

# *The Annapolis Times*

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## Second Community Conversations event addresses business in Baltimore



*The second segment of The Baltimore Times' three-part community conversation series, titled "Baltimore's Gems: Insights for Doing Business in Baltimore," provided business experts, entrepreneurs and community members an opportunity to network, gain insights and exchange ideas at Impact Hub Baltimore on February 29, 2020. The public forum consisted of a panel discussion that explored varying subject matters followed by 'table talks,' which was a time for participants to break off into small groups to discuss partnerships and business-related opportunities. (See articles on pages 10-11) Photo: Dr. David Marshall, Morgan State Strategic Communication Chair*

# Stop the Bleed....and Save a Life!

By *Habeeba Park, MD, FACS*

*National campaign teaches everyone how to save a life with bleeding control skills*

It can only take minutes for someone to bleed to death from an accidental wound or in the event of a large-scale mass casualty event. That is why the R Adams Cowley Shock Trauma Center, University of Maryland launched the national "Stop the Bleed" campaign here in Baltimore to encourage the community to get trained in bleeding control techniques to help save a life.

"It's easy to learn," said Thomas Scalea, MD, Francis X. Kelly Distinguished Professor of Trauma, University of Maryland School of Medicine and Physician-in-Chief, R Adams Cowley Shock Trauma Center.

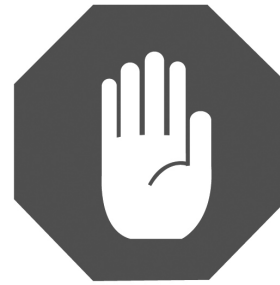
"The training is the equivalent of bystander CPR or learning to use an AED. Anyone can learn the life-saving skills of bleeding control, he continued. "It's

simple: if we do not stop the bleeding, the person dies."

The good news is that anyone at the scene can act as an immediate responder and save lives if they know what to do. Shock Trauma is partnering with the Maryland Committee on Trauma for this initiative. Since the program launch in 2017, more than 16,000 people in Maryland have been trained, greater than 10,000 of them by the Shock Trauma team.

The Baltimore community is invited to learn how to "Stop the Bleed" at the B'More Healthy Expo, Saturday, March 7, from 10 a.m. to 4 p.m. Training is free and open to anyone, any age.

Massive bleeding from any cause, but particularly in a situation where a medical response is delayed can result in death within just five to 10 minutes if bleeding is not stopped. Similar to how the general public learns and performs CPR, it is important for the public to learn proper bleeding control techniques, including how to apply pressure with their hands, pack a wound with dress-



# STOP THE BLEED®

ings and correctly apply tourniquets.

"If we have learned anything in recent years it is that tragedy can strike—it is not hypothetical," Scalea said. "Through this training, our goal is to provide people with knowledge and skills to be able to stop the bleeding. It is important to be trained correctly so that it can be effective. And while we hope people never have to use it, we want everyone empowered to act."

And, if you can't make training at the Expo, you are invited to register at [www.mdcot.org](http://www.mdcot.org) or [www.bleedingcontrol.org](http://www.bleedingcontrol.org) for a free training course. The R

Adams Shock Trauma Center, University of Maryland bleeding control training is performed by bleeding-control-trained medical professionals from the University of Maryland Medical Center and Shock Trauma, and includes hands-on instruction and visual presentations.

*Habeeba Park, MD, FACS, Assistant Professor, Department of Surgery University of Maryland School of Medicine; Maryland Stop the Bleed® State Champion Vice Chair, Maryland Committee on Trauma; R Adams Cowley Shock Trauma Center, University of Maryland.*

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# "Vision for a Healthier Baltimore"

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**Location: Impact Hub**

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# Guest Editorials/Commentary

## Trump's new drug pricing plan isn't 'the best deal' for patients

By Kenneth E. Thorpe

Within days President Trump will unveil a new plan to reduce drug prices. The proposal would indeed slash Americans' pharmacy bills—at least temporarily. But those savings would come at the expense of patients' access to cutting-edge drugs. The reform would also jeopardize future medical breakthroughs.

The administration's proposal would restructure Medicare Part B, which covers advanced, physician-administered medicines that treat serious chronic diseases like cancer and multiple sclerosis. On average, Part B drugs cost 80 percent more in the United States than in other developed countries.

Why do Americans pay more for the exact same medicines?

Simple—the United States does not impose price controls on pharmaceuticals; other nations do. Many foreign regulatory agencies won't even make medicines available to patients unless manufacturers offer enormous discounts.

As a result, patients in those nations have fewer treatment options. Consider cancer therapies. Ninety-five percent of all oncology medicines approved anywhere in the world between 2011 and 2018 were available in the United States. By contrast, patients in the United Kingdom and France had access to only 74 percent and 65 percent of those treatments, respectively.

Inexplicably, the Trump administration wants to copy Europe's anti-patient policies.

Under the administration's proposal, Medicare would reimburse doctors based on an "international pricing index"—essentially an average of the prices paid in other countries, including Canada, France, and the United Kingdom.

Indexing Part B reimbursements to these countries' prices would effectively import their access restrictions too. It would deprive the sickest, most vulnerable Americans of their medicines.

The proposal would also discourage medical innovation.

Drug development is a challenging, expensive endeavor. It costs almost \$3 billion, on average, to bring just one new drug to patients. And nearly 90 percent of all medicines that enter clinical trials ultimately fail to win FDA approval.

But if the United States adopts price controls, companies won't pursue as many research projects. The meager potential returns wouldn't justify the considerable risks.

A slowdown in medical innovation would jeopardize U.S. health gains. In the past three decades, cancer death rates have fallen 27 percent. Roughly three-quarters of those survival gains are attributable to new medicines.

By limiting patients' access to existing drugs and discouraging the development of future ones, the proposal would make it harder for Americans to manage their conditions and avoid costly complications. According to a study by my organization, the Partnership to Fight Chronic Disease, new medicines could avoid \$6 trillion in healthcare costs and prevent 16 million deaths by 2030.

The administration's proposal condemns Americans to the same life-threatening access restrictions that patients in other countries endure. It's a lousy deal.

*Kenneth E. Thorpe is a professor of health policy at Emory University and chairman of the Partnership to Fight Chronic Disease.*



The Coronavirus spreads...

## Community Affairs

### Celebrate Maryland at the Made in Maryland Expo

West Friendship, Md.— Celebrate all things Maryland at “The Made in Maryland” Expo on March 7, 2020 from 10 a.m. to 4 p.m. at the Howard County Fairgrounds Main Exhibition Building located at 2210 Fairgrounds Road in West Friendship, MD 21794.

Engage your senses at this “Try it and Buy it” indoor event. Attendees will be able to sample and buy products from delicious food items to decadent bath and body products. Items on display range from sauces, jams and cheeses to jewelry, clothing and home decor items. Guests 21 and over may visit the Drink Maryland exhibitors where they can sample MD made wine, beer, cider, and spirits. Enjoy a glass while shopping and take home your favorites.

