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Sonya Chapple honors her daughter who was a victim of domestic violence by laying a heart-shaped stone during the memory creation garden event in Harlem Park on April 10, 2021. Photo credit: Demetrius Dillard

## 'Healing City Garden' established to help families affected by gun violence

By Demetrius Dillard

Lisa Molock, a community leader based in West Baltimore, decided it was time to stop dwelling on the traumatic experiences that have negatively impacted numerous families in the city and it was time to begin to heal and recover.

As part of the healing process, Let's Thrive Baltimore (LTB)— an organization geared toward helping families who have been impacted by gun violence— began the Memory Creation program, a student-led initiative that facilitates various healing workshops and activities.

On April 10, members from LTB

gathered with local community leaders, agencies and volunteers to build what was called a "memory creation garden" to honor families who lost loved ones to gun violence with a ceremonial laying of personalized stepping stones.

One of the primary focuses of the memory garden was to provide a place of comfort for grieving families negatively affected by gun violence.

The small piece of land on West Lafayette Avenue where the Harlem Park garden now sits was once underutilized space for illegal dumping. A great deal of work went into the formation of the vibrant community garden— from removing brush and weeds, to installing flower beds, to clearing trash and debris.

### CareFirst BlueCross BlueShield welcomes accomplished physician and public health advocate as CMO

Baltimore— CareFirst BlueCross BlueShield (CareFirst) has appointed Dr. Tich Changamire as their new Chief Medical Officer.

Dr. Changamire brings more than 20 years of medical and health plan experience, and provider-based healthcare leadership to his new role.

He will lead the organization's efforts to achieve excellence in healthcare affordability, quality, and accessibility through innovative initiatives to improve the health of members and the communities we serve.

Dr. Changamire has an extensive and diverse background in the field of medicine. After serving as a Medical Officer in Zimbabwe early in his career and experiencing the HIV health crisis firsthand, Dr. Changamire began his career in public health to positively impact health at a systems level. He continued medical training and public health studies in the United States, where he focused on preventative health and providing care to diverse populations including vulnerable and underserved communities. More recently, Dr. Changamire served as Chief Medical Officer for Humana Healthy Horizons in Louisiana, a Humana Medicaid plan. In this role, he was responsible for developing and

implementing clinical programs, including utilization management and case management, to improve health outcomes for Humana enrollees.

"Dr. Changamire's wealth of expertise provides CareFirst with new opportunities to accelerate our clinical and public health capabilities and infrastructure in ways that enhance healthcare equity, affordability, quality, and accessibility on behalf of those we serve," said Stacia Cohen, Executive Vice President of Health Services at CareFirst. "Dr. Changamire will implement a new public health function to transform, innovate, and expand how we address social determinants of health and socioeconomic factors for our members and help create a highperforming healthcare system, among other priorities. We are fortunate to welcome such an experienced medical professional to CareFirst."

As CareFirst's Chief Medical Officer, Dr. Changamire brings a profound commitment to building clinical programs that promote and sustain improved access to affordable and equitable care. His deep experience as a public health advocate and healthcare leader will help guide his work to support and strengthen the company's care for the millions of individuals we

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Dr. Tich Changamire has been appointed the new Chief Medical Officer (CMO) for CareFirst BlueCross BlueShield. He will help accelerate the company's health equity capabilities strengthening affordability, quality, and access to care.

### **Courtesy Photo/CareFirst**

serve. Dr. Changamire's leadership will be central to CareFirst's transformative work improving health outcomes throughout the region.

"Throughout my career, I've been dedicated to increasing access to quality healthcare and creating equitable health experiences for individuals and families," said Dr. Changamire. "I'm excited to join an organization whose mission aligns with my life's work and values. I look forward to working with the CareFirst team of difference makers to create better health outcomes for those we serve.

Dr. Changamire worked as a professor of family medicine at Tufts University School of Medicine and the University of South Carolina School of Medicine Greenville. He serves as a board director for Wild4Life, a global health nonprofit organization that provides accessible and affordable healthcare in developing countries. Dr. Changamire earned his Doctor of Medicine at the University of Zimbabwe, his Ph.D. in Public Health from Harvard University, and his Master of Business Administration from Stanford University. He completed his Medical Residency in Family Medicine at the University of Washington.

