



The Annapolis Times

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**25TH
MLK
DAY
OF SERVICE**



Make it a day on, not a day off.

JANUARY 20, 2020

MLKDay.gov

This Monday, January 20th is the 25th annual Martin Luther King Jr. National Day of Service. Each year, this day encourages people to observe the holiday as "a day on, not a day off" by helping their communities through volunteering in honor of Dr. King's powerful legacy of service and community. Not sure how you can help? Check out the opportunities at <https://www.nationalservice.gov/serve-your-community/mlkdaygov/about-mlk-day-service> Source: MLKSay.gov

Beatrice King continues her father's mission of freedom and justice for all

By Stacy M. Brown

Dr. Martin Luther King, Jr. undoubtedly remains the face of the 1960s Civil Rights Movement, and perhaps one of the most revered black leaders in American history.

His life and legacy are celebrated even as a new decade begins, and part of King's legacy will always remain his children.

While sons Dexter and Martin III have worked to carry on his legacy, the icon's daughter, Beatrice King, has led the mission of The King Center in Atlanta. A second daughter, Yolanda died in 2007.

At the center, Dr. King's purpose of preparing global citizens to create a more just, humane, and peaceful world through nonviolence continues.

Beatrice King also keeps her father's legacy and words alive through regular social media posts that include many of Dr. King's inspirational quotations.

"I never intend to adjust myself to injustice," Beatrice King wrote, quoting her dad, in a recent post accompanied by a video of Dr. King. "I'm proud to be maladjusted."

Another recent post by King that featured a photo of both Dr. King and his wife, Coretta Scott King, marching in the South, was accompanied by the late leader's quote: "Our nettlesome task is to discover how to organize our strength



Beatrice King, the daughter of Dr. Martin Luther King, Jr. has led the mission of The King Center in Atlanta where she continues her father's mission of freedom and justice for all.
Courtesy Photo/APB Speakers

into compelling power so that the government cannot elude our demands. We must develop, from strength, a situation in which the government finds it wise and prudent to collaborate with us."

Like many of Beatrice King's social media posts about her father's words, she usually digs out timely messages left behind by Dr. King.

Shortly after President Trump announced an air strike that killed Iranian

Major General Qassem Soleimani, King unleashed another of her father's comments.

"We've committed more war crimes almost than any nation in the world, and I'm going to continue to say it. And we won't stop it because of our pride and our arrogance as a nation," she wrote, quoting her father's words from the 1960s when the Vietnam War raged.

A connector, communicator, community builder, and CEO of The King Center, Beatrice King is a graduate of

Spellman College with a Bachelor of Arts degree in Psychology and a Masters of Divinity and Doctorate of Law Degrees from Emory University.

She has also received an honorary Doctorate of Divinity degree from Wesley College. She is currently a member of the State Bar of Georgia.

Through her work at the King Center, King has continued to educate youth about her father's nonviolent principles.

In 2012, she implemented an annual N.O.W. Encounter Summer Youth Camp, which has trained youth from as far as Cyprus, Greece.

King spearheaded the global events that took place in Washington, D.C. to commemorate August 28, 2013, the 50th Anniversary of the March on Washington and her father's famous "I Have A Dream" speech.

Additionally, and in the spirit of her father, King was instrumental in helping Aboriginals and others in Vancouver, Canada understand the importance of forgiveness, unconditional love, and reconciliation when she spoke to a crowd of more than 75,000 people in 2017.

In addressing the rising number of hate crimes, Beatrice King again turned to the words of her father. "Will we be extremists for hate or for love? Will we be extremists for the preservation of injustice or for the extension of justice?"

For more information about Beatrice King and The King Center, visit: www.thekingcenter.org.

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JANUARY 20, 2020

We honor the
LIFE & LEGACY
OF DR. MARTIN LUTHER KING, JR.



Guest Editorials/Commentary

To Boost the Economy, Fight Chronic Disease

By Gene Huang

To understand the health of an economy, look at the health of those who participate in it. About six in 10 U.S. adults have at least one chronic disease, such as diabetes, cancer, or heart disease. These conditions, also called non-communicable diseases, are expected to collectively cost the country \$95 trillion by 2050.

