
The Annapolis Times

Vol. 29 No. 28 May 14 - 20, 2021

A Baltimore Times/Times of Baltimore Publication

Local band tops iTunes chart in Jazz category first day of album's release



Wes Watkins (third, right) started the eight-man band Got My Own Sound. The drummer was born in Baltimore and was raised in Severn, Md. Music has been the entrepreneur's passion for 34 years. Both Watkins and Elliot Jefferson (far right) attended Meade High School. The band's fourth album called "Moonshine Music" topped the iTunes chart at number one in the Jazz category, despite the pandemic. Watkins also inspires through his books and motivational teachings. He rose above personal challenges and now enjoys working with the band to achieve new heights. (See article on page 7) Photo courtesy of Anthony Tilghman

How emotionally intelligent are you?

By **Nikki Abraham, Nucleus Team Member, Positively Caviar, Inc.**

I've been told that your IQ will help you get the job but your EQ will help you manage the stress and emotions once you're there. Emotional Intelligence describes an ability to monitor your own emotions as well as the emotions of others, to distinguish between and label different emotions correctly, and to use emotional information to guide your thinking and behavior and influence that of others (Goleman, 1995; Mayer & Salovey, 1990).

Being aware of your emotional intelligence is extremely important as it affects all areas of your life allowing you to improve your resilience and self-awareness. According to Daniel Goleman, an American psychologist who helped to popularize emotional intelligence, there are five key elements to it including self-awareness, self-regulations, motivation, empathy, and social skills. Considering these attributes and recognizing that the overall idea of emotional intelligence will ultimately increase your chances of success is a total game changer.

Individuals that settle for less than they deserve whether in a relationship, workplace, etc. is often because they're

not aware of what exactly it is that they deserve. By identifying your self-awareness, you will be able to recognize all of your worth. Knowing who you are and what you're capable of will allow you the ability to step into the world differently. Building this confidence in self-will in return strengthens your mental resiliency.

Over the past month, I've personally learned that another important part of being self-aware is knowing my strengths and my limits. As someone who constantly gives to others on an emotional level, it's difficult for me to create boundaries. While empathy is a significant element to help measure your EQ, it is important to not let your concern for others drain you to the point that you no longer have the capacity to show up for yourself. Recognizing specific emotions and their effects will ultimately allow one to create the space needed to effectively to assess their emotional capacity.

Your level of empathy and social awareness is pertinent especially when it comes to community. While focusing on self is important it's equally important to take an active interest in the improvement and development of others. A servant leader puts the needs of others first and focuses primarily on the



Nikki Abraham
Nucleus Team Member
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Courtesy Photo

dynamics and key factors to help nurture these skills ultimately allowing one to thrive in today's society.

Lastly, I believe self-motivation and self-regulation go hand in hand in regard to emotional intelligence. Having accountability and control over one's desires and impulses while keeping the goal in mind is a major key for success. When life gets tough, finding the motivation to adapt and handle change is difficult but necessary. Always search for optimism in any situation despite any obstacles that get in your way. Being aware and in control of one's emotions is not always the easiest because taking the steps to become for cognitive of your emotional intelligence will always be beneficial in the long run.

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

growth and well being of people and the communities to which they belong. What are a few ways that you show up for others?

The foundation of building fulfilling and positive relationships with others is developing strong social skills. Bond building, collaborating, and communication are all important

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The Annapolis Times

(USPS 5840) is published every Friday by *The Baltimore Times/Times of Baltimore*, 2530 N. Charles Street, Suite #201, Baltimore, MD 21218. Subscriptions by mail \$60 per year. Standard bulk postage paid at Baltimore, MD 21233.

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Guest Editorials/Commentary

The Big Lie as Journalism: Murdock Paper Publishes “Book” Lie on Vice President Harris

By Lauren Victoria Burke
NNPA Newswire Contributor

On April 23, 2021, The New York Post published and then edited a story that claimed that a children’s book by Vice President Kamala Harris was given out to migrant children at the Mexican border as part of a “welcome kit” upon entering the United States.