To learn more about CareFirst BlueCross BlueShield, visit the website at www.carefirst.com and the transforming healthcare page at www.carefirst.com/transformation

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### PNC provides unique solution to burdensome overdraft fees

By Stacy M. Brown

With some studies estimating that U.S. consumers pay about \$17 billion each year in overdraft fees, PNC Bank has announced a unique solution that could save customers a lot of cash.

This summer, PNC plans to launch Low Cash Mode, a digital solution that officials said will help customers avoid overdraft charges, to its Virtual Wallet users nationwide.

Some customers have already been provided access, depending on their account and they can now control when certain debits from their accounts are processed.

Banks and other financial institutions usually control the process. With PNC's Low Cash Mode, consumers will receive low-balance and negative-balance alerts while allowing 24 hours to correct the matter.

PNC says it expects this will translate into helping its customers avoid as much as \$150 million each year in overdraft fees.

"This is really about giving customers the control," said Laura Gamble, the Regional President of Greater Maryland for PNC Bank. "We know that every customer has an item that they are most concerned about. It could be their mortgage, their car payment. Before [Low Cash Mode], the control was really based on what hit first. In some cases, it might be the largest item. Now, that control can go back to the customer, and they can decide whether the car payment goes through or that that check to the [family member] can wait."

Low Cash Mode provides a new patent-pending technology that shows customers in advance, which eligible



This summer, PNC Bank plans to launch Low Cash Mode, a digital solution that officials said will help customers avoid overdraft charges, to its Virtual Wallet users nationwide. (Above) Laura Gamble, Regional President of Greater Maryland for PNC Bank

Courtesy Photo/PNC Bank

transactions could result in an overdraft and gives consumers the power to choose which to pay and which to return.

It also provides them 24 hours to bring their account to at least a \$0 balance before an overdraft fee is charged, and customers receive real-time and low or negative balance alerts.

Officially, Low Cash Mode launches nationwide to PNC Virtual

Wallet customers in June and July through the PNC Mobile Banking App on Apple and Android phones. The feature is already available to Virtual Wallet Checking Pro users and Virtual Wallet Student users.

"I don't know everything that's offered everywhere around the country, but from what I've heard, no other service provides the level of information and the opportunity to correct a situation in time to avoid overdrafts," Gamble said. "The one thing that I do know because we piloted here in greater Maryland— some of our customers, about 20,000 got a chance to test drive this. It helped reduce the number of overdrafts by about 60 percent."

Gamble also offered a plug for PNC Women in Business Week, which kicks off on Monday, May 10, 2021. Each year, PNC celebrates women leaders, and this year the banking giant plans to host an all-virtual line-up of inspirational stories and insights from customers, colleagues, and friends.

"Women in Business Week is really about the group of people we call our female financial decision-makers. They can be a female owner of a business, a chief financial officer of a business, or the woman who is managing her personal accounts or budget," Gamble said. "Any woman who is making decisions about finances. So, with Women in Business Week, we have a great set of virtual programs where you can register and watch a lot of great programming, including from a woman inventor and founder, and CEO of her own business. There will also be interviews with the women who wrote the book called 'The Notorious RBG' about Justice Ruth, Bader Ginsburg.

"It's a wide array of programming really geared towards our female financial decision-makers that hopefully will enlighten them and entertain them and show them PNC's commitment to helping our female financial decision-makers manage their finances and their life."

To learn more about Low Cash Mode and Women in Business Week, visit: www.PNC.com.

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# **Guest Editorials/Letters**

# Renee Montgomery makes history in purchasing WNBA's Atlanta Dream

By Stacy M. Brown NNPA Newswire Senior National Correspondent @StacyBrownMedia

Renee Montgomery, a two-time WNBA champion and vice president of the Atlanta Dream, has purchased a stake in the franchise and is now co-owner. Montgomery is the first retired player to own and serve as an executive of a WNBA team.

The superstar and her two partners, Larry Gottesdiener and Suzanne Abair of Northland Investment Corp. take over the team that was once co-owned by former U.S. Sen. Kelley Loeffler (D-Ga.).