The event offers a unique opportunity for exhibitors to showcase their impressive products and sell directly to the

public and wholesale/retail buyers. Potential consumers can see, sample, and purchase products and learn about the great things Maryland has to offer. The Made in Maryland Expo is really a celebration, highlighting what's unique to our state and creating this one-of-a-kind opportunity to shop locally for a variety of locally made goods. Customer support of locally owned businesses, artisans and farmers keeps money in our state and contributes to the diversity of Maryland's economy.

Sponsored by Visit Howard County, Maryland With Pride and Cluster and Vine Events, the event is open to the general public, giving visitors the chance to experience firsthand the quality of unique products made by Maryland artists, designers and manufacturers, and the beauty of Maryland destinations. General Admission tickets are \$5 in advance and \$10 at the door. Children under 10 are free. To purchase tickets: <https://www.eventbrite.com/e/made-in-maryland-expo-tickets-72410948095>

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## Rectifying underfunding in Baltimore City Public School System through Kirwan Commission

By Dr. Ken Morgan

This material is a three-part series on Baltimore City Public Schools funding created under the Commission on Innovation and Excellence known as the Kirwan Commission.

The two other parts delve into the inclusiveness of the funding formula, and implementation considering BCPS race and social class in BCPS. Much of the information in Part 1 was garnered from the ACLU of Maryland. Although Kirwan funding is for all Maryland public schools, these articles concentrate on Baltimore City.

The intensity level increased as Baltimore City parents; students; community education groups; the Maryland General Assembly; and Governor Hogan grapple over “thorough and sufficient education funding for the Commission on Innovation and Excellence better known as the Kirwan Commission. About 81,634 students, mostly poor and working-class

students, compose the Baltimore Public School System.

Much of the present-day concerns and potential solutions regarding the insufficient funding for Baltimore City Public Schools began with a simple phrase in the Maryland state constitution. It says in Article VIII, “The General Assembly...shall by law establish throughout the State a thorough and efficient System of Free Public Schools; and shall provide by taxation, or otherwise, for their maintenance.”

The year 1994 marked the date that the ACLU and others strengthened by parents’ and students’ winds for change filed a lawsuit in the Maryland State Circuit Court. The timeline below provides some highlights of its travel over the last 25 years.

The lawsuit brought by ACLU, NAACP Legal Defense and Education Fund and Baker Hostetler Bradford v. Maryland State Board of Education was brought on behalf of students and parents.

The plaintiffs said that BCPS students did not receive the “thorough and efficient” public school education. They claimed entitlement under Article VIII of the Maryland Constitution.

In 1996, the plaintiffs won. Bradford stated that students in Baltimore City did not receive the “thorough and efficient” public school education funding.

The ACLU Bradford lawsuit helped to generate the “Thornton” Commission and passage of the Bridge to Excellence in Education Act of 2002. The Act spurred increased funds for children from families with low income.” As a result, BCPS received \$2 billion-plus.

Maryland ceased to account for inflation in 2008. According to the State, the

U.S. and worldwide recession caused the stoppage. Since the recession in 2008, Maryland stopped adjusting the Thornton formula for inflation.

The stoppage leads to millions of dollars of lost funds for Baltimore City and like jurisdictions. Maryland school districts still await an updated funding formula from the “Kirwan Commission.”

The same year, the Maryland State Department of Legislative Services said the gap between what the State calculated (290 million in FY 2015) was inadequate. The \$290 million in FY 2015 rendered fell short of the \$358 million that BCPSS deserved. A total shortfall of \$1.6 billion resulted in FY 0015. The gap remains.

In 2016, Maryland Legislation created the Commission on Innovation and Excellence known as the Kirwan Commission. The Commission housed a 25-member body that Dr. William “Brit” Kirwan, presently chairs.

That same year in 2016, independent consultants suggest increased funding. Maryland consultants for the State, Augenblick, Palaich, and Associates recommended that an added \$2.9 billion still was needed for Maryland school districts to be adequately funded. It broke down to \$1.9 billion from the State and \$1 billion from local governments.

On March 7, 2019, concerned parents, the ACLU of Maryland and the NAACP Legal Defense and Educational Fund, Inc. went to court. Lawyers then filed a petition for increased relief in the Bradford vs. Maryland State Board of Education lawsuit.

The raised relief included what the plaintiff laid out to address the horrible physical conditions of school facilities that disrupt students’ ability to learn.

Currently, the physical facilities and construction bills are separate from the Kirwan bill.

On November 21, 2019, the Kirwan Commission released its report to the Maryland General Assembly that became a bill. The Kirwan funding Commission report now is a bill in the House Appropriations Committee and the Ways and Means Committee. This body spent more than three years in its deliberations. It did not recommend any sources of funding. Instead, they left it to the General Assembly.

Timeline highlights follow:

1994: *Bradford v. the Maryland State Board of Education brought to Court.*

1996: *Court ruled in favor of plaintiffs.*

2002: *Thornton Commission established. Funds awarded.*

2008: *Stoppage of cost of living increases, leaving gap deficit.*

2015: *Shortfall and recommendations of additional funds.*

2016: *The Kirwan Commission created.*

2019: *The plaintiffs filed in court for further relief under the Bradford case.*

*Commission releases its report to the legislators.*

2020: *Bills now in the General Assembly for hearings and debate.*

Do you want to get involved in Baltimore students’ education? Contact the ACLU of Maryland, Baltimore Algebra Project, BluePrint for Maryland’s Future, Communities United, Leaders of a Beautiful Struggle, Strong Schools Maryland, and the Maryland Education Coalition.

*Former Coppin State University professor, Dr. Ken Morgan is a human rights activist. He can be reached at: [btimes@btimes.com](mailto:btimes@btimes.com)*

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# Black in Space: Smithsonian Channel explores untold journey toward racial equality

By *Demetrius Dillard*

In recognition of Black History Month, the Reginald F. Lewis Museum partnered with Comcast and the Smithsonian Channel to air a special screening on February 19, 2020 that highlighted the accomplishments of the world's first black astronauts.

"Black in Space: Breaking the Color Barrier," a documentary presented by the Smithsonian Channel, chronicles some of America's noteworthy experiences during the Civil Rights Movement in connection with the well-documented "Space Race" between the Soviet Union and the United States.

Concurrent with the Cold War rivalry between the U.S. and the Soviet Union, the documentary delves into the decades-long battle between the two superpowers for the first to bring diversity to outer space. The Black in Space screening shed light on the astronauts who were a part of that particular chapter of world history and the race to put the first black astronaut into orbit.

For the past five years, typically around February, the Reginald Lewis museum has used the partnership with the Smithsonian Channel to air films that deal with an aspect of Black History. This year's screening, was unique in that black astronauts is a rare topic in public discourse, according to Jackie Copeland, the executive director of Reginald Lewis Museum.

