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Legendary NBA Star Kobe Bryant Dead at 41 **Death of Former L.A. Laker Rocks The World**



Gianna Bryant and her father, former NBA player Kobe Bryant, attend the WNBA All-Star Game 2019 at the Mandalay Bay Events Center in Las Vegas. Sunday, January 26, 2020, the NBA superstar died in a helicopter crash near Calabasas, Calif., His daughter Gianna, 13, and seven others also died in the crash. The death of the 41-year-old Bryant sent shockwaves around the world. (See article on pages 6-7)

Photo: Ethan Miller/Getty Images

How self-talk determines your destiny

By Chazz Scott, Nucleus Team Member
Positively Caviar, Inc

Do you hear that voice? Yes, the voice in your head that allows you to read this very article. Even though you may not be speaking—there is a tiny little voice in your head that continues to influence and direct every action, decision and emotion that you feel every single day.

This is the same voice that tells you to stop when you know you need to keep going to the gym. This is the same voice that tells you that you shouldn't speak up at meetings for fear of what everyone may think about you, and the same voice that tells you to stay in the bed when you know you should get up and tackle the day. This is your self-talk. Your self-talk

can either contribute to your self-fulfillment or lead you to your own self-destruction. It's a choice that every human must make when they began their own journey of self-awakening.

Take a moment and ask what you've said to yourself lately. Has it been positive or negative? Is your self-talk pushing you towards your desired outcomes, goals and preferred life? Scientists have conducted hundreds of studies and have concluded that the actual thoughts you have about whom you are or where you want to go physically affect the structure of your brain. Many years ago, we believed that our brains were fixed and hard-wired but now we know that we have the ability to not only physically shape our brain but can create better habits that can contribute to a more fulfilling life. Think of your self-talk as the



Chazz Scott, Nucleus Team Member
Positively Caviar, Inc
Courtesy Photo

first step in guiding your brain and life to what you want more of.

I know the first question that comes to mind is "where do I start?" Let me first start off by saying that this is something that is learned over time. Rushing this process will only lead to disappointment and dissatisfaction. It can take some patience but once you began this journey and stay consistent, your life will start to unfold with more desirable outcomes.

The first step in taking charge of your self-talk is being aware of your thoughts in the first place. Many times, we become so attached to every thought that comes up that we tend to believe they are always true and fact. You must detach yourself from negative thoughts and began to interrupt them—and even allow them to pass through your mind. I know this is easier said than done but

just the fact that you spent time to even question a negative thought is progress in itself and a huge first step in becoming mentally conscious and aware. Over time, through neuroplasticity—the ability of the brain to change continuously throughout and individual's life—this practice becomes easier and your brain slowly begins to change its actual physical structure.

Another strategy to help interrupt and counter negative or stressful thoughts that I found to work well is by Byron Katie. It consists of four simple questions that you should ask yourself when a negative thought arises:

1. Is it true?
2. Can you absolutely know that it's true?
3. How do you react, what happens, when you believe that thought
4. Who would you be without the thought?

These questions can be used as a mental guide and serve as a reminder that not every thought that you have is true. Ultimately, they can be used to navigate your way to a more positive outlook in a specific situation that you may be dealing with. Remember, your self-talk is the very first step towards creating your destiny. Each thought that you have about your life, goals, relationships and body

can and will have a direct response to every corresponding facet of your life. Become mindful of your self-talk in moments of stress or adversity and listen to what you are saying to yourself. Your thoughts can be the pathways and gateways to living a life of abundance and peace only if you decide to use them in that way. This leads me to one of my favorite quotes by Lao Tzu which says: "Watch your thoughts, they become your words; watch your words, they become your actions; watch your actions, they become your habits; watch your habits, they become your character; watch your character, it becomes your destiny."

Your thoughts, positive or negative will shape your destiny.