"With the unanimous WNBA and NBA [board] votes, marks a new beginning for the Atlanta Dream organization, and we are very pleased to welcome Larry Gottesdiener and Suzanne Abair to the WNBA," Commissioner Cathy Engelbert said in a statement. "I am also thrilled that former WNBA star Renee Montgomery will be joining the ownership group as an investor and executive for the team. Renee is a trailblazer who has made a major impact both in the game and beyond."

Selected fourth overall in the 2009 WNBA draft, Montgomery appeared in 364 games. She played in 37 playoff games and twice won the WNBA title as a Minnesota Lynx member.

She matched the WNBA regular-season record with eight made three-pointers in 2018 and notched her 500th career trey in 2019— making her just the 13th player in league history to accomplish that feat.

Last November, Montgomery proved a champion in another venue: political activism. She joined Stacey Abrams and other women of color to push voter participation and inclusion— ultimately helping President Joe Biden win Georgia and the White House.

Those efforts also led to Democrats Raphael Warnock and Jon Ossoff winning the Senate and grabbing the majority in the upper chamber.

"My dream has come true," Montgomery declared. "Breaking barriers for minorities and women by being the first former WNBA player to have both an ownership stake and a leadership role with the team is an opportunity that I take very seriously."

Van Brooks, the founder and executive director of the nonprofit SAFE Alternative Foundation for Education, also praised Montgomery.

"Back in March, at the beginning of the pandemic, we reached out to Renee Montgomery to join our Together, We Can virtual program as a host," Brooks wrote in an email. "She was ecstatic to help because the Virtual Program was created to help people. It provided people of all ages with a fun and educational, social outlet to combat the isolation brought on by nationwide quarantine," Brooks continued. "Renee Montgomery's amazing work ethic, WNBA accomplishments, and passion for helping people have positively impacted the lives of many.

"From a star player on the team to co-owner, she is a woman making history that serves as an inspiration for many, and that includes our students.

"Many of our students love sports and have an aspiration to become professional sports players. Renee Montgomery's path has started a conversation around other career options associated with their favorite sport by focusing on their academics.

"Thank you, Renee Montgomery, for serving as an amazing role model for our students and many more."

### STILL TWO AMERICAS



# Letters to the Editor:

#### **Editor:**

### Re: Remembering the submarine USS Thresher

The sinking of Indonesian submarine 502 on April 21, 2021 and the breakup of the vessel and death of 53 crewmembers highlights the hazards of operating in the oceans.

The 502 sinking brings back memories of the sinking and destruction of the USS Thresher on April 10, 1963 off the New England coast with the loss of 129 men.

A Navy inquiry determined most likely there was flooding in the engine room possibly from faulty piping causing coolant pumps to slow or stop and trigger a reactor shutdown with a loss of power. Subsequently the Navy implemented the SUBSAFE program for quality assurance and certification for submarines.

Additionally, the Navy implemented a safe testing program, which ensured all submarine testing would be conducted in accordance with stringent testing parameters.

**Donald Moskowitz** Londonderry NH

#### **Editor:**

Christian leaders should support federal funding for cultured-meat research. For those who don't know, cultured meat is grown from cells, without slaughter. Jesus' message was fundamentally about the importance of love and compassion. The way we treat animals, particularly on factory farms, is the furthest thing from that possible.

Cultured meat has already been granted regulatory approval in Singapore. An Israeli company, Future Meat Technologies, has reduced production costs to \$7.50 for a quarter pound of cultivated chicken. Still, more research is necessary to make the price competitive with slaughtered meat.

**Jon Hochschartner** Granby, CT

We love to hear from our readers!

Please email your letter to:

Letters to the Editor

btimes@btimes.com

# Page Opposite/Commentaries

# The Support Baltimore Teachers Deserve—Now and Post-Pandemic

By Sidney Thomas

A tweet I saw asking teachers to share one book they would recommend for new teachers jolted me back to my first year of teaching in 2008. My school gave me a copy of *The First Days of School: How to Be an Effective Teacher* by Harry and Rosemary Wong, told me to read it, and then released me into the classroom to figure out how to be an effective teacher.