We can avoid this multitrillion-dollar tax— if we shift our focus from just treating these diseases to also preventing them from taking root in the first place.

Chronic diseases take a staggering toll on the economy. The direct costs are obvious— most people with chronic conditions manage treatment for years and make regular visits to their doctor.

The indirect costs of chronic diseases are even bigger. They can reduce productivity at the office or force people to miss work entirely. Chronic conditions can also compel workers to retire early, resulting in years of lost income.

In the United States, heart disease and stroke deprive our healthcare system of \$199 billion each year and result in \$131 billion in lost workplace productivity. Diabetes saps \$237 billion from our healthcare system and employers each year.

By contrast, a healthy population boosts a nation's economic performance. Adding one year to life expectancy increases GDP per capita by 4 percent, according to an analysis by the World Health Organization.

Preventing chronic disease is a simple way to improve the health of an entire population— and improve that population's economic prospects.

Even the simplest investments in prevention pay off over time. By one estimate, investing \$10 per person per year in community-based programs that encourage people to exercise, eat better, and avoid smoking could yield \$16 billion in annual medical cost savings within five years.

In other words, we'd get back \$5.60 for every dollar invested in a program like this one— a more than fivefold return.

Improving access to healthy foods could prevent people from developing heart disease or diabetes. The benefits of healthy eating could save the United States \$114.5 billion each year, according to one study.

Fortunately, there are community-based programs that have successfully helped people beat back chronic diseases, but we need to reach more communities.

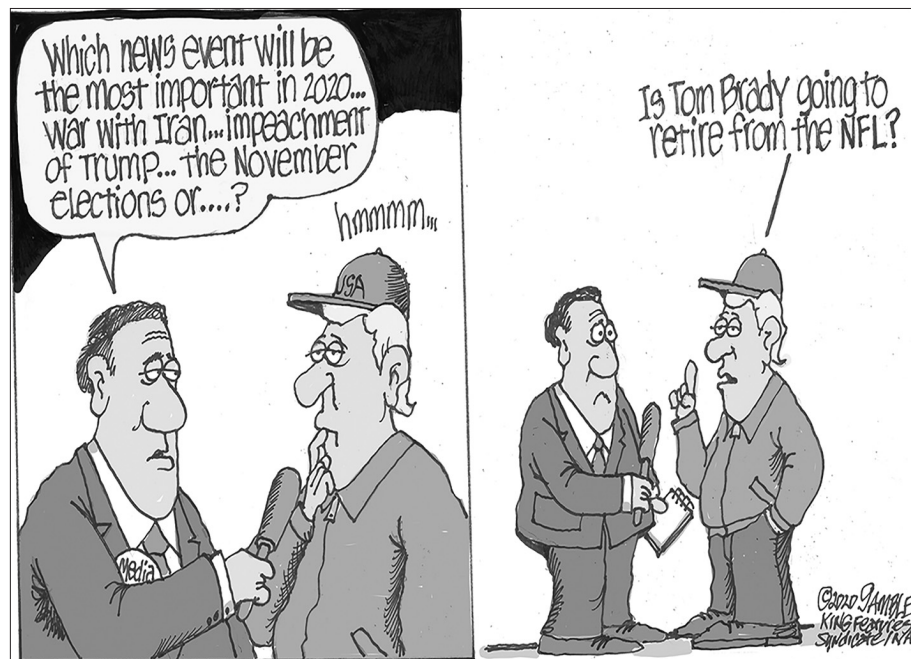
Take the year long Diabetes Prevention Program the YMCA offers at more than 200 locations nationwide. Participants in this program work with coaches to lose up to 7 percent of their body weight and commit to 150 minutes of physical activity each week. These simple changes have proven to reduce the number of new type 2 diabetes cases by up to 71 percent in people 60 and older.

Abbott and its foundation the Abbott Fund have launched a series of partnerships called "Future Well" initiatives to fight chronic disease. These partnerships include Future Well Communities, which targets underlying social and economic barriers to good health in Stockton, Calif., and Future Well Kids, which helps instill healthy habits in kids, aged 10-13.

The latter program brings groups of volunteers to schools in eight states to empower kids to take charge of their health through small changes, like planning healthy meals, setting fitness goals, and parsing good nutrition advice from misinformation and health fads.