Former New York Post writer Laura Italiano claims she was forced to write the story.

“The Kamala Harris story— an incorrect story I was ordered to write and which I failed to push back hard enough against — was my breaking point,” wrote Italiano on social on April 27.

Increasingly, Murdock media properties, such as Fox News, have relied more on contributors and fictional information rather than straight reporting focused on accurate knowable truth as demography in the U.S. changes.

The non-factual information after the election of President Joe Biden has resulted in lawsuits for defamation— such as two lawsuits by Smartmatic and Dominion Voting Systems. The companies are suing Murdoch’s Fox Corporation for billions in defamation and named Fox anchors Lou Dobbs, Maria Bartiromo and Jeanine Pirro as defendants.

Dominion Voting Systems sued Rudy Giuliani for \$1.3 billion based on over 50 statements by Giuliani made at hearings, on social media, his podcast and on Fox News— where Giuliani claimed Dominion Voting Systems “flipped” votes to facilitate President Biden’s win. President Biden won by over 7 million votes with several Republican controlled states certifying his election as legitimate.

The headline in the article was headlined by the words “Kam on in.” The “news” story claimed that migrant children were being given “welcome” packets with a copy of the Vice President’s 2019 children’s book, “Superheroes Are Everywhere.”

Daniel Dale, a fact checker at CNN, pointed out that The New York Post “temporarily deleted, and then edited and republished,” the debunked piece.

An editor’s note at the bottom of the current version of the story now reads: “Editor’s note: The original version of this article said migrant kids were getting Harris’ book in a welcome kit, but has been updated to note that only one known copy of the book was given to a child.”

A CNN poll released on April 30, 2021, indicates that the “big lie” strategy is working on some Americans. The question “Did Biden Legitimately Win Enough Votes for The Presidency,” resulted in Republicans answering “no” 70 to 23 percent.

Lauren Victoria Burke is an independent journalist for NNPA and the host of the podcast BURKEFILE. She is also a political strategist as Principal of Win Digital Media LLC. She may be contacted at LBurke007@gmail.com and on twitter at @LVBurke

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Community Affairs

MDH launches ‘Don’t Invite COVID’ campaign to encourage continued COVID testing, contact tracing



Baltimore— The Maryland Department of Health (MDH) launched “Don’t Invite COVID,” a new statewide campaign encouraging Marylanders to continue to get tested for COVID-19 and to continue to participate in contact tracing if they test positive for or were exposed to COVID-19. The campaign is the latest effort from MDH to help slow the spread of COVID-19, especially as vaccination remains key to ending the pandemic.

“As more Marylanders are vaccinated against COVID-19, we know more and more people will begin to return to doing the things that we’ve all missed over the last year, especially when it comes to gathering with family and friends,” said MDH Secretary Dennis R. Schrader. “While vaccines are highly effective, testing and contact tracing remain critical to protecting the most

vulnerable among us, until we reach herd immunity.”

Because no vaccine is 100 percent effective, even fully vaccinated individuals are encouraged to be tested for COVID-19 if they show symptoms or suspect exposure. The new campaign’s messaging will encourage such vigilance especially around events—including holidays, like Father’s Day and Independence Day and summer traditions, like beach weekends and family reunions—when people are especially likely to get together.

To date, Maryland has reported 453,401 cases of COVID-19 and currently reports a 3.06 percent 7-day average positivity rate. Contact tracing is fully operational throughout the state as MDH continues to evolve Maryland’s COVID-19 testing strategy to become more community-based.

A Transformational President

By U.S. Representative James E. Clyburn (D-SC)

President Biden has completed the first 100-days milestone that has been used since Franklin Roosevelt to assess new presidents' progress towards keeping their campaign promises and their prospects for having a successful presidency. So far, in my estimation, Joe Biden is keeping his promises and succeeding in getting the country back on track in our "pursuit of a more perfect union."

It was much more than a political assessment when I declared 15 months ago that, "we know Joe, and most importantly, Joe knows us." Joe Biden is succeeding because of he understands the needs and aspirations of the American people. His bold and inclusive initiatives are restoring the faith of those who have been hardest hit by the current health and economic crises and raising the hopes of those who had already been hard hit by injustices in our society long before these crises struck.