"[The screening is] significant because no one thinks about African American astronauts, but we are a place that tells those stories," Copeland said. "I'm very excited about it because, again, we're a place where there's knowledge and learning taking place, and we like to



*(Left to right) Jackie Copeland, executive director, Reginald F. Lewis Museum of Maryland African American History & Culture; Dan Wolf, executive producer, Smithsonian Channel; Cathleen Lewis, Ph.D., Curator, Department of Space History, National Air and Space Museum; Vic Carter, anchor, WJZ-TV 13 (CBS); and Kelli Hill, vice president, Customer Care, Comcast Beltway Region.*

Courtesy Photo/Comcast

expose our visitors to the history of African Americans in all disciplines—and right now in space. Who would've think it, right?"

The courageous black men and women represented in the film like Robert Lawrence Jr.; Ronald McNair; Edward Dwight; and Guion Bluford; became astronauts at a time that many would consider risky, given the transformative era when the Space Race occurred. The film also studies the lasting legacy of the world's first black astronauts—men who led the way for more diversity and inclusion in future NASA classes and space programs around the world.

"Black in Space" underlined some of NASA's discriminatory practices against aspiring black astronauts while detailing how Russia exposed America's glaring racism and hypocrisy by making history

in sending the first person of African heritage to space: Arnaldo Tamayo Mendez, an Afro Cuban who flew in space on September 18, 1980.

Thus, the Soviet Union proved to the world that it was capable of changing the geo-political landscape of space by flying the world's first black man.

But shortly thereafter, Bluford made history on August 30, 1983, becoming the first black American to travel in space. The Philadelphia native was a crewmember aboard the space shuttle Challenger, which took off from the Kennedy Space Center in Florida.

In addition, the screening had a segment that emphasized the racial tensions during the civil rights era and the subsequent protests and uprisings by black activists at the time. Civil rights figures such as Martin Luther King Jr., Ralph

Abernathy and Gil Scott Heron expressed disdain with the idea of the U.S. government prioritized putting a man on the moon while many black citizens were being mistreated and were suffering from impoverished conditions.

Following the 51-minute film, there was a brief panel discussion. Moderator Vic Carter, a WJZ anchor; and panelists Cathleen Lewis, a curator from the National Air and Space Museum; and Smithsonian Channel executive producer Dan Wolf offered reflections before answering questions from the audience.

"I'm not sure why I waited this long but I also know that there's a lot of films [that] could potentially be made to help celebrate Black History Month, and this one came up," Wolf said during the panel discussion. "This is really an amazing story and so I think it was not even much of a debate. It was like—'let's do this film.'"

Lewis expounded on Dwight's perseverance and experience along with some of the restrictions designed to make it hard for black people to navigate through NASA's space program.

"Why this is really important for us, is to be able to bring these great stories to diverse audiences, especially here at Reginald F. Lewis and our Baltimore community," said Jessica Gappa, the director of community impact for Comcast - Beltway Region. "This is such an intriguing story for people to take pride in such talented astronauts and such talented scientists, to uncover this information."

"Black in Space: Breaking the Color Barrier," premiered on February 24, 2020 on the Smithsonian Channel. Check your local listings for air dates and times in your area.

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# Baltimore actress shows off impressive fighting skills in action series ‘Hunters’

By Nadine Matthews

When you see the character Roxy Jones, played by Baltimore native Tiffany Boone, execute a couple of smooth roundhouse kicks in the new Jordan Peele produced Amazon series “Hunters,” you’ll most likely think of Pam Grier. Rather, you’ll think of one of the most iconic characters in American film that was played by Grier, “Foxy Brown.” That’s because Roxy kicks ass and takes names while rocking one of the best afros seen on screen since the Blaxploitation era. Boone informs us however, it’s other magical Black girls she looked to for inspiration for the role.

Boone laughs when asked about it. “You know, you put a Black girl in bell bottoms and a big afro and what are people gonna think, right?” She continues, “For me the inspiration for the role was more the women who were at the forefront of the Black Power movement in the 60s and the 70s like Elaine Brown, Assata Shakur, and Angela Davis.”

It becomes clearer why those choices make perfect sense for the role as the viewer gets deeper into the ten-episode series. Produced by Jordan Peele, and starring Jerrika Hinton (“Greys Anatomy”), as well as acting legends Al Pacino, Carol Kane, and Saul Rubinek, the disconcertingly timely series centers on an unlikely team of vigilantes whose mission is to eliminate a Nazi sleeper cell plotting to establish the fourth reich in nineteen seventies Stylistically and tonally, it is somewhat similar to Tarantino or Seth Rogen and Evan Goldberg’s Preacher.

Boone describes her character as being “The coolest girl in the room” She credits the costume and the perfect afro wig. “All of that kind of came like from the second I put on the wig. You can’t help but feel like a badass chick. Those women were so effortlessly cool and so smart and naturally sexy.”

Knowing how often productions get Black women’s wigs wrong on screen, it’s a pleasant surprise how dynamite and outta sight Boone’s character’s afro is. Boone revealed that she was pretty proactive in making that happen. “I had



*Tiffany Boone as Roxy Jones in the Jordan Peele produced Amazon series Hunters*

Photo: Mercedes Leanza

a wig that was the same style as the one you see on the show and I auditioned with that wig. I automatically knew she had to have this hair and when I got the role, I said [to the stylists] ‘Okay, this is where you buy the wig.’”

Doing what she can to make sure she helps create a dignified work environment isn’t new to the thirty-two year old actress. Just prior to our phone interview, Boone issued a statement on social media to end speculation around her allegations of workplace sexual misconduct by her “The Chi” co-star Jason Mitchell, which led to her leaving the series. In part it stated, “Was I able to compromise my values, integrity, and happiness just to be employed?...The weight of what I was leaving behind felt like a ton but the weight of my responsibility to speak up was even heavier.”

During her phone interview with *The Baltimore Times*, Boone briefly discussed what she considers is the impact of the resurgent #metoo movement. “It has empowered not only women but men as well. And not even just only in the entertainment industry, any industry to have the power to speak up when they’ve been in a bad work environment.”

Boone also expressed the opinion that she believes #metoo has spurred many employers to hold themselves more ac-



*Baltimore actress Tiffany Boone at premiere of Jordan Peele produced Amazon series Hunters*

Photo: Amazon Publicity

countable. “It’s forced the industry to create an environment, rules, training,

different things to make the industry better. It’s not just on the women to speak up, it’s on the whole industry to change the environment period.”

Boone, who’s also a graduate of Baltimore’s storied Baltimore School of The Arts, has been in great demand for a number of high profile projects lately including the upcoming “Little Fires Everywhere,” starring Kerry Washington and “The Midnight Sky” with George Clooney.

With so much filming, she doesn’t get a lot of time to visit her hometown, but when she does, she likes to stay close to home. “The last time I went home was last September for my grandmother’s 70th birthday. My mom and I threw her a birthday party. When I’m there I want to have my mom’s cooking, my grandmother’s cooking and see my nieces and nephews. I don’t get to see my family much so when I get there it’s all about family.”

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# Entrepreneur, activist fighting blight in Baltimore

By Stacy M. Brown

N'neka N'namdi passionately believes that "A Blighted Baltimore is a Bleeding Baltimore." And the entrepreneur and activist is doing something about it. In 2016, N'namdi founded "Fight Blight Bmore," a social and environmental justice tool for residents to identify, report and track blight.