If we can build healthier communities and instill healthy habits in our children, they'll have a better chance of warding off chronic diseases in adulthood and reaching their full potential. Chronic diseases are a major threat to our economy. Preventing them is key to securing a prosperous future.

Gene Huang, Ph.D., is vice president, chief economist at Abbott. This piece originally ran in the International Business Times.



Community Affairs

\$3 Million committed to revitalize Baltimore's Historic Lexington Market

New Carrollton, Md.— Governor Larry Hogan announced a \$3 million bridge loan through the Department of Housing and Community Development's Neighborhood BusinessWorks program for the revitalization of Baltimore's historic Lexington Market. The loan will support three months of construction work for the estimated \$38.5 million redevelopment project. The Neighborhood BusinessWorks bridge loan will also enable the Lexington Market project to meet certain financing requirements to secure additional New Market Tax Credit resources.

"We are proud to support the revitalization of the historic Lexington Market, which will create hundreds of jobs and support the long-term wellbeing of the surrounding community," said Governor Hogan. "This transformative project draws upon the market's rich legacy and points to a bright future for downtown Baltimore."

Founded in 1782 and described by many as the longest operating public

market in the country, Lexington Market was the locus of community, culinary, and social life in Baltimore. However, since the 1960s, the area surrounding the market began to deteriorate with the neighboring communities experiencing significant economic disinvestment. The redevelopment plan will rehabilitate the existing East Market building, reopening Lexington Street for pedestrians, and constructing the South Market building as a modern interpretation of the original 1900s-era market sheds.

"Redevelopment projects of this scale require a great deal of planning and a lot of different sources of financing, and we are proud to be a partner in the revitalization of Lexington Market," said Maryland Department of Housing and Community Development Secretary Kenneth C. Holt. "This redevelopment will breathe new life into this historic landmark, re-establishing it as a vital thread in the fabric of Baltimore while creating jobs and enriching the quality of life for city residents."

For more information about the Neighborhood BusinessWorks program, visit: <https://dhcd.maryland.gov/business/>.

40 Years of Cathy Hughes' Leadership at Urban One

By Keith L. Alexander

Oxon Hill, Md.— Inside the illuminated MGM National Harbor towering over the Potomac River, the 3,000-seat theater slowly fills with African Americans donned in tuxedos and gowns as Hollywood's and New York's top entertainers mix with some of Washington, D.C.'s bourgeoisie including politicians and business leaders. All have gathered to celebrate the 40th anniversary of Urban One Inc., the nation's largest distributor of news and entertainment aimed solely at black consumers, which also includes the largest African American owned TV network.

The media company that for decades was known as Radio One Inc. for its stable of radio stations across the country, changed its name in 2017 to Urban One, a new name that reflects, its owners believed, its channeled mission of providing media content to urban audiences via all forms of media through its divisions including radio, television programming with its TV One cable network and now the Internet.

Still at the helm of Urban One is the legendary woman with the mic, camera

and now computer keyboard is the company's founder and chairwoman, Cathy Hughes. On this recent night, the 72-year-old energetic and spirited Hughes is also serving as co-host for the 40th anniversary Urban One Honors awards show with comedian Chris Tucker, which is scheduled to air Hughes's TV One network on Monday, January 20, 2020.

The show, however, is already running late before it even began. Then, to a round of staccato applause and without an introduction, Hughes, with her broad smile, walked onto the stage. She apologized for the late start. The staffing at the entrances of the MGM, she said, have been slow in allowing audience members through the doors. "But I'll take care of this," she said while putting a finger in the air.

Hughes disappears backstage. And within 10 minutes, as if a dam burst, audience members began rushing into the theater to their seats. No one messes with Cathy Hughes, especially when she is their boss. That's right, in addition to the various entertainment companies, Urban One also owns nearly 7 percent of the \$1.4 billion, MGM casino, hotel and resort, a purchase the company made when the resort opened three years ago.

As the nation celebrates the birthday of the Rev. Dr. Martin Luther King Jr. this month, those who knew King well, say Hughes and Urban One are the epitome of King's dream. Dr. Benjamin Chavis, who worked as a youth leader for King in the 1960's, said Hughes was able to break through the historically, white male controlled world of media ownership and create her own media company.