After a plethora of Executive Orders on his first day in office, President Biden's first legislative success was the American Rescue Plan (ARP). The ARP enjoys 77 percent support among all voters, including 59 percent of Republican voters. It has put America on a path of fully reopening safely. It has helped make hundreds of millions of

transformative initiative supporting the bedrock of our nation's foundation—families. His American Families Plan (AFP) will stabilize and uplift families by extending the child tax credit enhancement, supporting childcare workers and families who pay for childcare, providing universal pre-K, making two years of community college

if they fail to do so, Democrats will unilaterally act to serve and protect Americans irrespective of political persuasions.

Following President Biden's first speech to a joint session of Congress, we all heard the partisan Republican opposition to his agenda led by Senator Tim Scott from my home state of South Carolina. Unable to debate the merits of President Biden's proposals, Senator Scott instead focused on the price tag and racial issues. He and his partisans never questioned the cost of the \$1.9 trillion tax cut for the wealthiest Americans and corporations under the previous president. Their tax cut for the wealthy increased the national debt and exploded the deficit. It is becoming clear to the American people that their fiscal restraint is more about who is benefiting from government spending than the amount of money being spent.

President Biden fully pays for both the American Jobs and Families Plans. He is asking wealthy Americans and corporations to pay their fair share. President Biden, and all of us, applaud their successes made possible by America's greatness. But it is time for that greatness to be accessible and affordable for all.

Joe Biden has already demonstrated that he intends to keep the promises he made during the campaign. He is relating to people in a personal way and is proposing policies that will directly address the needs of individuals, their families, and their communities.

He is not putting a price tag on the American dream. He is making investments to help all Americans realize their dreams. I believe this approach is truly transformational in its potential for dramatic progress toward liberty and justice for all.

"It was much more than a political assessment when I declared 15 months ago that, 'we know Joe, and most importantly, Joe knows us.' Joe Biden is succeeding because of he understands the needs and aspirations of the American people. His bold and inclusive initiatives are restoring the faith of those who have been hardest hit by the current health and economic crises and raising the hopes of those who had already been hard hit by injustices in our society long before these crises struck."

vaccines available, and it has stabilized millions of American families. It has kept many small businesses from closing, and, when fully implemented, will lift more than half of the nation's poverty-laden children out of poverty.

The Administration's top priority for the next 100 days is passing the comprehensive American Jobs Plan (AJP). The AJP will create good-paying jobs by investing in our long-neglected infrastructure. President Biden recognizes that infrastructure now includes the information highway, and his proposal will bring affordable, high-speed Internet to every home. His plan also includes investments in green energy technology and other research innovations that will help America build a forward-looking economy that will provide sustainable economic growth.

President Biden is also proposing to invest in our country's human infrastructure through another

free, and expanding access to quality, affordable health care. These proposals will reduce systemic barriers that have prevented low-income and many communities of color from fully enjoying the greatness of our great nation.

The American people overwhelmingly support the President's agenda. One recent poll found 68 percent of Americans support the AJP, and 64 percent are in favor of the AFP. These numbers far exceed the margin of Biden's election victory. These numbers refute critics who claim President Biden's agenda is too progressive and has no support among Republicans.

It is wrongheaded to view bipartisanship through the lens of 212 Republican House Members and 50 Republican Senators. I hope Republican Members will listen more closely to the American people, Democrats and Republicans. But

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The Fight Against COVID-19

Hopkins Infographic Seeks to Give Vax Hesitancy A Shot in The Arm

By Ursula V. Battle

It was not long ago that people were lining up in facilities across the country and rolling up their sleeves to receive their COVID-19 vaccine shots. But in recent weeks, vaccine demand has significantly dropped in many areas, prompting some of the nation's mass vaccination sites to close. This has been attributed to a number of things including vaccine hesitancy.