She calls Fight Blight Bmore (FBB), a campaign of people working together to cultivate safe, green, economically vibrant communities in Baltimore.

"On Mother's Day 2016, I witnessed what could have been an awful tragedy about two blocks from my home," N'namdi recalled. "A few children were riding their bikes down the sidewalk of Fremont Avenue, crossing Lafayette Street, where four brownstones were being demolished. The demolition site was filled with debris, gaping holes about six feet deep in the ground, with no gate to prevent site access."

N'namdi witnessed the potential danger associated with those unsafe conditions like a child falling into the unsecured debris. It was on that day, and she said she began researching, documenting, reporting, and tracking environmental hazards created in part by the demolition sites around the city and the structures that preceded them.

"FBB was born as a call to action to address blight and the issues it causes for individuals and communities," N'namdi said. "It provides a tool for more effective and efficient management of data and reports of blight. FBB is an environmental and social justice initiative, and the first part of this initiative is a mobile software application.

"The goal is to provide users with a tool to identify, report, and track



*N'neka N'namdi founded "Fight Blight Bmore," a social and environmental justice tool for residents to identify, report and track blight in Baltimore City four years ago. (Above) N'namdi (right) walks through blighted area in Baltimore City with two concerned citizens.*  
Photo Credit: Shaun Champion/Fluffy Pop Postcards

blighted properties with the option to analyze collected and connected data sets."

FBB also provides community education, which gives information to residents and community groups on what blight is and how it impacts people, neighborhoods, and cities' health and economic wellness.

"Blight is complex. It is not simply ugly dilapidated buildings and eyesores within a city's landscape," N'namdi said. "Blight equates to data that tells a deeper story of how municipalities invest and divest. Blight by the numbers also details the historical deprivation of particular communities and how they're impacted by investment."

An educational initiative also is occurring through group dialogues, videos, presentations, papers, and infographics shared via social media, which is

included within the FBB app as tips, N'namdi said. "This mission is important to me because addressing the environmental and economic violence that is, and has been occurring by the hands of local, state and federal governments, businesses and institutions against black communities in Baltimore and beyond is a major key in addressing the disproportionate level of physical violence in our communities.

"And, because healing from the trauma that have resulted from all the violence requires innovation, ingenuity and cultural technology specific to the affected communities. That is, best provided by those with the lived experience. "Having the lived experience of black womanhood, a technologist and resident of a blighted community participating in the solution generation and execution is

a part of my personal healing journey. Still, more importantly, it is about ensuring future community development that focuses on people, not property."

Since its inception, FBB has provided data, information and education for approximately 1,200 people.

"Overall community and public officials are more aware of the environmental, economic, and property-related issues related to blight especially as created by racism," N'namdi said.

Residents and anyone else can pitch in and help by liking FBB on social media, including Facebook at Fight Blight Bmore; Twitter @FightBlightBmore; Instagram at Blight2Bright.

For more information or to join FBB's mailing list, visit: [www.fightblightbmore.com](http://www.fightblightbmore.com).

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# Second Community Conversations event addresses business in Baltimore

By Shernay Williams Delice

“Entrepreneurship can be lonely,” said Andy Cook from Made in Baltimore. “Entrepreneurs often have their heads down, just working on their businesses...but that’s why we have events [like this] because when they see that they can be a part of a community, it motivates them.”

Cook was one of eight speakers who shared ideas at The Impact Hub on February 29, 2020, for part two of The Baltimore Times Community Conversations Series. For three hours, entrepreneurs and leaders of organizations that support them convened for the event, called “Baltimore’s Gems: Doing Business in Baltimore.”

Other speakers included Dominick Davis and Steven White, owners of Baltimore-based clothing manufacturer DIFFERENTREGARD; Brandon Wylie and Ashley Rock, owners of North Avenue staple floral company Fleurs d’Ave Floral Boutique; Kylie Patterson of Johns Hopkins University; Sherry Curry of PNC Bank; Mike Irving of Blue Mountain Financial; and Paul E. Taylor of the Mayor’s Office of Minority and Women Owned Businesses.

Speakers shared their passions, which included helping others get started in their industries, employing teams, and preserving history in neighborhoods. They also offered advice on scaling businesses in Baltimore.

“You have to know when you are profitable,” said Paul Taylor, explaining the importance of reconciling books monthly and only seeking financing to expand your business—not to pay your bills. “Knowing your numbers will help you make the right decisions to grow your business.”

“You have to look at opportunities to leverage existing cash flow to pursue other opportunities,” added Wylie of Fleurs d’Ave Floral Boutique.

Discussion topics ranged from how to manage finances, find an attorney, and identify a co-founder.

“If you don’t have a circle of entrepreneurs— change your circle to be around other people that are likeminded,” suggested White from DIFFERENTREGARD.



*(Back row, l-r): Andy Cook, Made in Baltimore; Kylie Patterson, Johns Hopkins University; Sherry Curry of PNC Bank; Steven White, co-owner, DIFFERENTREGARD; Cassandra Vincent, moderator. (Front row, l-r): Brandon Wylie and Ashley Rock, owners, Fleurs d’Ave Floral Boutique; Joy Bramble, publisher, The Baltimore Times; Paul E. Taylor of the Mayor’s Office of Minority and Women Owned Businesses; Dominick Davis, co-owner, DIFFERENTREGARD.*

*Photos: Dr. David Marshall, Morgan State Strategic Communication Chair and Professor*



*Jerome Stevens, community outreach director from Sen. Ben Cardin’s office*



*Latina Harris, entrepreneur, attendee*



*Licensed tax consultant Mike Irving, owner of Blue Mountain Financial offered advice and his services to attendees.*

Each speaker answered a question from the audience before attendees broke into “table talks” or small breakouts to continue the conversation and deepen new connections.

Everyone was encouraged to share their current projects and specify how they planned to stay in contact with the people in their breakouts.

That portion of the event was exciting for Latina Harris, a spiritual life coach and transformational speaker. “As entrepreneurs, we have seasons of

isolation and you think it’s just you, but everyone is going through this,” she said. “I felt like the connections I made here were on point. Everyone was willing to open up and share their knowledge.”

Relationship-building with potential partners and customers was a recurrent theme throughout the event.

“Remember you aren’t alone,” said Kylie Patterson of Johns Hopkins University. “There are resources available to help you grow...if your business grows, Baltimore grows.”

Steven White said that three years ago, he decided to challenge his introversion to tell his story and network more frequently. “It has led to so many different opportunities,” he said, citing article features and speaking engagements.

Latina Harris, an attendee, said she was thrilled by the energy of the event. “I’m leaving here amped up, excited and ready to implement all the great things that I heard from the panelists today.”

# ‘Doing Business in Baltimore’: Community Conversations Part II unites community members, business experts, entrepreneurs

By Demetrius Dillard

The second segment of The Baltimore Times’ three-part community conversation series, titled “Baltimore’s Gems: Insights for Doing Business in Baltimore,” provided business experts, entrepreneurs and community members an opportunity to network, gain insights and exchange ideas at Impact Hub Baltimore on February 29, 2020.