"Urban One continues to fulfill Dr. King's dream," Chavis said. "The best way to celebrate black history is to make more history. Cathy Hughes continues to make black history." Chavis is now head of the National Newspaper Publishers Association, made up of more than 200 black-owned newspapers across the country.

The Hughes media story is well known.



*Cathy Hughes on the red carpet at the 40th Anniversary celebrations of Urban One, Inc.
Courtesy Photo/Urban One, Inc.*

She began her career in 1969 at an AM radio station in her native Omaha, but left for Washington, D.C. when she was offered a job as a lecturer at Howard University. In 1973, Hughes was named general sales manager of WHUR, Howard's FM radio station. Two years later, Hughes was promoted to general manager. There she created the late night, slow-jam formatted staple called "The Quiet Storm" a signature sound that expanded to radio stations around the country. In that short time, Hughes had taken annual revenues at the station from \$250,000 to more than \$3.5 million.

In 1979, Hughes and then-husband Dewey Hughes sought financing to purchase their own radio station and were rejected by 32 banks until 1980 when they secured lending to buy WOL-AM, a tiny Washington, D.C. station located in Northeast Washington. That first station led to the acquisitions of dozens of radio stations around the country. Then in 2004, with her son Alfred C. Liggins III, a Wharton School of Business MBA graduate as chief executive officer his mother's company, Radio One branched into television by creating TV One, a cable network reaching more than 40 million African American TV households.

In 2017, TV One changed its name to Urban One after it acquired a collection of Internet media websites, now known as

iOne Digital, that focus on news, sports and entertainment stories about and for black audiences.

Today, Urban One is worth, according to Wall Street estimates based on stock price of about \$98 million. The company boasts of reaching 59 million households, 22 million listeners, 40 million video streams, 20 million unique Web visitors. It owns 57 broadcast stations in 15 urban markets, two cable networks and some 80 websites. Hughes works closely with her son who she credits with diversifying Urban One beyond radio and TV.

"This company has a commitment to serving our audience that is evidenced beyond just the mission of making money. It is to build an organization that represents the needs and interests of a community that for the majority of this country's history, hasn't had a voice to fight for it," Liggins, 54, said recently.

Hughes says she plans to continue to build and rebuild the media industry as the technology changes how black households receive their information and entertainment. "Today, we reach 92 percent of black households," Hughes added. "We plan to get to 100 percent. If the black audience that we serve decides that they want to receive our messages via carrier pigeon, then I'm getting ready to go into the bird business. I don't know what it will take in the future in order to reach that goal. That will depend on what advances occur in technology."

Urban One's plan, Hughes says, is to ensure the company will be at the center, the premiere go-to media outlet for black households. "It's important for us to have black owned and controlled, particularly in the media, business ventures, nobody is going to tell our stories from our perspective, except us," she said. "Nobody is going to do that for us. Why should they or would they? It's our responsibility to do that."

*(Full story online at:
www.baltimoretimes-online.com)*

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Ravens have a bright future despite tough loss

By Tyler Hamilton

There were a lot of sad faces and a sense of mourning as the final seconds ticked off the clock last Saturday night. What seemed like such a promising season for the Baltimore Ravens ended with a 28-12 thrashing at the hands of the Tennessee Titans.

So many things went wrong. All-Pro defensive back Marlon Humphrey even called his team 'chokers' after exiting from the playoffs with a home loss for the second year in a row. That may be a bit excessive, but Humphrey's frustration is understandable given how talented Baltimore's roster is.

The Ravens finished with a 14-2 record, their best in franchise history. Although the season didn't end with another Super Bowl victory, there is still reason to be optimistic.

For starters, the Ravens have a young dynamic quarterback that will likely win the MVP after producing a season unlike any other signal caller.

"He's an incredible guy as an athlete, as a person," cornerback Brandon Carr said. "That's very contagious for a locker room. He brings a lot of excitement to the city, to the ball club and to his teammates. They play for him. They root for him. They've got his back out there, and that's important for a locker room to have his team support him and the city as well.

"He's a guy that's finding his way. This is year two for him. He's not going to be perfect. But at the same time, he's incredible who he is right now. The sky's the limit for that guy. I'm excited to see him continue to grow."