In an effort to insure people have accurate information at their fingertips when deciding whether or not to get vaccinated, Johns Hopkins Medicine has released an infographic called "COVID 19: Vaccine: 12 Things You Need to Know."

"In a time of the pandemic, getting messages out to the community is important," said Panagis Galiatsatos, M.D., M.H.S. an assistant professor in the Division of Pulmonary & Critical Care Medicine, and co-chair of the Johns Hopkins Health System (JHHS) Health Equity in the Office of Diversity, Inclusion, & Health Equity. "From our standpoint, we thought people tend to respond well to numbered facts as opposed to saying, 'Here is a piece of literature, read it.' The infographic is easier to digest."

"We think all of the information is important. But we have to listen to our media group. They are the ones who can tell us the most appealing way to get information out to the community."

The infographic is a numerically-listed piece of literature with bolded COVID-19 vaccination-related headings followed by easy-to-read blurbs.

Headings include: "Getting the COVID-19 vaccine can protect you from getting sick"; "People of color are especially vulnerable to severe COVID-19"; and "Diversity in COVID-19 vaccine testing helped assess safety and effectiveness."

"The best way to beat COVID-19 is to not get it," said Dr. Galiatsatos. "People need to do everything they can to not get it. With these 12 steps, people will have the tools to not catch it or spread it."



Panagis Galiatsatos, M.D., M.H.S. is co-chair of the Johns Hopkins Health System (JHHS) Health Equity in the Office of Diversity, Inclusion, & Health Equity.

Courtesy Photo/Johns Hopkins Medicine

When asked if he was pleased with the progress being made in the fight against COVID-19

Dr. Galiatsatos said, "Yes and no. There is encouraging news. One year ago, when I was in the ICU for COVID-19, the youngest patient I had was 55. Right now, the oldest is 47. We have done great to protect the older residents— especially nursing home residents. But the young ones are the ones I am really worried about now. Everyone doing their part will end this pandemic."

Headings on the infographic also includes "More vaccinations for COVID-19 means a chance to return to our regular activities," information recently echoed by President Joe Biden, in his continued quest to get Americans vaccinated.

"The bottom line is clear...if you are vaccinated, you can do more things more safely both outdoors as well as indoors," said President Biden. "For those who have not gotten their vaccination yet, especially if you are younger or think you don't need it, this

is another great reason to go get vaccinated. Now... now. Yes, the vaccines are about saving your life, but also the lives of people around you. But they're also about us getting back to more normal living. Getting together with friends, going to the park for a picnic without needing to mask-up. We're back to that place now as long as you get vaccinated. So go get the shot. It's never been easier."

On May 10, 2021, the U.S. Food and Drug Administration (FDA) expanded the emergency use authorization for the Pfizer-BioNTech COVID-19 Vaccine to include individuals 12 through 15 years of age. Moderna and Johnson & Johnson's Janssen vaccines are approved for adults 18 and over.

According to the Centers for Disease Control, (CDC), over 259 million doses of COVID-19 vaccine have been given in the United States from December 14, 2020, through May 10, 2021, noting on

their website in bold print, "Strong confidence in the vaccines within communities leads to more people getting vaccinated, which leads to fewer COVID-19 illnesses, hospitalizations, and deaths."

Dr. Galiatsatos serves as co-director of Medicine for the Greater Good, which promotes health and wellness beyond Johns Hopkins Hospital through community partnerships.

"We are doing our part," said Dr. Galiatsatos. "My hope is that these 12 steps will help the community to do their part."

The information contained in the infographic can be accessed by visiting www.hopkinsmedicine.org/health/conditions-and-diseases/coronavirus/covid19-vaccine-hesitancy-12-things-you-need-to-know.

COVID-19 Vaccine: 12 Things You Need to Know

The U.S. Food and Drug Administration has authorized several COVID-19 vaccines, and millions of people have been vaccinated. You may be considering what the COVID-19 vaccines mean for you and your family.

Getting a COVID-19 vaccine is a personal choice. To support you as you make your decision, here are 12 facts to consider.