The public forum consisted of a panel discussion that explored varying subject matters followed by ‘table talks,’ which was a time for participants to break off into small groups to discuss partnerships and business-related opportunities, among other topics.

“We are completely thrilled with the series so far,” said Baltimore Times publisher Joy Bramble during her opening remarks. Likewise, event moderator Cassandra Vincent welcomed guests and facilitated the discussions throughout the community conversation.

Through the panel, resource panelists - Kylie Patterson, Director of Economic Inclusion at Johns Hopkins University; Sherry Curry, PNC Bank executive; Paul Taylor, director of the Mayor’s Office of Small, Minority and Women-Owned Businesses; and Andy Cook, campaign director of Made in Baltimore - covered an array of business-related topics and answered various questions from community members.

Some of what was discussed included access to capital, proper cash flow, economic opportunity in Baltimore and resource scaling. Resource panelists also spoke about how they support local businesses in addition to offering helpful resources for business owners and aspiring entrepreneurs that were in attendance.

“No one’s coming to save us, so that means we as a community must save ourselves,” expressed Taylor, also a founding member of the Greater Baltimore Black Chamber of Commerce. He and fellow panelists answered questions about affordable means of finding an attorney, gap financing and community engagement.

DIFFERENTREGARD, a luxury clothing store based in Mount Vernon, and



Fleurs d’Ave, a floral boutique in West Baltimore, were the two businesses that were represented.

DIFFERENTREGARD co-founders Dominick Davis and Steven White along with Fleurs d’Ave co-founders Brandon Wylie and Ashley Rock shared their entrepreneurial passions and the resources that supported the growth of their respective businesses.

“What drives my passion is having a sustainable business in Baltimore that’s Black-owned,” White said during the panel discussion.

James Malone, an aspiring business owner, said he attended the community to seek information. He said he is enrolled in an entrepreneurial training program and is in the process of trying to start a business in West Baltimore.

“Basically I’m just listening and absorbing information because [the panel] said a few good things I liked,” said Malone, who hopes to open an establishment similar to a community center in the Upton area.

“West Baltimore, that’s the area I’m trying to help out. It’s not about me per se wanting to take from the community, I want to help the community.”

Fleurs d’Ave, founded in 2018, is more than a floral boutique, but has a philosophy of consistently providing the highest degree of quality, creativity, and attention to each and every client.

“We just want to continue to repurpose our neighborhoods and add value back to our communities by not letting our businesses leave our community but to continue to develop businesses within the community,” said Wylie, also the CEO of Wylie Funeral Home.



Members from the community participate in The Baltimore Times “Baltimore’s Gems: Insights for Doing Business in Baltimore” event February 29, 2020.

Photos: Dr. David Marshall, Morgan State Strategic Communication

“The importance of today’s function is... networking; being able to meet different people that understand your same struggles and your same successes in business.”

Davis, who also serves as the art director of DIFFERENTREGARD, took time after the panel to connect with community members. He and White were in their early 20s when they conceptualized and founded the apparel company.

“It’s important to get the information out there,” Davis said in reference to the community conversation’s theme.

“Bringing economic development is always an important part in any community. And for us to be able to provide jobs within the community is essential not just for us, and we can inspire another business to do the same thing.”

Jenell Steele, an entrepreneur with services specializing in health and wellness, attended the “Doing Business in Baltimore” forum intending to network with like-minded individuals and become more involved in the local business community.

Results With Nelly was established in October 2019 by Steele, a registered nurse and fitness coach.

Though Steele is slated as a featured speaker for Baltimore Times’ next community conversation on health, she figured showing up to “Doing Business in Baltimore” as well would be a valuable networking opportunity and learning experience.

“As I am going into new territory, unfamiliar territory, it’s important to seek guidance or at least seek someone who’s been there and traveling the path that I’m looking to cross,” she said.

Jerome Stevens, community outreach director from Sen. Ben Cardin’s office was on site to give remarks along with licensed tax consultant Michael Irving, who offered advice and his services to attendees.

The Baltimore Times will conclude its three-part series on March 7 with a conversation themed “Vision For A Healthier Baltimore.”

## Phillips Andover Academy's (MS)<sup>2</sup> Program:

# The Square Root of Success For Talented Minority Students

By Ursula V. Battle

David Bramble says he has always been fascinated with Mathematics and Science. However, as a middle school student, he struggled with Mathematics but one tutor plus one program called (MS)<sup>2</sup> equaled up to just the right answer.

"When I was in middle school, I needed a math tutor," Bramble said. "By the time I was a freshman in high school, I was invited to interview and test for the (MS)<sup>2</sup> program by my math teacher. I did, and spent three years in Phillips Academy Andover. It was amazing. It was a life-changing experience that exposed me to high-level math and science. It put me around a lot of smart, highly motivated students and staff.

"The math and science were intensive. (MS)<sup>2</sup> sharpens your mind and problem-solving abilities. It also puts you in a great position for college. (MS)<sup>2</sup> shows that sometimes we don't always know our strengths. It totally changed my relationship with math. For me, (MS)<sup>2</sup> was a total game changer."

Founded in 1778, the offices of Phillips Academy Andover are located in Andover, Massachusetts. Andover's longest-running educational outreach program, (MS)<sup>2</sup> advances diversity in the STEM (Science Technology Engineering and Mathematics) fields by developing the competencies and self-confidence of outstanding high school students of color. The program offers students who have a demonstrated financial need the opportunity to live and study at Phillips Academy Andover for five weeks during three consecutive summers.

Each summer, approximately 35 new students are selected for the highly competitive program. Donor support allows the students to attend on full scholarship, including transportation.

The program recruits from 11 targeted cities, in: Baltimore, Washington D.C.; Boston, New York City, Chicago, Atlanta, Lawrence, Fort Worth, Memphis, Louisville and Cleveland. Baltimore was recently added to the list.

Bramble is a 1993 (MS)<sup>2</sup> graduate and recently re-engaged with the program. A



*Phillips Academy Andover's longest-running educational outreach program, (MS)<sup>2</sup> advances diversity in the STEM (Science Technology Engineering and Mathematics) fields by developing the competencies and self-confidence of outstanding high school students of color. (Photo) (MS)<sup>2</sup> alumni including, David Bramble (back row, second from left), staff and students during a gathering in Baltimore. Baltimore was recently added to the program's list of 11 target cities.*

Courtesy Photo

corporate and real estate attorney by training, he is also a graduate of the University of Pennsylvania and Princeton University. He is the founder of MCB Real Estate, and said he dedicates his time to sourcing transactions, financial structuring and overseeing project underwriting and execution.

"I am so excited to be reconnected with (MS)<sup>2</sup> and their efforts to recruit students from Baltimore City Public Schools," said Bramble who is the son of Baltimore Times Newspaper founders Peter and Joy Bramble. "In my business, I use math everyday. It may not necessarily be the complex things I learned in (MS)<sup>2</sup> but participating in the program reinforced confidence. It also made me feel prepared to take on all kinds of challenges. Academic confidence leads to success."