In the midst of all of the personal



Baltimore Ravens young dynamic quarterback Lamar Jackson will likely win the MVP after producing a season unlike any other signal caller. The Ravens finished with a 14-2 record, their best in franchise history and although the season didn't end with another Super Bowl victory, there is still reason to be optimistic.

Photo Credit: Nick Wass/AP Sports

achievements, Jackson remained focused on the big game. Falling short will only make him better according to tight end Mark Andrews.

"He's the most competitive person I've been around," Andrews said. "I know he's going to take this and use it as fuel to make himself a better football player. I know he knows that for us, he's our leader. He means everything to this team, this city, and what we're all about. We go as he goes. That's our guy and I love him to death. It's so much fun playing with him, and he's going to continue to get better. We all will with him."

Pairing Jackson with Andrews as well

as speedy wide receiver Marquise Brown makes Baltimore's passing game a young, promising group. Adding veteran Mark Ingram to boost the rushing attack balances things for the offense.

Their style a play matches the defense that was bolstered by a mid-season trade that brought cornerback Marcus Peters into the fold. Peters has since inked a long-term deal. He and Humphrey will be viable starters at cornerback with Tavon Young serving as the nickel corner. That's a pretty good group.

Veteran pass rusher Matt Judon is scheduled to hit free agency and could draw a lucrative contract elsewhere. The

defensive front could lose nose tackle Michael Pierce also. Fortunately they have defensive lineman Brandon Williams under contract for the next couple of years. Outside linebacker Jaylon Ferguson also emerged as a starter.

The future is bright in Baltimore. They took a step forward by finishing as the top seed in the conference last season. They'll have offensive coordinator Greg Roman back for at least another year, which bodes well for Jackson and the offense. It should be Super Bowl or bust for the Ravens next season.

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Virginia family extols multiple benefits of Baltimore's Ronald McDonald House Charities

By Stacy M. Brown

For 37 years, the Ronald McDonald House Charities (RMHC) of Maryland has ensured more than 40,000 families with sick children are able to be together and close to the care they need.

In 2019, a brand new location opened in East Baltimore, which more than doubles the previous capacity.

Officials say that it is all made possible in part through the spare change collected from generous customer donations in McDonald's restaurants across the United States. In 2018, local McDonald's owner operators and customers donated nearly \$365,000 to RMHC of Maryland, covering the cost of 1,970 nights stay.

The Marsh family of Colonial Beach, Virginia, counts among the people who have benefited from the RMHC in Baltimore. Their son, Ryder, now 10 suffered a fetal stroke which caused cerebral palsy and Stage 2 kidney disease requiring specialty care at a local hospital.

Ryder and his mother, Brandy say their stay at the Baltimore location has made a daunting challenge much more tolerable.

"[Initially], we stayed there for six weeks while Ryder was in a therapy program at the Kennedy Krieger Institute," Brandy Marsh said. "It was amazing. It has really become a home away from home. It allowed us to be right down the street from the hospital."

Ryder called the three-story RMHC his "home away from home."

"Everyone is always so nice. You can feel comfortable and you are always relaxed and I didn't think it would be that way at first. But, it's not like you go to a hotel and you get in and there is no one to talk to. There's so much to do," Ryder said.

As the only Ronald McDonald House in the state of Maryland, more than 40,000 families have stayed at the Baltimore location since it first opened in 1982. Now, the house has been transformed into a 60,000 square foot, more-

accessible House in the Jonestown neighborhood, which more than doubles the capacity to serve families who arrive in search of hope and care.

Officials say the new facility provides much more than a roof over families' heads. It offers spaces and vital resources so families can focus on the health and well being of their children while keeping families close.

Among the features of the new House are 54 family guest rooms, including nine suites designed for bone marrow and transplant patients and 45 standard guest rooms.

There is a meditation room for solitude and respite; a teen and young adult room; student classroom space and family business center with computers, printers, and Internet accessibility; an outdoor playground; private kitchen; and a "magic room" for kids.

RMHC officials have emphasized that generous donations have made all of it possible.

However, they note that as we have become a more cashless society, it has impacted giving.