Positively Caviar, Inc. (PCI) is a grassroots nonprofit 501(c)(3) organization focused on instilling mental resilience by way of positive thinking and optimism. Each month, a member of their Nucleus Team features a column focused on mental and physical health tips, scientific studies, nutrition facts and stories that are positive in nature to support a positive and healthy lifestyle. To learn more about how you can support, volunteer, or donate to Positively Caviar, Inc. visit: staybasedandpositive.com.

The Morgan State University (MSU) Women Presents Black History Month Program

Sunday, February 9, 2020 at 11 a.m.

MSU Memorial Chapel, 4307 Hillen Road, Baltimore

Open to the public

Rev. Dr. Bernard Keels, Dean, MSU Memorial Chapel,
will address the theme of the program: ARRIVE - SURVIVE - THRIVE.

Music provided by the MSU Women.

Luncheon will follow on campus at the Rawlings Dining Hall — Cost \$8

For more information, contact Dr. Flossie Windley @ 410-655-2025 or

Alice Downs, Chair-Black History Month Program @ 410-323-8824.

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Legendary manuscript and relic on view at the Walters after 40 years

Baltimore— Beginning February 1, 2020, the St. Francis Missal— a legendary 12th-century manuscript and relic of touch of St. Francis of Assisi— will go on view at Walters Art Museum for the first time in 40 years.

The St. Francis Missal is an intimate exhibition that, along with the eponymous text, features approximately 23 objects, including paintings, ivories, ceramics and documentation of the Missal's recent two-year conservation funded by the Mellon Foundation.

"This exhibition is an opportunity for visitors to view one of the museum's most famous works of art," said Julia Marciari-Alexander, Andrea B. and John H. LaPorte Director. "We are thrilled to once again showcase this key object in our permanent collection and to share exciting new discoveries."

In 1208, St. Francis of Assisi and two followers were debating what God's plan for them might be. Unable to agree, they sought answers at the church of San Nicolo in Assisi, which Francis often attended. They opened the Missal, which sat on the altar, three times at random and in every case, the text on the page urged renouncing earthly goods. This pivotal moment laid the foundation for the Franciscan order. Due to this possible contact with the saint, Franciscans worldwide consider the object now known as the St. Francis Missal a relic of touch, and many make pilgrimages to Baltimore to see it.



St. Francis Missal, Italy, ca. 1200 CE. Bequest of Henry Walters, 1931. The St. Francis Missal is generously supported by Mary Catherine Bunting and The Marion I. & Henry J. Knott Foundation. Conservation funded by the Mellon Foundation.
Courtesy Photo/Walters Art Museum

Decades of use took a toll on the book's fragile binding, and in 2017, the Walters conservation staff began a two-year restoration project. The Missal has since been

repaired, stabilized and digitized for the Walters' manuscript website Ex Libris, and is available once again for viewing.

"For those familiar with the Missal's story, it will be an exciting moment to re-engage with an important object. For others, the exhibition will shed light on a manuscript that has a unique and fascinating history," said Lynley Herbert, Curator of Rare Books and Manuscripts.

The exhibition draws upon the Walters' world-renowned rare books and manuscripts collection that spans more than 1000 years and contains over 900 manuscripts, 1300 of the earliest printed books, and 2000 rare later editions from across the globe.

The St. Francis Missal will be on view February 1 through May 31, 2020.

The Walters Art Museum is a cultural hub in the heart of Baltimore, located in the city's Mount Vernon neighborhood. The museum's collection spans more than seven millennia, from 5000 BCE to the 21st century, and encompasses 36,000 objects from around the world. Since its founding, the Walters' mission has been to bring art and people together to create a place where people of every background can be touched by art. As part of this commitment, admission to the museum and special exhibitions is always free.

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Guest Editorials/Commentary

Big Pharma doesn't deserve all the hate

By Sandip Shah

Americans loathe the pharmaceutical industry. It ranks dead last in a recent Gallup poll that tracks the public's opinion of 25 different sectors.