According to data, (as reported by 2011-2017 program graduates) 97 percent of (MS)<sup>2</sup> graduates attend a four-year college; 83 percent of its alumni earn an undergraduate degree; and 99 percent of the program's scholars graduate from high school.

"If you look at the statistics in terms of how many of the program's graduates go to college relative to the community at large, it's amazing," said Bramble, who is now 43. "I would encourage any student with the opportunity to participate in (MS)<sup>2</sup> to do it.

"My experience was slightly different than many kids. I have been very lucky in my life. Some kids don't have the supportive environment like I had growing up. I traveled with my parents, which exposed me to other places. For kids who don't have that opportunity, this is that opportunity. It's an eye-opening experience."

Dianne Domenech-Burgos is the director of (MS)<sup>2</sup> and a Math Instructor, at Phillips Academy, Andover. She talked about the program extending its recruitment efforts to Baltimore.

"We hope to recruit more African American males," she said. "The statistics of how many African American men are incarcerated, drop out of school, and/or are murdered is staggering. We want to help change that landscape."

As director, Domenech-Burgos's

responsibilities include overseeing the strategic planning and fundraising efforts.

"Many alums have testified that the program has had a transformative effect on their lives," she said. "The majority of our students come from low income families, are first generation college students and some come from single head of households."

District of Columbia native Jide Ome-kam Brown is a 2013 (MS)<sup>2</sup> graduate.

"(MS)<sup>2</sup> wholeheartedly set me on a track for success, bringing me out of the sweltering heat of Washington, D.C., and into the cool classrooms of Gelb for three consecutive summers," he said. "I spent my earlier summers engaged with English, calculus, chemistry and physics courses. These classes set a precedent for the academic grit and work ethic I would need to get me through four years of college to where I am today."

Jared Crooks is a 2015 graduate of the program.

"If I could describe what (MS)<sup>2</sup> means to my life I would say 'transformative,'" said Crooks, who is a native of Fort Worth, Texas. "Being chosen as a young Texan who was sincerely interested in math and science, but didn't have the tools or opportunities to develop it into a passion, was the most gracious and blessed things that could have happened in my educational career."

Micah Daniels is a 2018 graduate of the program. She is a native of Navajo Nation, Utah.

"We became a family," she said. "Together, my classmates and I struggled, cried and pushed ourselves through the rigors of (MS)<sup>2</sup>. They made me into the person I am today. Our conversations and interactions have informed how I conduct myself in stressful situations. I was surrounded by people who made me believe it was possible to get out and make a difference in the world."

For applicant criteria and other information about the (MS)<sup>2</sup> program, visit <https://www.andover.edu/about/outreach/ms2>.

# Maryland Department of Health approved for testing for Novel Coronavirus

Annapolis— Governor Larry Hogan announced that Maryland's State Public Health Laboratory has been approved for testing for Coronavirus Disease 2019 (COVID-19). This means that rather than waiting for test results from Centers for Disease Control and Prevention (CDC) labs in Atlanta, Georgia, people who are suspected to have COVID-19 may be diagnosed faster through the Maryland Department of Health (MDH) labs in Baltimore.

At this time, Maryland has no confirmed cases of coronavirus.

Additionally, the Maryland Emergency Management Agency (MEMA) held a planning workshop on March 3, 2020 to review continuity of operations plans (COOP) across state government.

"Our highest priority is keeping Marylanders safe, and having the capability to test quickly for potential COVID-19 cases is an important part of that," said Governor Hogan. "We want our citizens to know that all levels of government are working together proactively and taking every possible precaution to respond to

threats of public health."

Until recently, the CDC guidelines for testing were limited to patients with clear symptoms of infection who had either traveled to a geographic region of concern or who were in close contact with someone who had tested positive for COVID-19. Last week, the CDC expanded testing criteria to include severely ill hospitalized patients within unexplained acute lower respiratory symptoms.

"The ability to test in our own facility in Baltimore is crucial to our rapid response efforts, which are at the forefront of Maryland's strategy to minimize risk," said MDH Secretary Robert R. Neall. "We're working with MDH laboratories to coordinate the use of these tests and will keep the public informed about cases and results."

On January 29, 2020, Governor Hogan directed all state agencies to take every precaution to prepare and mobilize whatever resources are necessary to address COVID-19. This week, the governor will submit a \$10 million emergency



funding request to the General Assembly as part of a supplemental budget.

At this time, there is no vaccine for COVID-19. Prevention of COVID-19 centers on frequent hand washing, covering coughs and sneezes and separating people who have respiratory symptoms.

Treatment for COVID-19, as with any coronavirus infection like the common

cold, includes the use of over-the-counter fever-relievers, drinking plenty of fluids and resting at home to help relieve symptoms. Those with more severe symptoms may be hospitalized to provide additional support.

While much remains unknown about COVID-19, the CDC reports that people who are elderly and who have chronic health conditions appear to be at higher risk for infection. These chronic conditions may include cancer, diabetes, heart disease or any issue that lowers the body's immunity to germs.

Information and updates about COVID-19 in Maryland— including up-to-date testing and confirmed case count information—are available at [health.maryland.gov/coronavirus](https://health.maryland.gov/coronavirus). The page is updated daily.

Additional information about COVID-19, including the latest CDC travel advisories, can be found at: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.



## If I could do one thing, I'd tell the world she counts.

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# Rambling Rose

70's Soul Jam Coming  
to the Modell Lyric



Rosa Pryor Trusty

Hello everyone, this week I am taking you back! I'm taking you way back to the good old days in music. The Modell Lyric presents musical performances by R&B soul stars such as the Stylistics, Heatwave, the Emotions and the Blue Magic. I told you that I would be taking you way back!

The show will take place on Friday, March 6, 2020 at 8 p.m. at the Lyric located at 140 W. Mount Royal Avenue in Baltimore. As one of the original trailblazers of romantic songs, The Stylistics are known instantly for many recognizable hits such as "You Make Me Feel Brand New," plus numerous classics including "Can't Give You Anything But my Love," "Stop Look Listen" and so much more.

Then, Heatwave formed in 1975. Remember their songs? "Boogie Nights," "The Groove Line," and "Always and Forever." The Emotions, a trio of sisters with a strong gospel base crashed the soul charts in 1969 with the song, "So I Can Love You," and the headliner; Blue Magic, a group that specialized in dreamy ballads and choreographed stage moves with popular favorites like "Sideshow" and "Three Ring Circus." I know this show will be one of a kind. For more information and tickets, call: 800-982-2787.

I just want to mention that I know the passing of Mildred "Millie" Battle was a shock to many people in the Baltimore community; the lady who enjoyed her life to the fullest and who supported all the clubs; club managers and owners; barmaids birthdays; and enjoyed dancing with her high heels. Millie was the president of Left Bank Jazz Society and on the board of Jazz Expressways Foundation, Inc. She was also the leader of a group of ladies who loved night clubbing and jazz called, "The Posse." Millie's energy was contagious and her love

for jazz music was well-known. Her funeral was held on Monday, March 2, 2020, at New Shiloh Baptist Church on Monroe Street. She will be truly missed by many.

