meetings in April.

The defensive front will get time to rush the quarterback. It will be hard for opposing pass catchers to get open, thanks to Baltimore's top level secondary that was bolstered by the addition of safety Earl Thomas. Although sacks are an important statistic, it's equally as important to pressure the quarterback into putting the ball in harm's way when your secondary has a ball hawk like Thomas roaming the field. As shown by the 20-quarterback hits he made last season, pressuring the quarterback is a calling card for Judon.

He grew up as a Miami Dolphins fan and patterns his game after Hall of Fame defensive end Jason Taylor. Like Taylor, Judon uses his length to attack off the edge. If he can be anywhere near the type of player that Taylor was for Miami, the Ravens will be able to maintain their identity as a top-level defensive team.

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# Student Debt Repayment Plan Initiative launched

Plan will provide additional access for Maryland State Employees in critical areas

Annapolis— Governor Larry Hogan announced the launch of SmartWork, an important component of the administration's overall college affordability and student debt relief package. The governor introduced SmartWork in 2018 as part of a comprehensive series of initiatives to make a college education more affordable and provide relief to Marylanders burdened by student debt. The SmartWork component for state employees is now being launched following completion of negotiations with the state employee unions.

"Our administration is doing everything we can to ensure that all Marylanders have access to a college education, which includes making college as affordable and accessible as possible," said Governor Hogan. "This innovative program will provide many of our hard-working state employees relief from the

high levels of college debt that many families face."

SmartWork's Student Loan Repayment Plan (SLRP) will offer Maryland state employees working in specified shortage areas—such as nurses, correctional officers, police, and IT workers—the opportunity to receive state assistance with student loan debt. Current state employees in eligible job classifications who are paying down their children's student loans may also qualify for this benefit, for children age 25 and younger.

The explosion in student loan debt in the last 20 years is unprecedented. Student loan debt now totals \$1.6 trillion, which has recently surpassed credit card debt in volume. With nearly 60 percent of Maryland college students graduating with student debt, averaging more than \$27,000 per student, this massive debt is preventing Marylanders from buying homes and investing in their retirement.

Beginning immediately, eligible state employees will be able to download an application and other documents verify-



ing school(s) attended and loan payments that have been made by the employee during the repayment interval. The state expects demand to be robust and is preparing for a large volume of applications.

The maximum benefit is \$20,000 over

a ten-year period. The initiative is administered by the Office of Personnel Services and Benefits of the Department of Budget and Management.

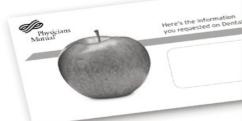
For more information about the program, visit: <https://dbm.maryland.gov/employees/Pages/SmartWork.aspx>

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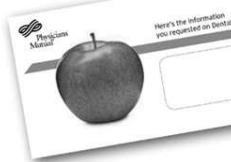
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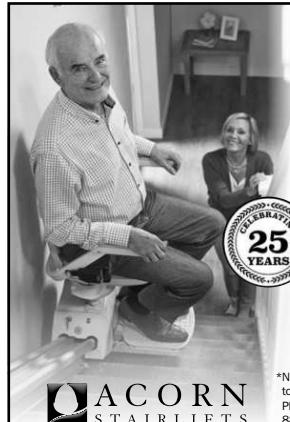
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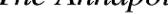
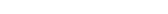
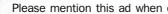
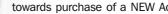
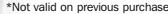
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