This scorn is misplaced. It's true that the biopharmaceutical sector contains a few bad actors. But the majority of drug companies are responsible corporate citizens that spend billions to invent lifesaving medicines.

If we let our collective resentment turn into tangible, anti-innovation policies—such as drug price controls—we'll end up worse off.

American pharmaceutical researchers deserve credit for the lion's share of medical progress. In 2017, firms poured \$97 billion into research and development operations in the United States. That's more than double the U.S. government's spending on scientific research. Scientists in U.S. labs are currently developing more than half of all medicines in development worldwide.

Thanks to these efforts, Americans are beating deadly diseases in record numbers. Cancer death rates have declined close to 30 percent since the 1990s. Researchers credit nearly three-quarters of these survival gains to groundbreaking drugs.

Biopharmaceutical research also revolutionized the treatment of HIV/AIDS. Just 30 years ago, a diagnosis was a death sentence. In the mid-1990s, scientists developed highly active antiretroviral therapies. These drugs caused HIV/AIDS death rates to plummet 88 percent.

Scientists have recently turned to new types of drugs, such as gene and immunotherapies, that reprogram patients' bodies to fight disease. Doctors already use these medicines to treat hemophilia, leukemia, and blindness.

Progress like this doesn't come easy. It takes over a decade to turn a promising lab compound into a marketable medicine. For every experimental drug that makes it to patients, nine others fail in clinical trials.

Taking failure into consideration, it costs more than \$2 billion on average to bring a new treatment to market.

For the most part, pharmaceutical companies set drug prices at reasonable levels that help them recoup their investments and fund future research, while still preserving patients' access to new therapies. Unfortunately, few Americans see that side of the industry. They only see people like Martin Shkreli, the so-called "pharma bro" who bought the rights to a 60-year-old, off-patent drug and then raised its price by more than 5,000 percent.

What Shkreli did was despicable. But he's the exception, not the rule.

To see the true face of the pharmaceutical industry, Americans can look to innovators like the late Maurice Hilleman, a researcher who developed eight of the 14 most common children's vaccines, including immunizations for chickenpox and measles. Researchers like him have collectively saved and improved tens of millions of lives.

The biopharmaceutical industry isn't perfect. But drug companies work every day to cure deadly diseases, risking billions of dollars in the process.

If we forget that basic fact and eliminate companies' incentives to invest in research, we'll live to regret it. Or perhaps, we won't.

Sandip Shah is founder and president of Market Access Solutions, which develops strategies to optimize patient access to life-changing therapies.



Community Affairs

\$9 Million in Tax Credits awarded for Student Loan Debt

Annapolis— Governor Larry Hogan and Maryland Higher Education Commission (MHEC) Secretary Dr. James D. Fielder announced the awarding of nearly \$9 million in tax credits for 9,600 Maryland residents with student loan debt.

“It is critical that we look for ways to help those in our state crippled by student loan debt,” Governor Hogan said. “This program helps Maryland taxpayers pay off student debt, while remaining in the workforce and having a positive impact on the state economy.”

“MHEC staff is proud to administer programs like this that support student success with less debt,” Secretary Fielder said. “Governor Hogan’s ongoing efforts to find solutions to the national student loan debt crisis, is one

more example of his unwavering commitment to make education a top priority of his administration.”

There were 9,600 applicants who were eligible for the Student Loan Debt Relief Tax Credit. The tax credits were divided into two groups of eligibility, including Maryland residents who attended a Maryland institution and Maryland residents who attended an out-of-state institution. There were 6,331 eligible applicants who attended in-state institutions and will each receive \$1,000 in tax credits, while 3,269 eligible applicants who attended out-of-state institutions will each receive \$813 each in tax credits.

Last year, MHEC awarded 9,484 Maryland residents the Student Loan Debt Relief Tax Credit with 5,238 applicants who attended an in-state institution receiving \$1,000 each in tax credits and 4,246 applicants who attended an out-of-state institution receiving \$883 each in tax credits.