- Getting the COVID-19 vaccine can protect you from getting sick.** The COVID-19 vaccines work with your immune system so your body will be ready to fight the coronavirus if you are exposed to it.
- People of color are especially vulnerable to severe COVID-19.** Generations of health inequities have caused Black and Hispanic/Latin Americans and other communities of color to be at greater risk of getting severe COVID-19 and death from the disease.
- Getting vaccinated for COVID-19 helps others in your community.** Older people and those living with chronic medical conditions such as heart disease and diabetes are more likely to experience severe — even fatal — cases of COVID-19. The more people who receive the coronavirus vaccines, the sooner vulnerable people can feel safe among others.
- More vaccinations for COVID-19 mean a chance to return to our regular activities.** After over a year of coronavirus pandemic closures, cancellations and postponements, everyone is eager to return to work, school, sports, family celebrations and social activities. Every person who gets the COVID-19 vaccine helps us all move closer to enjoying these activities again.
- Though the COVID-19 vaccine development was fast, it did not skip steps.** No steps were skipped in making the COVID-19 vaccines. Scientists used years of existing research and technology to make — and thoroughly test — all of the approved vaccines. This made the process faster.
- Diversity in COVID-19 vaccine testing helped assess safety and effectiveness.** COVID-19 affects everyone, so scientists made sure clinical trial participants for the vaccines included people of different ages and races, as well as people with existing health conditions.
- Side effects of the COVID-19 vaccine are temporary and do not mean you're sick.** After the vaccine shots, you might experience a sore arm, a mild fever or body aches, but this doesn't mean you have COVID-19. These symptoms are temporary and signal a natural response as your body's immune system learns to recognize and fight the coronavirus. Lack of side effects does not mean the vaccine was not effective.

Continued

JOHNS HOPKINS MEDICINE

Local band tops iTunes chart in Jazz category first day of album's release

By Andrea Blackstone

Wes Watkins knows that personal and professional growth doesn't manifest overnight. Consistency has helped him win both professionally and personally. Watkins started a band called "Got My Own Sound," which is a fusion of hip-hop and R&B in 2012 or 2013.

Through life's ups and downs, including suicide attempts and fighting for custody of a child, the drummer, musician and artist broke through the clouds. He ultimately took his band members with him to a sunshine-filled space. "Moonshine Music," the band's fourth album, topped the iTunes chart at number one for two days.

"The first day it debuted at number one on iTunes on the Jazz charts, which was amazing. People are still streaming it. They're buying it. It's everywhere," Watkins said. "It's just feel-good music. You know, with everything going on in the world today, it's just like, people need something to just make them feel good and just you know get you through."

Watkins said the band started recording "Moonshine Music" in October of 2019. The songs on the album address things going on in the world and around the band members. The musician has worked with noted musical artists such as Chrisette Michele and Raheem DeVaugh, among others. Although he has toured the world with famous music makers, Watkins doesn't get comfortable because of it. He pushes himself to achieve more and what makes him most proud is that his band is still going strong after all of these years. Having people around him who still believe in



the vision is noteworthy to Watkins.

Despite finding success in a tough business, Watkins knows what it's like for life to storm. The author, entrepreneur and father battled depression and suicide attempts.

"The depression hit me heavy. It took me a while to climb out of that hole and face the issue that I needed to deal with," Watkins said. "When you've gone to your lowest, and you don't mind taking your own life, it's like you've hit an all-time low."

Watkins openly discussed how he tried to take his life more than once. Finding

his purpose was a portion of his destiny and legacy. Now, the perceptive of the Anne Arundel County resident can be found imparting real-life wisdom on his Instagram page, in between showing off his drum skills. Watkins even penned two books—"The Life that Created My Own Sound" and "MOTIVATION+DRIVE=PURPOSE." Part motivational, part memoir and self-help, Watkins uses the practical insight he gained in life to help other people achieve more personal greatness.

"When it comes to a dream, don't give up and stay consistent. Build yourself up and do not worry about the opinions of others," Watkins shared, while reflecting

on his evolution to believing in himself.