The book was my only "support" that year. Whenever I asked for additional help to become a better teacher, I was told to go back to that book. Yet, even after rereading it, I still struggled.

I had issues keeping students engaged, with regular disruptions. I was swamped with lesson planning and grading. I didn't know how to meaningfully support students who were struggling academically or emotionally.

I didn't feel like an effective teacher. I felt like a failure.

By midyear, I was contemplating

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quitting because I started to regret going into education— something many new teachers have felt under this year's extreme stress.

The doubts and frustration continued until I started to get "real life" teaching experience, asking for other teachers' modeled equitable practices, and gave me access to the materials I needed to teach students a more inclusive curriculum.

That's why I decided to become an Opportunity Culture multi-classroom leader, or MCL, leading a small teaching

"I wish someone would have worked with me on so many things in my early years: meaningfully implementing an individualized education plan, making genuine connections with parents, creating non-authoritarian relationships with students, managing lesson planning and grading time, decompressing and maintaining self-care, and much more."

help, taking training, and putting the pieces together to make it work better. Things finally started to click, if only in bits and pieces.

I wish someone would have worked with me on so many things in my early years: meaningfully implementing an individualized education plan, making genuine connections with parents, creating non-authoritarian relationships with students, managing lesson planning and grading time, decompressing and maintaining self-care, and much more. I had to figure it all out, because what I learned in college courses or from reading books on pedagogy and classroom management hadn't fully prepared me for the reality.

Now, 13 years later, people tell me I'm such a good teacher because I've built strong relationships with students and their families, and my lessons are culturally responsive and racially equitable and rigorous. But that didn't happen overnight. I needed strong and encouraging mentors who coached me,

team while continuing to teach part of the day. I wanted to support teachers in ways that I wished that I were supported.

During my first year, I was fine-tuning my MCL role. I pushed into my team's classrooms daily to model great teaching and co-teach, observe and give feedback, and lead planning and data reflection. My presence wasn't an uncomfortable "gotcha" or finger pointing; I'm supporting them in getting great results for all of our students.

But just as I was developing in my MCL role and building mutual trust with my team, COVID-19 happened, and we were all were thrust into virtual learning. The pandemic was an immediate wakeup call that, more than ever, teachers needed support and coaching, and I started to think how to provide that in a virtual classroom setting.

We first worked together developing ways to leverage tech tools, such as Pear Deck, to help teachers teach *Wit & Wisdom* lessons virtually. We looked

at how we could make IEP accommodations, so students with IEPs could have access points to the learning goals covered in class.

We looked at the data from formative and summative assessments, and we streamlined lesson planning to focus on key tasks and learning objectives, to keep lesson planning from extending into personal time after school.

I recorded my team's live Zoom classes, which we watched during team meetings. We reflected on what went well and what could be better, and changed lessons to better meet students' needs.

Finally, we had candid conversations about how to prioritize professional expectations by selecting the most urgent tasks, and how to accept that there would be glitches in the midst of a lesson— and that was OK because we all were learning. By looking at ways to meaningfully support my team, I ensured that we all grew, which was evident during recent principal-led teacher lesson observations that showed highly effective teacher actions.

Now, did we read some texts to support and improve our teaching practices? Absolutely. Books and articles are amazing sources of information. But those readings have better outcomes when aligned with in-person leadership to reflect on and shift teacher practice. That's the support I wish I had, and it's the support every teacher deserves—pandemic or not.

Sydney Thomas is a social studies multiclassroom leader and Opportunity Culture Fellow, Holabird Academy, Baltimore City Public Schools. Ms. Thomas is a 2021 finalist for BCPS Teacher of the Year.

Want to comment on the editorials or any other story?

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### 'Healing City Garden' established to help families affected by gun violence

### Continued from page 1

Molock, the CEO of Let's Thrive Baltimore, is deeply rooted in the community where the memorial garden lies, which is close to where she grew up. Losing a number of loved ones and close relatives to gun violence is largely what prompted her to organize the event.

"I just wanted to create a space where we can begin to heal and begin to recover," said Molock, also a psychiatric rehabilitation case worker. "This will be the healing city garden no matter what part of Baltimore you're from. You can come and put a stepping stone in here for your loved one that you've lost to violence."