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Hidden tax increases on airline tickets won't fly

*By Dr. Benjamin F. Chavis, Jr.,
President and CEO, National
Newspaper Publishers Association*

Why is it that poor people are always asked to pay more in America? Last year, I warned about the possibility that Congress might try to impose a new tax on air travelers. Well, it's 2020—and here we go again.

Even in the midst of a historic impeachment trial and potential military conflict abroad, lawmakers on Capitol Hill have managed to find time to dust off its plan to soak air travelers, including working people who struggle every-day just to make ends meet.

Make no mistake about it: this is a tax hike, even though backers of this plan won't call it a tax hike, for obvious reasons. And it's one that hits relatively low-wage workers harder than it hits those who make a lot more money. And it hits those who routinely fly for business especially hard too.

This week, Democratic leaders are

expected to unveil their broad infrastructure agenda for the coming year—a plan that is sorely needed given our aging highways, railways and other transportation needs.

But here is what is galling: sources tell me that buried in the broad array of transportation initiatives is a proposal to raise the so-called Passenger Facility Charge (PFC), a hidden fee on airline

the ticket itself, a major reason people don't notice it. Such a substantial increase could be the deciding factor between that family taking a much-deserved vacation or staying home.

While most people agree that it is in the public's best interest to have safe and efficient airports that can accommodate increased passenger travel, proponents of increasing the passenger fee have

Kennedy Airport are both undergoing multi-billion-dollar upgrades. Smaller facilities like the Long Island MacArthur Airport and the Shawnee Regional Airport are also upgrading their terminals and runways.

The bottom line, then, is that there is no substantive basis for a fee hike. And it makes even less sense politically. With Election Day just months away, most lawmakers will likely make the safe calculation and reject any proposed hike presented on the floor for a vote, lest they stir a voter backlash. Yet it should be worrisome that House Democratic leaders appear willing to put a fee hike on the table for consideration.

It could be nothing more than a trial balloon released in an attempt to test whether rank-and-file lawmakers have the stomach for taking up such a measure in an election year. But even if it is just that, there's still reason for concern, given that even unpopular ideas have a way of gaining sudden momentum in the topsy-turvy politics of Congress.

Air travel remains one of the most popular and necessary forms of transportation because it is relatively safe and convenient. But it should not become more expensive because a hidden tax that few people expected is added. Congress should not put air travel out of the reach of American families who are still trying to get out of poverty. Thus, increasing taxes on airline tickets won't fly for black Americans and won't fly for all others who believe in economic fairness and equality of opportunity.

Dr. Benjamin F. Chavis, Jr. is President and CEO of the National Newspaper Publishers Association (NNPA) representing the Black Press of America. He can be reached at dr.bchavis@nnpa.org.

“Most Americans have probably never heard of the PFC, now capped at about \$4.50 per person for each leg of a flight. But working families across the country, including our readers, may soon feel the impact if some members of Congress have their way.”

travelers that Congress enacted long ago to help pay for renovation projects at airports around the country.

Most Americans have probably never heard of the PFC, now capped at about \$4.50 per person for each leg of a flight. But working families across the country, including our readers, may soon feel the impact if some members of Congress have their way.

Here is how the fee works. Passengers are charged the fee at the ticket counter, allowing the airport that collects it to keep it for local repairs and renovations. Current proposals in Congress include one to nearly double the fee to \$8.50 per person for each leg of a flight. Another possibility is eliminating the cap entirely, thereby allowing airports to charge whatever they like.

If the fee is raised to \$8.50, a family of four on a trip with a connecting flight would pay nearly \$150 in this tax alone—a tax that is layered on top of the price of

been a little misleading about the condition of the nation's airports.

In reality, airports are undergoing something of a revitalization, particularly when compared to rail or highway travel. Passengers are traveling at record rates, airport revenues are at all-time highs, and infrastructure upgrades are booming across the nation.