Watkins stresses the importance of self-belief inside and outside of the music studio. He knows that everyone may not support what musicians' do or believe in them, just like other industries. However, he says that having enough belief in oneself connects with knowing that efforts are going to work.

"Make sure you add value to yourself and know your value," Watkins said.

Band member, Elliot Jefferson, who plays the keyboard and the organ says his first job was playing the piano in Nordstroms at the age of 16 and just like Watkins, music is his passion. Both men graduated from Meade High School and are full time musicians. Jefferson's love for music keeps him pushing through challenges, like the pandemic, and even not knowing exactly where the next music job will come from.

On the upside, Jefferson says it was awesome to see the band's hard work reach number one on the day that it was released online. Not being able to tour during the pandemic, or meet new people, has been something Jefferson misses. The listening party for "Moonshine Music" was successful, although it had to be held virtually.

"God has never left me out and alone," Jefferson said confidently, while reflecting on his musical journey. "The more and more you push—the more and more that you'll see that you will get to where you need to be."

"Moonshine Music" is available for purchase via <https://music.apple.com/us/artist/got-my-own-sound/1115042509> or through mostly any streaming site. Visit the band on Instagram at <https://www.instagram.com/wesgotmyownsound/>.

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I earned less income than usual last year, do I still need to file taxes?

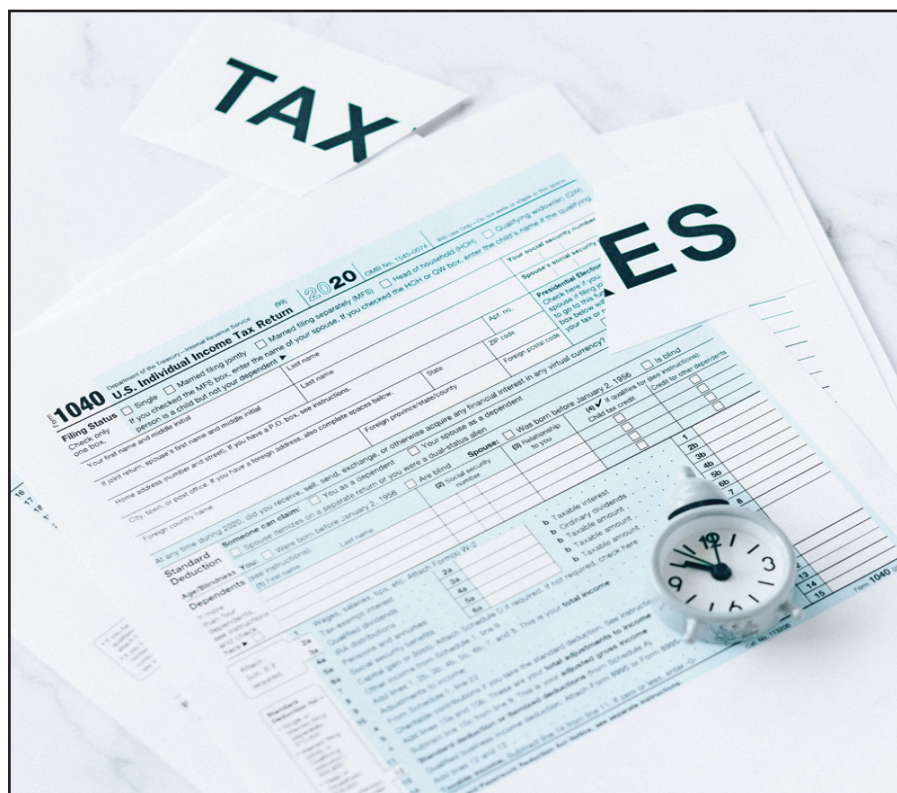
By Janice Shih

It is difficult to make a generalization about what income is taxable and what is not. So how do you determine whether or not you need to file a tax return? One factor is whether or not you meet the threshold for the requirement for filing a tax return. However, this threshold may vary depending on your age, your filing status and your gross income. To determine whether or not you need to file a tax return, it is best to consult a tax professional.