St. James Brotherhood of St. Andrew Chapter is hosting a "Jazz Vespers." I have been to a few of the "Jazz Vespers," mostly presented in a church. I found that it was quite different but somewhat related to gospel songs played in the jazz form. It's really not my choice of music, you know me, I like either some real down-home gospel music or be-bop jazz but that's me! I found out that the Vespers Jazz Services in the churches are well-attended and most of the time—a packed house. The Jazz Vespers Service is a synthesis of several traditions, each finding a unifying voice through the unique musical heritage that we call jazz. The makers of jazz developed a consummate technical achievement as both a composer and a performer. Numerous jazz composers have secured a place in this art form within the living tradition of the church.

In his Second Sacred Concert at New York's Church of St. John the Divine, Duke Ellington set Psalm 150 for jazz orchestra. Dave Brubeck, Wynton Marsalis and Pat Metheny are among this decade's proponents of religious music within a jazz context.

If you have never been to a Jazz Vespers Concert, then you should check out the performance of the Tim Warfield Organ Band at St. James Episcopal Church at W. Lafayette and N. Arlington Avenues on Sunday, March 8, 2020 from 5 p.m. to 7 p.m. For more information, call Cynthia Easley at 410-323-7295.

Well, my dear friends, it is time to go, and remember that 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 St. James Brotherhood of St. Andrew Chapter presents a Jazz Vespers Concert on Sunday, March 8, 2020 from 5 p.m. to 7 p.m. at St. James Episcopal Church on W. Lafayette and N. Arlington Avenues featuring the Tim Warfield Organ Band. Pastor Reverend Richard Meadows Jr. For more information, call 410-323-7295.



International journalist and Baltimore's own Donna M. Owens has been featured in a profile spotlighting alumni of Columbia University's Graduate School of Journalism. A 2013 graduate of the Master of Arts Program's Science Concentration, she is an award-winning multi-platform journalist. Last year Owens was selected for a Harvard Medical School media fellowship. Congrats my friend!



Trinity Chapter No 5 and King David Lodge#18 Members of Prince Hall Masons joined together to feed and clothe the hungry and homeless. Trinity Members: PM Michelle Lilly; PM Patricia Cousar-Brown; DDGP Donald P. Brown; Marcia Stokes; Valarie Sturdivant; Marsha Frisby; Darlene Seay; and Charles Faison. King David Lodge Members: WM Donald Brown; Jimmy Lewis; and Charles Faison.

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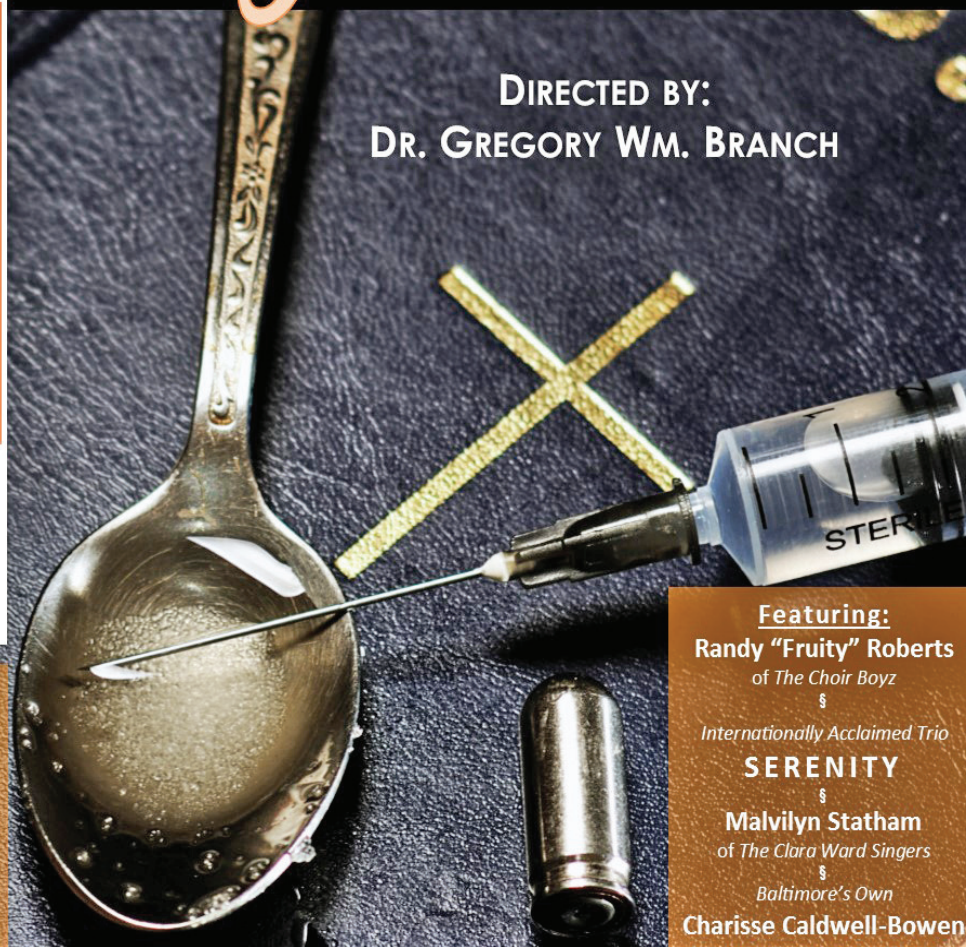
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## NKF Exhibiting at B'More Healthy Expo

*Non-profit to give life-saving information as 15 percent of American adults have Chronic Kidney Disease*

Lutherville, Md. –The National Kidney Foundation Serving Maryland and Delaware (NKF-MD), kicks off National Kidney Month at the B'More Healthy Expo on Saturday, March 7, 2020 from 10 a.m. to 4 p.m. at the Baltimore Convention Center located at 1 W. Pratt Street in Baltimore.

As part of its mission of early detection and early intervention, the Foundation will staff an outreach booth to educate Expo attendees about the kidneys, risk factors for kidney disease, and steps to take to keep kidneys healthy and reduce risk.

Fifteen percent of U.S. adults—37 million people—are estimated to have Chronic Kidney Disease. Most (9 in 10) adults with CKD do not know they have it. In fact, 300 people screened locally by NKF in the first six months of FY'20 demonstrated significant results.

"It's very important for people to take control of their kidney health by getting checked for kidney disease and also managing high blood pressure, blood sugar and cholesterol levels," said Pattie Dash, executive director of the National Kidney Foundation Serving Maryland and Delaware.

"Most people don't think twice about their kidneys. But when kidneys stop working, dialysis or transplant is needed to survive," she added. "We regularly participate in community outreach events like B'More Healthy Expo in order to spread this lifesaving message."

Admission to B'More Healthy Expo is free. For details about NKF's exhibit at this event or the Foundation's other upcoming screenings and outreach events, visit [www.kidneymd.org](http://www.kidneymd.org) or call 410-494-8545.