Just take a look at the balance sheets of our nation's airports. U.S. airports have over \$16 billion of unrestricted cash and investments on hand, with \$7 billion sitting in the aviation trust fund. And, in the last decade, more than \$165 billion in federal aid has been directed to airports for improvement projects at America's largest 30 airports alone.

Some of these projects have been completed, others are currently underway, and some have received approval to move forward in the coming months. For example, Los Angeles International Airport and New York's John F.

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Legendary NBA Star Kobe Bryant Dead at 41

Death of Former L.A. Laker Rocks The World



Kobe at the top of the key during NBA All-Star Game at the Staples Center in Los Angeles, California in 2004. . He finished with 20 points.

File Photo by Ursula V. Battle

By Ursula V. Battle

At 6 feet, 6 inches tall, Kobe Bryant was shorter than many of the NBA's much taller players. However, he played like a giant. Throughout his 20-year career in the NBA with the Los Angeles Lakers, Bryant sank game winning shots. He delivered dazzling, jaw-dropping dunks. He made unbelievable passes. He stole the ball at the blink of an eye and headed down the court for what spectators already knew would be another showtime dunk.

Bryant finished his NBA career with 33,643 points. Some argue he was the best player to ever play the game of basketball. He seemed larger than life.

But on Sunday, January 26, 2010, the NBA superstar died in a helicopter crash near Calabasas, Calif., His daughter Gianna, 13, and seven others also died in the crash. The death of the 41-year-old Bryant sent shockwaves around the world.

"The NBA family is devastated by the tragic passing of Kobe Bryant and his

daughter, Gianna," said NBA Commissioner Adam Silver in a statement. "For 20 seasons, Kobe showed us what is possible when remarkable talent blends with an absolute devotion to winning. He was one of the most extraordinary players in the history of our game with accomplishments that are legendary: five NBA championships, an NBA MVP award, 18 NBA All-Star selections, and two Olympic gold medals."

He added, "But he will be remembered most for inspiring people around the world to pick up a basketball and compete to the very best of their ability. He was generous with the wisdom he acquired and saw it as his mission to share it with future generations of players, taking special delight in passing down his love of the game to Gianna. We send our heartfelt condolences to his wife, Vanessa, and their family, the Lakers organization and the entire sports world."

A day before he died, Bryant was passed by another Laker and superstar, LeBron



Kobe Bryant jokes around with members of the media prior to the start of the NBA All-Star Game at the Staples Center in Los Angeles, California in 2004.

File Photo by Ursula V. Battle

James, as the NBA's third-highest all-time scorer. On January 25, 2020 at 10:30 p.m., in what would become his last tweet, Bryant posted on Twitter, "Continuing to move the game forward @KingJames. Much respect my brother."

Less than 24 hours later, Bryant was gone, and those who loved and idolized him, were mourning his death. They included James, who had been Bryant's teammate on the USA's gold-medal win-

Continued on page 7



Kobe Bryant's 'Cantine Riunite' youth team in the early 1990's in Reggio Emilia, Italy. Bryant is in the top row, third from the left.

Courtesy Photo: Davide Giudici

ning basketball teams at the 2008 and 2012 Olympics. A devastated James would post a message on Twitter which included, "My heart goes out to Vanessa and the kids. I promise you I'll continue your legacy man!"

Bryant was born on August 23, 1978, in Philadelphia, Pennsylvania to Joe and Pam Bryant. They reportedly gave him his first name after seeing a type of steak on a restaurant menu. He attended Lower Merion High School in Pennsylvania, and after graduating from high school, went straight to the NBA. As a rookie,

Bryant quickly became a fan-favorite with an arsenal that included an all-net fadeaway jumper and defensive prowess.

Locally, many Baltimoreans were still trying to come to grips over the former NBA's star's sudden death.

"There are many memorable catastrophic events that have occurred in my lifetime, especially in the Sports World," said Lakers fan Leonard Stepney, Jr. "The deaths of former Maryland basketball great Len Bias, and Loyola Marymount basketball great Hank Gathers both had tremendous upstarts to their careers, but were met with tragic ends. Hearing of Kobe's death was that same shot in the gut as the two previously mentioned players."