In 2018, there was a 15 percent drop in in-restaurant coin contributions, which is why McDonald's has launched "Round-Up for RMHC" technology across restaurants nationwide to make it easier for customers in Baltimore to donate by letting them round up their order to the nearest dollar and create change without a single coin.

McDonald's also introduced a "Menu of Moments" to give customers context on how each donation benefits RMHC families. Ryder was featured in video celebrating the new East Baltimore location.

"There's a lot of negative parts to our story, a lot of unknown," Marsh stated. "But, anytime we have to go to Baltimore, we get to dance around this kind of stuff that overrides the scariness of it because of the Ronald McDonald House."



Marsh Family
Courtesy Photo

Union Baptist Church to Perform Live Concert at B&O Railroad Museum

Baltimore, Md. (January 14, 2020)

The B&O Railroad Museum is honored to host the Union Baptist Church choir for an unforgettable live concert in celebration of the life of Dr. Martin Luther King, Jr. on Sunday, January 19 at 1:30 p.m.

“The B&O Railroad Museum is so pleased to be collaborating with Union Baptist Church for this important remembrance. The sound of the Choir voices in the historic Baldwin Roundhouse will be a special experience,” said Kris Hoellen, executive director of the B&O Railroad Museum.

The Union Baptist Church has a proud history of involvement in the civil rights movement, dating back to 1892 when pastor Dr. Harvey Johnson, a friend of W.E.B. DuBois, withdrew the church from the Maryland Baptist Union Association due to discrimination and went on to organize the Colored Baptist Convention. The withdrawal effectively made Union Baptist the first independent African American Baptist church in Maryland. Reverend Alvin Hathaway Sr., senior pastor of Union Baptist Church, added “Union Baptist Church feels this concert in association with the B&O Museum will highlight the important role of the African American experience in the railroad industry.”



Union Baptist Church Choir with choir director, Bill Sydnor (front, center)

Please join us as we welcome the Choir to rejoice in concert in the B&O’s historic Roundhouse. The performance is complimentary with admission and a part of the museum’s “Civil Rights and the B&O” events throughout the holiday weekend.

B&O History: From Slavery to Civil Rights Tour

Saturday, January 18 – 10:30 a.m. and 2 p.m.; Sunday, January 19 – 2:30 p.m.;

Monday, January 20 – 1 p.m.

A special tour which highlights the history of African Americans on the B&O Railroad and includes the rare opportunity to enter a Pullman sleeper car. Tour included with admission.

Bridge to Freedom Kids Workshop

Saturday and Sunday, January 18 and 19 – 12 p.m.; Monday, January 20 – 11 a.m. and 2 p.m.

Young students of history will construct their own bridges as they learn about the role African American bridge-builders and railroad workers played in securing the Union’s victory in the Civil War. Free for B&O members and \$6 for non-members plus admission. Advance registration is required, and registration closes January 16. Visit www.borail.events/kidsworkshop to register.

##National Pay It Forward Challenge for Education to Launch January

HOUSTON— The National Pay It Forward Challenge for Education is set to launch on January 20, 2020, to honor the legacy of Dr. Martin Luther King, Jr. through a national challenge that provides hope, inspiration and support to our students.

To learn more about the campaign, visit: <https://payitforwardeducation.org>. To kick off the year, Natalia Peart, Ph.D., founder of the Pay It Forward Education, a 501(c)3 nonprofit, is challenging everyone on January 20, 2020, Dr. King’s National Day of Service to create a short video or post on social media, share their favorite Dr. King quote, and then Pay it Forward by offering a piece



Natalia Peart, Ph.D., founder of the Pay It Forward Education Courtesy Photo

of advice that can help students succeed. Participants are encouraged to use #Pay-

ItForwardChallenge to post on their favorite social media platform— Facebook, Instagram or Twitter.

Dr. Peart encourages everyone to tag their friends and share the posts, too. She’s hoping this is the beginning of a national call to action on behalf of our students that lasts throughout the rest of the school year.

“All kids need a good education to succeed in our world today,” said Dr. Peart, a nationally acclaimed author and psychologist “But our system, from elementary school all the way to college is in crisis. So, they need us now more than ever. The purpose of the Pay it Forward Challenge is to pay tribute to Dr. King, as

well as bring awareness to the continued challenges our students face— and how critical it is that we support them.”