The function, named "Memory Creation Garden Build Day," attracted Baltimore City Mayor Brandon Scott, Mayor's Office of Children and Family Success and the Baltimore City Health Department, among others. Molock was beyond pleased with how the day turned out, along with the message she was able to convey.

"We're just happy to be out here and to be able to bring something to our community," she continued, stressing the importance of community investment. "I think if we stop focusing on the trauma and gun violence part, and we focus on the healing part it will, in itself, reduce violence."

The project was made possible by funding from Philanthropy Tank, a local nonprofit that aims to empower youth by challenging and equipping them to implement sustainable service-driven solutions to problems impacting their communities.



Let's Thrive Baltimore youth and families honor victims of gun violence with their names inscribed on stones to be placed around the border of Healing City Garden.

Photo: Demetrius Dillard

"What this means in this community survivors will have a place to go rather than a cemetery," said Joann Levy, the executive director of Philanthropy Tank-Baltimore. "This is in the process of becoming a bright and happy, quiet place

for survivors or anyone from the community to come and meditate, see the memorial stones that are going to be laid and generally start to heal from the trauma that's affected them."

In his first few months in office, Brandon Scott has made reducing gun violence one of his top priorities in addition to his commitment to the youth.

"When you want to heal a city, when you want to make a city less violent, cure a city of violence, you have to wrap your arms around those young people and those families. Not just with your money, but with your time and love," Scott said. "It shows people hope. It shows people that folks care about our neighborhoods and want our neighborhoods to be better, and want them to thrive again."

To conclude the event, each participant laid their heart-shaped stones around the border of the garden and certificates were distributed to LTB's participating youth.

The memorial garden is "the first of many gardens to come," Molock said as she delivered final words to the participants.

Sonya Chapple, a mother of a young lady who was a victim of domestic violence, participated in the ceremony in support of LTB's mission.

"I try to be at a lot of these events that's happening now with these families because there is so much pain and hurt with this violence," Chapple said. "To do something like this is very, very good for their spirits to let them know there is hope."

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### The 'March' Towards Roberta's House

By Ursula V. Battle

### Part I of a Two-Part Series

Sitting in her office on a sunny Thursday afternoon, Annette March-Grier reflected on the life and legacy of her mother, the late Julia Roberta March, who became a licensed funeral director in 1964 to support her husband William Carrington March's vision to start a funeral home business that served the Black community.

"In any death or grief experience, you reflect on the life of the individual and what they contributed to you," said March-Grier. "My parents opened a small funeral parlor, which they operated from the main floor of our home located at the corner of E. North Avenue and Cecil Avenue. As a child, I remember being on the second floor of our house looking down from the banister and watching my mom hold the hands of families who had lost loved ones. They would lean on her shoulders and she would be with them as they mourned. She was a great listener and always sat with the families. Many of them looked for "Miss Roberta" to walk them down the aisle during funerals, and my mom did it with dignity and class."

Mr. and Mrs. March opened March Funeral Home on January 2, 1957. The couple accommodated clients who had little money, and the business began to flourish, growing from a few customers to hitting a milestone in 1965 by conducting 200 funerals in a single year. In 1978, Wm. C. March Funeral Home opened at 1101 E. North Avenue serving over 2,000 a year, and the original location became the administrative offices.

"March Funeral Home decided there was a need for community outreach in bereavement care, and we started looking into how to make that possible," said March-Grier. "There were little to no resources to refer people to who lost loved ones, and the programs that existed were not culturally sensitive to the tragic and sudden deaths happening in our community."

In 1982, under the leadership of March-Grier and March Funeral Homes,



Annette March-Grier stands next to a portrait of her mother, the late Julia Roberta March. The portrait is located in the lobby of the Roberta's House Bereavement Center at the Harry and Jeanette Weinberg Building located at 928 E. North Avenue, in Baltimore. Photo: Ursula V. Battle

A Time of Sharing, an adult bereavement support group, became one of the first community-based bereavement support programs.

"A Time of Sharing was a resource that was really needed, and we served

anybody in the community that needed support," said March-Grier.