One of Bryant's most memorable performances was scoring 81 points in a

Lakers' 122-104 victory over the Toronto Raptors.

"A 17-year-old phenom out of Lower Merion High School in Philadelphia named Kobe Bryant changed the face of the Lakers and the NBA," said Stepney.

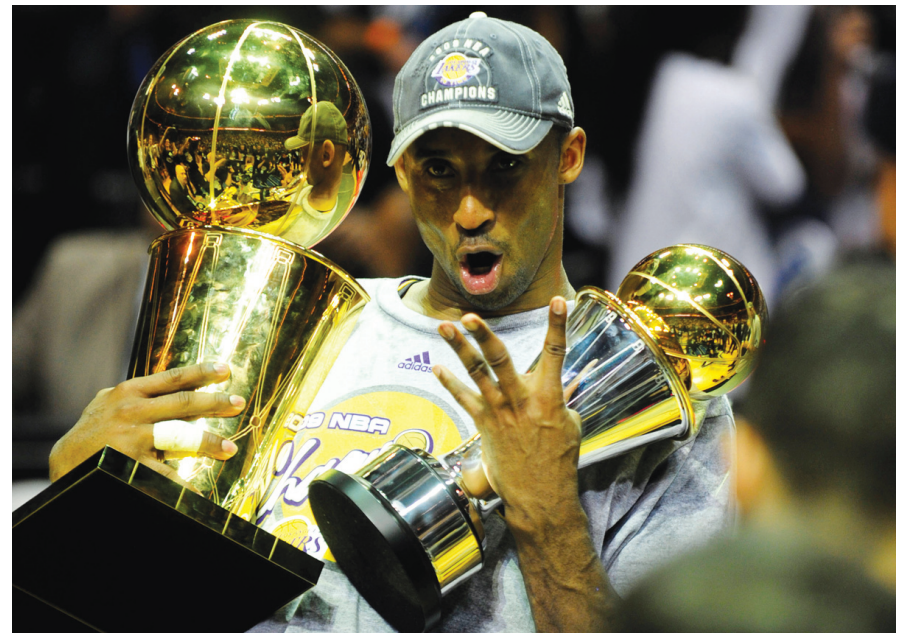
Bryant retired after the 2015-16 season. He went out in Bryant style, finishing his final NBA game with 60 points against the Utah Jazz on his home court at the Staples Center.

"The moment you give up, is the moment you let someone else win"
—Kobe Bryant

"Kobe dedicated his life to his wife and children," said Stepney. "I pray for his wife Vanessa and his other children. He will be missed by many and definitely sits on my NBA Mount Rushmore along with Michael Jordan, Allen Iverson and LeBron James."

Bryant and Gianna were reportedly on their way to her basketball game at Mamba Sports Academy in Thousand Oaks, where Bryant was to coach her team. Gianna had dreams of a WNBA career. In addition to Bryant and Gianna, Payton and Sarah Chester; Ara Zobayan; John Altobelli, and Christina Keri and Alyssa Altobelli; and Christina Mauser also died in the crash. The cause of the crash is still under investigation.

Mamba is a joint business venture



Kobe Bryant of the Los Angeles Lakers celebrates victory following Game 5 of the NBA Finals against the Orlando Magic in June 2009.

Photo: Emmanuel Dunand/AFP/Getty Images

launched by Bryant and the Academy's CEO Chad Faulkner in 2018.

"Mamba was his way of giving back," said Baltimore Sixth District Councilwoman Sharon Middleton. "Kobe was trying to make-up the time he had lost with his children, and also help other athletes. He found another purpose after his career. It shows the measure of a real man. He also had the desire to be a winner. The desire to win was evident in all he did."