Sometimes even when you don't have a legal obligation to file a tax return, it can be beneficial to do so. For example, many people who don't normally file did not receive their Economic Impact Payments (aka "the stimulus checks") since the IRS did not have their information. In order to receive these payments, individuals had to file a tax return to provide their contact information to the IRS.

If you earn income, even if it is below the filing threshold, it can be beneficial to file a return because you may be eligible for other credits, which means more money in your pocket. These credits include the Earned Income Tax Credit (EITC) or the Child Tax Credit (CTC). Another benefit is that the EITC is a refundable tax credit. This means that if your credit exceeds your tax due, then you still get some money back. Plus, if you are under the filing threshold and paid taxes, you may be eligible to get a refund of those taxes paid.

To determine whether or not you should file a tax return, you should consult a reputable tax professional. While it may seem very convenient to go to the tax shop that just popped up in your neighborhood for tax season, you



To find a tax return preparer certified by the IRS, visit the IRS website: www.irs.gov. Another option is to consult a VITA site (Volunteer Income Tax Assistance). A local VITA site is the CASH Campaign of Maryland (410-234-8008), which offers free tax return preparation for households that earn less than \$56,000.

Photo Credit: Pexels-Nataliya Vaitkevich

should be very careful about who you trust with your tax returns. There are many fraudulent tax return preparers who will promise you a "good" refund. Fraudulent tax return preparers who promise big refunds may file returns with inaccurate information, just to get the numbers to work out. However, you, as the taxpayer, have the ultimate responsibility for what is reported on your tax return. When you sign your return, you are signing it under "penalty of perjury," which means that you swear that everything is true. If the tax return

is ever audited or questioned by the IRS, it will be YOU that is questioned, and not your tax return preparer. In fact, if you had your return prepared by a pop-up shop, then that return preparer may not even be around to ask questions to.

Reputable tax return preparers don't disappear after tax season. One way to find a reputable tax return preparer is to look for a list of those certified by the IRS. This information can be found on the IRS website: www.irs.gov. Another option is to consult a VITA site. VITA stands for Volunteer Income Tax

Assistance. This means that the organization has been recognized by the IRS, and all of their tax return preparers have had to pass an exam given by the IRS in order to be able to prepare tax returns. One local VITA site is the CASH Campaign of Maryland 410-234-8008, which offers free tax return preparation for households that earn less than \$56,000. The American Association of Retired Persons (AARP) also offers free tax return preparation. Visit www.aarp.org.

After a tax return is filed, sometimes a problem can arise. A taxpayer may owe a balance and may be unable to pay that balance, or the return may be audited, and the IRS (or the Maryland Comptroller) may request additional information. It is oftentimes scary and difficult to deal with the IRS or the Comptroller alone. But where can a taxpayer look for help? One option is to seek assistance from a Low-Income Taxpayer Clinic (LITC). An LITC is a clinic that is available to assist taxpayers with a variety of income tax issues, including an audit or a collection issue.

Tax season doesn't need to be difficult. If you choose the right people to help, tax season can be a worry-free experience. And, remember the IRS tax deadline for this year has been moved to May 17, 2021.

Janice Shih is the Low Income Taxpayer Clinic Director at the Maryland Volunteer Lawyers Service (MVLS). MVLS focuses on housing, consumer, family, estate, tax, and criminal record relief issues for Marylanders of limited means. MVLS does assist with tax controversy cases and can be reached at www.mvls.org or 410-547-6537 Monday to Thursday - 9 a.m. to 12 p.m.

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Deadline looms for CASH Campaign unemployment direct deposit program

By Stacy M. Brown

The CASH Campaign of Maryland's "Bank On Maryland" is helping the unbanked and low-to-moderate income residents of the state take advantage of receiving their unemployment benefit payments by direct deposit.

For those interested in the program, which works with the Maryland Department of Labor to help recipients receive payments quickly and safely, a deadline of May 24, 2021 exists if individuals want direct deposit.