In 1984, March-Grier, a graduate of the University of Delaware, and registered nurse, resigned from her position at Johns Hopkins Hospital to join the family's business full-time. After completing mortuary school and obtaining her mortician's license, she became the company's director of public relations and marketing.

"I wondered how I could spread myself thinner to support a bereavement program for children," she recalled. "I was a young mom and wife. I figured I would get to it. Then in 2006, our mom and matriarch, Mrs. March passed away. Our building at the corner of North Avenue and Cecil Avenue had deteriorated, and we had to decide what we were going to do with the building. My sister and brothers and myself decided it would be an ideal space to renovate or reconstruct a beautiful center named after our mother. Roberta March."

Thus, Roberta's House was born. Established in 2007, the independent nonprofit moved into its first professional office at 1900 N. Broadway with the support of an earmark from former U.S. Senator Barbara Mikulski.

Roberta's House provides free bereavement support for the entire family system and programs/services dedicated to helping address and cope with loss. Led by March-Grier, who was recognized as a "CNN Hero" in 2014 for her work, the non-profit has become the leading pioneer in addressing grief as public health prevention against violent behavior.

"We have trained over 700 volunteers since our inception which is a beautiful way to expand the healing process in our community," said March-Grier. "Those we train take information back to the communities. Many who came through Roberta's House programs come back and volunteer, which is a continuation of their healing. It becomes the healing cycle."

The family would "March" on into the next chapter of its storied history with the opening of a new state-of-the art bereavement center located on the same block as its first funeral home.

Next Week: Part II— The opening of the Roberta's House Bereavement Center at the Harry and Jeanette Weinberg Building

# Lamar Jackson not having Ravens 'should draft a QB slander'

By Tyler Hamilton

The NFL has evolved into a game that better suits superb athletes that play quarterback. Of course the Tampa Bay Buccaneers are coming off of a Super Bowl win last season. But Tom Brady is an exception because he's the best to ever do it.

Baltimore Ravens quarterback Lamar Jackson is one of the league's top athletes. His agility, quickness and speed jump off the screen when watching him. Opposing defenses have said they were shocked by his speed when they saw him in person for the first time.

Jackson was only 23 years old when he was named the NFL MVP after the 2019 season. The Ravens have been in the postseason every year that Jackson has played for them. One would think Division titles, Super Bowl contention and an MVP season is what general managers want when they selected a quarterback in the first round.

Yet when it comes to thinking about a long-term contract for Jackson, a crazy idea was presented earlier this week. NFL Network analyst Bucky Brooks took an unconventional approach when asked about the Ravens strategy approaching the draft.

Brooks suggested Baltimore should consider drafting Justin Fields and move on from Jackson instead of paying similarly to what other quarterbacks



Baltimore Ravens quarterback Lamar Jackson is one of the NFL's top athletes. He was only 23 years old when he was named the NFL MVP after the 2019 season.

Photo Credit: BaltimoreRavens.com

such as Josh Allen have gotten from their teams.

"They could take a collegiate approach to the quarterback position," Brooks said. "They cash in on a blue chip, they take Justin Fields and then maybe they operate like a college team.

"One quarterback graduates, the other quarterback steps into the starter's role. You now have the opportunity to keep a starting quarterback potentially on a young deal, build up the rest of the assets, and then play smash-mouth football the way that they play and continue to build a better team around the quarterback. It's something to think about."

The idea of moving on from Jackson is not one that the Ravens support. They wisely picked up his fifth-year option and have plans to keep him as their franchise cornerstone.

"He's definitely going to be our quarterback. That's the plan, absolutely," Ravens coach John Harbaugh said on the Rich Eisen show recently. "I feel like it all points to one thing and the thing he talks about all the time— he wants to win a Super Bowl.

"I think he's a very unique guy. He's a guy that's different in a lot of ways than any quarterback that's ever played. Lamar is somebody that just kind of breaks the mold a little bit. He does it in a way that a lot of people didn't anticipate. They didn't see this coming. He's very determined—and we're very determined—to prove those people wrong."