Darren Rogers is the Executive of I AM MENTality Youth Male Empowerment

Project, a Baltimore non-profit male mentorship and leadership organization. The 37-year-old said he grew up watching Bryant play basketball.

"I think Kobe Bryant was potentially one of the greatest players to play the game, and one of the most intelligent people to ever dribble a basketball," said Rogers. "I believe his legacy was unmatched. It will continue to live on through his ability as a businessman and everything he stood for. I was heart-broken to learn of his passing."

Robert Ginyard is the Creator of "Dear Baltimore, I'll Do My Part" a declaration to keep Baltimore City clean and move it forward.

"I, along with millions of others around the world, mourn the tragic passing of



Vanessa Laine Bryant and Kobe Bryant attend the 2019 Vanity Fair Oscar Party at Wallis Annenberg Center for the Performing Arts on February 24, 2019, in Beverly Hills, California.

Photo: Did Dipasupil/Getty Images

Kobe Bryant, his daughter, and the lives of the seven passengers on board," said Ginyard. "His pursuit of excellence transcends race and religion. As often is the case, we don't truly appreciate the greatness of those who walk among us in life; unfortunately, it is in death that they become larger than life - even legendary."

Getting to know PNC Banking Center Manager Melanie Ferragut

By Stacy M. Brown

When Melanie Ferragut began working at PNC five years ago, she immediately fit right in.

Ferragut, the Banking Center Manager at PNC's Severna Park location, shares similar values of the bank, including: striving for excellence; a better quality of life; celebrating differences; and teamwork.

"The volunteering and community connections are a big part of what I tend to go above and beyond my branch role," said Ferragut, who moved from Virginia to the Baltimore area.

"I think the core values of PNC, one of which is diversity and inclusion, is a big part of things," she said. "It is something that's not just on paper and not just something that's talked about. It's real. We have a big focus on inclusion, so I think that's what attracted a lot of people."

As the banking center manager, Ferragut helps to generate new consumer and business development opportunities, and she plays an integral role in driving loyalty through proactive interactions with PNC customers.

"Customers should know that I'm very accessible to them. I genuinely care about everyone; in fact, I care about them on a deeper level. I'm here to assist with their financial needs or any issues that come up," Ferragut said. "So, the thing I would say is that our customers need to know the most is just how available I am to them and how much I genuinely care."

Given the size of PNC Ferragut says it's essential the bank maintains its Main Street focus.

"So, we're very much involved in the community. We know who our cus-



Melanie Ferragut who has been working for PNC Bank for five years says she shares similar values of the bank, including striving for excellence; a better quality of life; celebrating differences; and teamwork. Courtesy Photo/PNC

tomers are, we know who are business community is, and we strive to be a part of that," she said. "It's a critical part of what makes us PNC, and the fact that we are still that mainstream and people

know we are here and we are available."

Ferragut also noted that PNC officials have long recognized that it's the collective power of the company's unique differences that provide strength.

It's a powerful testimony, one that helps PNC nurture an open and inclusive culture, empowering all of its employees to have a positive effect on their communities.

"We've worked with Annapolis Green, and we're working with a therapeutic riding academy and other nonprofits, and organizations like St. John's College, the Mitchell Gallery, and the Maryland Heritage Center," Ferragut said. "With the Maryland Heritage Center, we see what we can do together with this being an important year as far as the women's suffragette and the vote." she said. "We continue to look at what type of things we can do. Partnerships to continue to help bring more knowledge into the community."

Ferragut says she is proud of PNC's Employee Business Resource Groups – or EBRGs, which are unique groups composed mostly of employees who share a common dimension of diversity, such as gender, sexual orientation, heritage or military service.

Particularly impressive is the Women's EBRGs, which gives female employees opportunities to grow personally and professionally through networking, mentoring, workshops, speaker series, community engagement and other events, according to Ferragut.

"So women can build up leaders, can get support and education within PNC to do everything they dream of doing whatever their aspirations may be, and they will find the support to do that," Ferragut said.