The National Kidney Foundation (NKF) is the largest, most comprehensive and longstanding organization dedicated to the awareness, prevention and treatment of kidney disease. For more information, visit [www.kidney.org](http://www.kidney.org).

# Industry newcomer stars alongside Ben Affleck in 'The Way Back'

By Stacy M. Brown

Charles Lott Jr. did not expect to follow the path of an actor but he says that's what the universe had in store for him. On Friday, March 6, 2020, Lott, who always dreamed of becoming a professional athlete, hits the big screen in the sports drama-themed film, "The Way Back."

The motion picture stars Academy Award winner Ben Affleck who portrays Jack Cunningham, a former high school basketball phenom who inexplicably walked away from the game and eventually became an alcoholic.

Long after his high school playing days, Cunningham is offered an opportunity to return to glory as coach of his former team, where he eventually is forced to confront his demons.

Lott portrays Chubbs Hendricks, one of the players on Cunningham's team.

"Being in this movie was so hot," said Lott, who has also appeared on the hit television show "Modern Family," and the 2020 movie, "68 Whiskey."

"Ben Affleck is an outstanding actor, and I felt comfortable being able to work with him and to learn from the guys in the rest of the cast," Lott said.

As an industry newcomer, Lott says he has taken every opportunity to learn from other actors. In addition to forging a relationship with Affleck, who earned Oscars for "Good Will Hunting," and "Argo," Lott has formed bonds with his "The Way Back" co-stars.

He says he still has much to accomplish.

"There are so many things that I want to accomplish, but I just try to take it one step at a time," Lott said. "I want to



**Charles Lott Jr.**  
Courtesy Photo/The Brand Partners

be able to show versatility in films, and I want to be able to do comedies, drama, 'romcoms,' even animation. I want to be able just to do everything. I want to be a Swiss army knife in terms of in the industry— being the Jack of all trades,"

Lott added that he dedicates his free time to furthering his study of film and acting.

"When I'm not acting, I spend a lot of time at the movie theaters, and I go to the movies a lot. I'm a weirdo like— I'll tell people I went to the movies and they'll be like, 'Who did you go with?' Like what? Me," he said.

Like many actors, Lott also has roles in mind that he'd love to try.

"I always want to play a superhero," Lott said. "I want to be able to do comedy too, and animations and dramatic roles. I want to be able to show versatility," he said.

As far as his Baltimore connections, Lott called the city great. He says his father is "obsessed with Baltimore."

# Baltimore Ravens could target edge rusher Jonathan Greenard

By Tyler Hamilton

The Baltimore Ravens went to the combine in Indianapolis with a mission to meet and evaluate as many impact players as possible. One of the players they met with was edge rusher Jonathan Greenard from Florida.

That lines up with one of the positions that GM Eric DeCosta says the team will likely target at some point.

"We plan to draft at least one player on the defensive line or outside linebacker," DeCosta said via the team website.

Greenard transferred to Florida after sitting out the 2018 season due to a wrist injury. In 12 games as a Gator, Greenard posted nine sacks, two forced fumbles, and an interception last season. His rugged style matches what defensive coordinator Don 'Wink' Martindale



*Florida State outside linebacker Jonathan Greenard may be a good fit for the Baltimore Ravens in 2020 NFL Draft.*

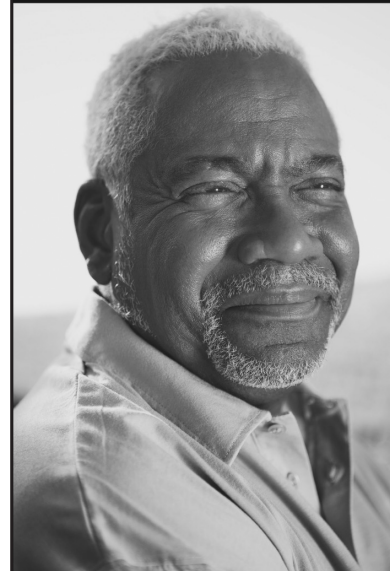
Photo Credit: Gators.com

wants from edge defenders.

While at Louisville, Greenard befriended Louisville alumni and former Ravens outside linebacker Elvis Dumervil. He happens to wear #58 just like Dumervil once did when he played for the Ravens. He has experience lining up along the defensive line or standing up as an outside linebacker as well.

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## As you age, opportunities to save abound



News & Experts—As people reach or near their retirement years, getting the most out of every dollar becomes more critical than ever. If they aren't careful, the savings that took decades to accumulate can quickly evaporate.

Fortunately, aging comes with at least one financial advantage—senior discounts that give older Americans a break on prices for everything from a haircut to a fast-food meal to a seat on an airplane.

“Taking advantage of these opportunities is a smart move for seniors and their families looking to stretch their dollars,” says Chris Orestis, who is known as the “Retirement Genius” and is president of LifeCare Xchange.

Each year, Orestis publishes a list of discounts that restaurants, grocery stores, retail stores, airlines, car rental companies, hotels and other businesses offer to their older clientele.

“Plenty of opportunities exist out

there to shave a little or a lot off what you pay,” Orestis says. “Unfortunately, many people don't take advantage of these discounts as often as they should. In many cases that could be because it just doesn't occur to them to bring it up. In some cases it may be because they have a hard time thinking of themselves as seniors.”

In scouring for discounts, he says, a few things to keep in mind include:

**Don't assume you're too young for a senior discount.** At what age do these discounts kick in? Is it 65? 60? 55?

“Every place is different, and in some cases you may already be eligible for a discount at a business you frequent and you just don't realize it,” Orestis says. AARP membership starts at 50 and comes with numerous discounts built into the membership. So, if you're 49 those particular senior discounts are just one year away. For others, you may have to wait. For example, Chili's restaurants

offer a 10 percent senior discount to those 55 and older. At the other end of the scale, Taco Bell will give you a free beverage, but not until you are at least 65.

**When you go can make a difference.** Sometimes discounts happen on a particular day of the week. Just as an example, some Captain D's restaurants offer a “Happy Wednesday” discount where once a week seniors can choose from among eight meals at a reduced price. “You might not want to schedule your entire life around discounts, but for some individual things—such as a night at the movies or dinner out or even a shopping trip to a retail store—it's worth knowing that going a day earlier or a day later can make a difference,” Orestis says.

**Sometimes you don't even have to be a senior.** Plenty of opportunities exist to save money whether you're advancing in years or not, Orestis says.

Many stores offer store “memberships” that come with a discount with each purchase. Also, the American Automobile Association is another organization whose members enjoy a number of discounts in much the same way AARP members do.

“Individually, some discounts might amount to just a dollar or two,” Orestis says. “But as you take advantage of more of them, those savings can grow. When you're on a fixed income—or just want to get the most out of every dollar you have—the difference can be significant.”

*Chris Orestis, known as the “Retirement Genius,” is President of LifeCare Xchange and a nationally recognized healthcare expert and senior advocate. He has 25 years experience in the insurance and long-term care industries, and is credited with pioneering the Long-Term Care Life Settlement over a decade ago.*

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