Harbaugh has plenty of reason to feel this way about Jackson. Back in 2018, Harbaugh was on the hot seat, and made the decision to keep Jackson as the starting quarterback after he took over for an injured Joe Flacco. The Ravens responded and went 6-1 in Jackson's seven starts that landed them in the playoffs. Jackson followed his rookie season with an MVP year that pushed Baltimore to a franchise best 14-2 season.

According to ESPN, Jackson's 30 victories since taking over as a starter in 2018 are the most by any quarterback. He is also the first player to amass 5,000 passing yards and 2,500 rushing yards through the first three seasons.

Jackson's crafty response to Brooks' idea of not paying him might be the best play the dynamic quarterback has made yet.

"Bucky, we can box a lil bit. I won't buck," Jackson said on social media.

Jackson took the criticism in stride like he has always done.





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# All-black real estate team to serve underrepresented population



The Robinson Upshur Team (Left to right, front row) Arlene Marshall and Nancy Hargrove. (Left to right, back row) Alan J. Upshur; Leon B. Robinson IV; and Cory Hudson.

Photo Credit: Justin Ross, Ross Multimedia Group

Baltimore—Coldwell Banker Realty in the Mid-Atlantic region is pleased to announce that the Robinson Upshur Team has been formed. Affiliated with the company's Baltimore Fells Point office, the team is comprised of Leon B. Robinson IV, Alan Upshur, Nancy Hargrove Cory Hudson and Arlene Marshall and will provide residential and commercial real estate services in the Baltimore metropolitan area, as well as all of Maryland and Washington, D.C.

Collectively, the team has overseen more than 200 real estate transactions combined, helping clients achieve their goals, navigate the real estate process and exceed their expectations. Supported by Coldwell Banker Realty's marketing, technology and resources, the team works with their residential and commercial clients to achieve their ownership goals.

Robinson earned his Maryland and D.C. real estate licenses in 2017 and is currently a top-performing Coldwell Banker affiliated agent, ranking among the top 10 percent of the nearly 96,000 agents worldwide. He has been recognized as a Rising Star and among the 30 Under 30 by Real Producers. Robinson earned his bachelor's degree in business administration and management from Morgan State Uni-

versity where he was also a member of the Innovation and Entrepreneurship Society.

Licensed in 2016, Upshur has been named a Rising Star by Real Producers and Agent of the Year by Black Wall Street Baltimore, as well as Rookie of the Year his first year affiliated with Coldwell Banker. He has experience as a licensed mortgage loan officer, helping buyers and sellers navigate complex budgetary requirements while protecting their interests. Upshur is also CEO of GOASO Clothing Company, a nonprofit organization, and actively volunteers with Under Armour.

Both Robinson and Upshur are Western School of Technology alumni and varsity teammates. Recognized as Men of Courage by the Ford Motor Company Fund, launched in 2015 to build communities by advancing the narrative of Black men through storytelling, they are honored to help buyers, sellers and investors through collaboration, persistence and sharing their real estate expertise.

For more information about buying or selling a home, contact Leon B. Robinson IV at leon.robinson@cbcnrt.com or 443-889-4095 and Alan Upshur at alan.upshur@cbmove.com or 410-844-1930.

# Five tips to stop fear from blocking your path to success

News & Experts—Fear has been a common emotion throughout the COVID-19 pandemic. But with vaccinations bringing hope of a return to normalcy, public confidence is making a comeback.

For many, however, fear was an obstacle well before the virus. And as new opportunities emerge in a changing economy, fear can prevent people from pursuing opportunities that could help them prosper, says Tim Mercer, Forbes Books author of *Bootstrapped Millionaire: Defying the Odds of Business*.

"Fear, more than anything else, is what keeps most of us from succeeding," Mercer says. "It stops us from going after opportunities we're prepared for, and it keeps us from even preparing ourselves for opportunities. We can fear failure and success all at the same time, for a variety of different reasons.

"But if you know how to prevent fear from overpowering you, especially in these changing times, you'll be prepared to seize new opportunities that can avail you as businesses continue to pivot."

Mercer offers five points about understanding and overcoming fear in order to pursue opportunities such as starting a business, buying one, or making a bold career move:

Accept that a little fear is useful.