For more information about PNC Financial Services Group, or PNC Bank, visit: www.PNC.com

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Legal Notice

SUMMONS

NOTICE TO DEFENDANTS, Sabra Spears an individual; and DOES 1-20 inclusive.

YOU ARE HEREBY SUED BY PLAINTIFF CONSUMER PORTFOLIO SERVICES, INC., a California corporation.

NOTICE! You are being sued. The court may decide against you without you being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the Plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts OnLine Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest your. If you cannot pay the filing fee, as the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money and property may be taken without further from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know any attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be

Legal Notice

eligible for free legal services from a non-profit legal services program. You can locate these nonprofit groups at the California Legal Services Website (www.lawhelp-california.org) the California Courts online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

CASE NUMBER:
30-2018-01029792

The name and address of the court is:
ORANGE COUNTY SUPERIOR COURT
700 Civic Center Drive West
Santa Ana, CA 92701

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:

NEWMAYER & DILLION, LLP
Amtoj S. Randhawa, CBN 301360
895 Dove Street, 5th Floor
Newport Beach, CA 92660
(949) 854-7000

Date: November 05, 2018
David H. Yamaski
Clerk of the Court

Clerk, by Mary M. Johnson
Date: November 01, 2018

Legal Notice

CITY OF BALTIMORE DEPARTMENT OF TRANSPORTATION PUBLIC NOTICE ESTABLISHMENT OF GRADES

The Chief of Engineering and Construction Division, designee of the Director of the Baltimore City Department of Transportation will be in his office, Room 729, Charles Benton Jr. Building, 417 E. Fayette Street, Baltimore, Maryland 21202 on **February 7, 2020** from 10:00 am until 12:00 noon for the purpose of the hearing and consider protest and explain matters in connection with the establishing the grades of the following new street for Developer's Agreement No. 1679 – 601 S. Haven Street.

This includes:

- Mozart Way: Beginning from Fleet Street, then south and then west to Haven Street
- Foster Avenue extended east from Haven Street to the newly established Mozart Way.

Respectfully,

BIMAL DEVKOTA, P.E., CHIEF
TRANSPORTATION ENGINEERING
AND CONSTRUCTION DIVISION

AND

STEVE SHARKEY, DIRECTOR
DEPARTMENT OF TRANSPORTATION

CCBC hosts Sealant Saturday for children at Dundalk campus

Free dental services for children by appointment

Baltimore County, Md.— Community College of Baltimore County's Dental Hygiene program will host Sealant Saturday on Saturday, February 22, 2020 from 8:30 a.m. to 1 p.m. at CCBC Dundalk located at 7200 Sollers Point Road. This free event will be held in the Dental Arts Building.

Sealant Saturday services include free dental examinations, fluoride treatments and protective coatings (sealants) for permanent molars for children ages six to 17 to help prevent tooth decay. CCBC's Dental Hygiene students will perform services under the supervision of a dentist and Dental Hygiene faculty. Minors must be accompanied by a parent or legal guardian to be treated.

The dental services are free, but an appointment is required.

To register, call 443-840-3340 and leave a daytime telephone number where you can be reached to schedule an appointment.

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Reginald Lewis Museum of Maryland African American History & Culture Needs Volunteers

The museum is dedicated to serving the community by providing multifaceted support through meaningful interactions with history and material culture of Maryland African Americans. Volunteers are needed to assist at the Information Desk, as Docents, for Special Events, and more. There are ongoing opportunities on Saturdays and Sundays for assistance with greeting guests and patrons at the main entrance and to work with kid's activities during public hours. The minimum age for volunteers is 14. Volunteering is open to adults, seniors, college, and high school students. Service learning credit hours can be earned by high school students. We are accepting applications for the following volunteer positions: Special Event Volunteer, Administrative Assistant, Curatorial Assistant, and Visitor Services. Contact Joy Hall at 443-263-1800 or email: hall@lewismuseum.org; or visit the website: www.lewismuseum.org.

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