Dr. King’s holiday, a Day of Service, “provides us all with an opportunity to honor his legacy and to make a real difference by letting students know their future matters and that we stand with them,” Dr. Peart added.

As Dr. Peart loves to say, “No one can do everything but everyone can do something.”

The challenge gives everyone a way to be a part of a campaign that will hopefully spark a groundswell by seeing the power we all have to change a student’s life through one small act.

Dr. Martin Luther King, Jr. Day Celebrations

Reginald F. Lewis Museum celebrates legacy of MLK through education and reflection

Baltimore— The Reginald F. Lewis Museum of Maryland African American History and Culture annual celebration of Dr. Martin Luther King, Jr. returns on Monday, January 20, 2020 with a day of education and reflection.

"Our Dr. Martin Luther King, Jr. Day celebration is one of the Lewis Museum's signature programs," said Jackie Copeland, Executive Director. "It allows us to celebrate and honor a hero for civil rights, acknowledge King's influence on our local heroes, and teach our children the importance of our history."

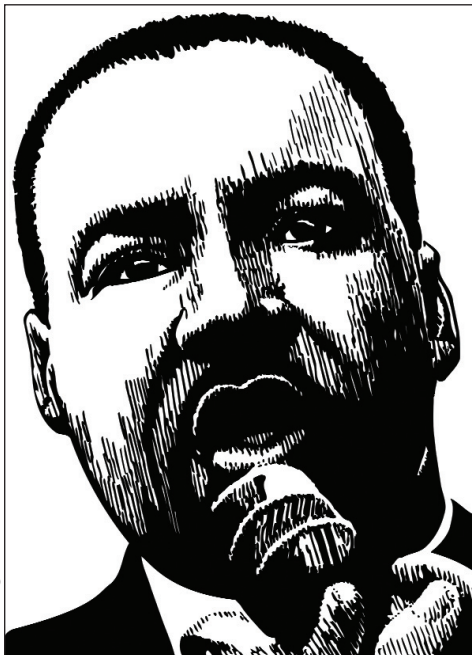
To honor this day of service, the Lewis has partnered with the Maryland Food Bank for a food drive.

Visitors can receive free admission to our Dr. Martin Luther King, Jr. Day Celebration with the donation of five non-perishable food items.

Throughout the day, families can participate in art workshops, listen to lectures and enjoy performances from members of the Baltimore community and join the Civil Rights Movement through a virtual reality experience from 11 a.m. to 4 p.m.

Highlights of the day include:

- MLK Virtual Reality Experience will allow visitors to step back in time to 1968 and join the 1968 Memphis Sanitation Workers' Strike at the height of the Civil Rights Movement and the moments leading up to the assassination of Dr. Martin Luther King, Jr.
 - Oral History Video Booth to share and preserve families' personal memories.
 - A Ride To Remember Story Hour and Mural Art Project that explores the story of the desegregation of Gwynn Oak Amusement Park.
 - Dr. Traci Parker, Assistant Professor of Afro-American Studies at the University of Massachusetts, Amherst, will discuss her book, Department Stores and the Black Freedom Movement.
 - A Theatrical Presentation and Talkback session of the Voices of Carmen, examining escalating conflicts among young people.
 - A performance from Baltimore City College Choir.
 - A presentation to announce the winners of the Lewis Museum's Annual High School Juried Art Exhibition.
- Special \$5 admission. Children ages six and under, Maryland public school teachers and museum members receive complimentary admission.



"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy." — Martin Luther King, Jr.

American Visionary Art Museum's "MLK Dare to Dream Day Celebration"

Baltimore— The American Visionary Art Museum (AVAM) pays lively tribute to one of the world's greatest visionaries, Dr. Martin Luther King, Jr. with its annual, all-ages welcome MLK Dare to Dream Day Celebration on Monday, January 20, 2019 from 10 a.m. to 5 p.m. Admission is free!

Performances include the Emmy-nominated Cardinal Shehan School Choir. Plus, visitors can enjoy birthday cake, an art activity, complimentary museum admission, and more. Donations of socks are requested for Paul's Place.

The American Visionary Art Museum is located at 800 Key Highway in Baltimore. For more information, visit: www.avam.org.