"The proverbial thorns in your flesh—fear and anxiety—keep you humble," Mercer says. "That fear and anxiety some experience will likely never go away completely. And if it does, it may not be such a good thing. Fear means that you still care. It keeps you sharp and engaged."







"Fear, more than anything else, is what keeps most of us from succeeding. It stops us from going after opportunities we're prepared for, and it keeps us from even preparing ourselves for opportunities. We can fear failure and success all at the same time, for a variety of different reasons,"—Tim Mercer.

Photo Credit: ClipArt.com

Don't run from the bully— Mercer says fear needs to be tackled head-on from the time it enters one's mind. "Otherwise, it will become a debilitating problem that distracts from your work and ability to focus on solving problems," he says. "Fear is like a bully in school. You can't run from that bully forever, because he's going to keep harassing you. It's the same thing with fear. The harder you try to run away from it, the worse it gets. You have to attack it directly."

Know what F.E.A.R. stands for—

Mercer says there's a great acronym for fear: false evidence appearing real. "The fear of the unknown really boils down to not knowing enough about the situation," he says. "That's why so many of us often find ourselves feeling anxious about our future, because it's

ultimately a complete unknown. When false evidence about what may happen appears real to us, it's virtually impossible to come up with a viable solution to the dilemma. Fear stalls our progress by clouding our judgment and leading us off our path to greatness."

Fight fear with knowledge— The most effective weapon against fear is knowledge, Mercer says. "Whether it be related to an individual or company, my finances, a business concept that's foreign to me, legal issues, or something else, I try to do as much homework as I can until I feel more comfortable with the situation," he says. "Knowledge is confidence, and while confidence may not be the complete absence of fear, it certainly helps you control it."

Don't be consumed by material success— "When you achieve great

success, you obviously don't want to lose what you have worked so hard to gain," Mercer says. "And that desire to hold on to what you have built can become a crippling source of fear— a fear of loss— if you are not careful and begin to value the material things in your life too much."

"You will sometimes have fears of one kind or another," Mercer says, "but you will get better at managing fear on each occasion that you face it down."

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Tim Mercer is the founder of Intelibox, a company that provides technology services and solutions to government agencies and Fortune 500 corporations. For more information, visit: www.timt-mercer.com.

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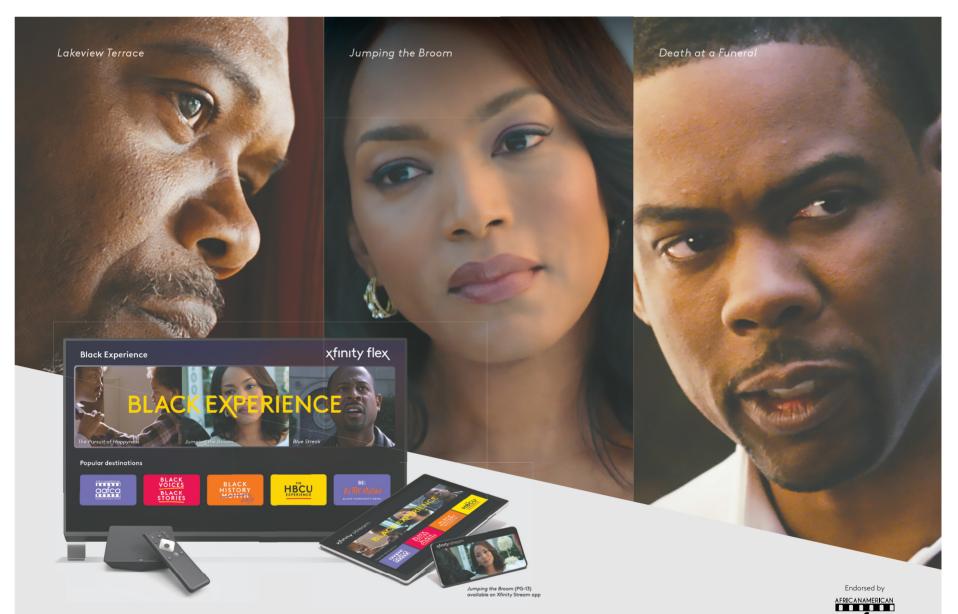
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