Baltimore Martin Luther King Jr. Parade



Baltimore— Baltimore Office of Promotion & The Arts (BOPA) proudly presents the 20th annual Dr. Martin Luther King, Jr. Parade on Monday, January 20, 2020, commemorating the life of civil rights leader and icon Dr. Martin Luther King, Jr. starting at noon. Spectators are welcome to view the parade along the route on Martin Luther King, Jr. Boulevard between Eutaw Street and Baltimore Street.

Starting at 12 noon, the parade will feature more than 70 units, including high school and community marching bands, cheer and dance squads, street theater performers, elected officials, civic and religious organizations, military units and equestrian groups. The 2020 honorary grand marshal is Raheem DeVaughn, three-time Grammy-nominated singer/songwriter and international R&B star.

For more information about the Dr. Martin Luther King, Jr. Parade, call 410-752-8632 or visit www.promotionandarts.org.

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The benefits of having strong credit

Learn how having healthy credit can help you access new opportunities, plus some tips on how to manage it.

Your credit score is one of the most important measures of financial responsibility. It's a big part of what lenders and vendors look at when considering you for a loan or line of credit. It also can impact your ability to rent an apartment, sign a phone contract, or even get a job. Once you have established good credit, work to keep it that way so you can continue to enjoy the opportunities that come with good credit.

The financial benefits of good credit Strong credit can help you get:

- Easier approvals:** Mortgage lenders, landlords, and auto finance companies will check your credit to see how reliable you are when it comes to paying bills on time and managing debt. Some employers will run a credit check if the job requires you to access money or sensitive data.

- Lower interest rates:** A high credit score not only makes it easier to be approved for services but it may also mean you may qualify for a lower interest rate on future credit accounts. You also likely won't need a co-signer to get approved.

- Savings on insurance:** According to Certified Credit Counselor Netiva Heard, founder of MNH Financial Services, LLC, having a good credit score can help you save money on insurance rates, though the impact of your credit on this may depend on the state you live in. "Insurance companies have found that those with higher credit scores file fewer claims," says Heard. As a result, some adjust their rates so people with good credit tend to pay lower premiums.

- Additional savings:** Having good credit may even give you the ability to



purchase a service without putting down a costly deposit beforehand. To learn more about the perks of having good credit, visit the Hands on Banking® website.

How to manage your credit

You can manage your credit to help you with future purchases — such as a home or vehicle — in a number of ways:

- Use credit cards smartly:** Sometimes simply having a credit card can lead to spending more than you intended, leaving you unable to afford the balance. Failing to pay your credit card balance on time every month can rack up interest and hurt your credit score, so don't spend more than you'll be able to pay back. If you're considering using a credit card to build your credit, take a look at the Hands on Banking website for tips on using one responsibly.

- Pay down other debt:** Your credit card balance is not the only thing that can affect your credit score. Student loans and other forms of debt can lower your credit score if not managed correctly. Keep track of payments, and try to pay a little more than the minimum balance each month. Keeping your debt low can help you maintain and even improve your credit over time.

- Ask for help when you need it:** If making payments on time for your credit card or a loan payment becomes too difficult, don't be afraid to speak with the lender to negotiate a payment plan that works for you. It's better to get ahead of any potential problems before you fall behind on payments.

Regularly review your credit

Beyond credit growth, review your credit reports annually to make sure

nothing fraudulent or negative has been reported. Every 12 months, you can access your report for free from each of the three largest credit bureaus in the United States at annualcreditreport.com.

"Be sure to check the inquiry and personal data sections where signs of identity theft can be spotted right away," says Heard.

Ultimately, strong credit can help you reach your goals by qualifying you for loans, contracts, discounts, and access to even more credit options. Discipline and the ability to pay your credit-related debts off every month comes first, however.

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Hospice of the Chesapeake seeks volunteers with 4-wheel drive vehicles

Pasadena, Md.— Do you like to go in the snow? Are you proud of how safely you handle your vehicle in bad weather? Use that skill to help people in need. Volunteers with four-wheel drive vehicles are needed to assist Hospice of the Chesapeake patients and team members in Anne Arundel and Prince George's counties during inclement weather conditions. For additional information or to volunteer, contact the Volunteer Department at 443-837-1508 or joinus@hospicechESA-peake.org.



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