"What we want to do is get the word out, so that individuals know that there is this huge transition from the use of prepaid cards, which has been the primary way that the Department of Labor has provided unemployment insurance benefits in the past," said Kylie Delgado, Bank On Maryland Program Manager. "We're encouraging individuals to be aware that this is coming and then to make a decision to go the direct deposit route. It is faster, and it is safer. And it makes sense. In



**Kylie Delgado,
Program Manager
Bank On Maryland
Courtesy Photo**

terms of being able to give people immediate access to their funds' verses requesting a paper check."

CASH launched Bank On Maryland to expand access to safe financial products

and ensure that more financial institutions in the state offer accounts that meet the Bank On National Account Standards.

Those standards provide local programs with a benchmark for safe, affordable account partnerships with mainstream financial institutions.

According to Bank On Maryland, at least three million people have opened bank accounts certified as meeting those standards.

Through Bank On Maryland, CASH reduces the number of unbanked and underbanked individuals and families.

"Individuals can open an account at a financial institution of their choice, and certainly that option is available," Delgado said. "But we know like so many things; there are so many financial institution options. Even within those institutions, there are so many different checking account products. So individuals can sometimes feel overwhelmed, and they're looking for the easiest, safest, fastest way to get this process started.

"And one of the ways they can do that is by visiting an institution that has a bank-certified account. They can learn about those institutions at Bank On Maryland. We currently have 11 participating institutions throughout the state of Maryland.

"What these accounts have in common is that they have monthly maintenance fees of zero to five dollars. They do not permit overdrafts, so you don't have to worry about how you're going to pay for overdraft fees or deal with that type of situation.

"And these accounts will have a Visa or MasterCard logo, and you can use these cards to pay your bills by phone, to pay your bills online, to make purchases at your different retail establishments both online and in person.

"So they are really safe, affordable, and they are FDIC insured, and you are insured."

Delgado and others at CASH and Bank On Maryland have noted that it hasn't always been easy for some people—particularly low-to-moderate income individuals and families—to obtain a bank account.

Too many Marylanders give up their hard-earned money because they don't trust, don't have access to, or are overwhelmed by traditional banking options.

"The use of check-cashing services, payday lenders, and other services can amount to thousands of dollars lost by the people who can least afford it," Delgado added. "Especially in these pandemic times, it's more important than ever to receive unemployment payments in a safe and timely fashion."

The deadline is fast-approaching to sign up for the program to gain direct deposit of unemployment payments.

To learn more, visit www.bankonmaryland.org, email bankonmaryland@cashmd.org, or call 443-264-4125. A video that briefly explains how Bank On Maryland works is available at <https://bankonmaryland.org/accounts/>

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Negro League Baseball exhibit ‘Bugle Hall’ opens in Northeast Baltimore

By Demetrius Dillard

Due to the diligence and perseverance of Tonya Thomas and Ray Banks, the second Saturday of May every year marks Negro League Baseball Day in the state of Maryland.

Baltimore is home to a rich baseball history and culture, expanding far beyond the Orioles, Babe Ruth, Cal Ripken or any other local Major League icon. A number of modern baseball fans may not know that at one point Maryland was a hub for Negro League competition, and that four of the state’s five Negro League fields were located in Baltimore City.

Thomas and her father, Banks, celebrated Negro League Baseball Day this year by unveiling what will be known as ‘Bugle Hall’ in a special event on May 8, 2021, at The Sinclair, the only Black-owned event space in Baltimore.

Bugle Hall, spanning about 90 or so feet down a hallway in the newly opened Sinclair building, will pay homage to the history of Baltimore’s storied Negro League history and the iconic figures that made the league the treasure that it was.

The hall, which consists of a variety of Negro League Baseball artifacts including pictures, jerseys, cleats, hats, posters old newspaper clips and advertisements, among other memorabilia items, is named after the iconic Bugle Field which was once positioned at the intersection of Edison Highway and Federal Street Northeast Baltimore.

Additionally, Bugle Field was home to the Baltimore Black Sox and Baltimore Elite Giants— two of the city’s Negro League baseball clubs. Bugle Hall documents a timeline of local Negro League History, paying homage to some of Baltimore’s Negro League legends, such as Leon Day, Hubert V. Simmons and Ernest Burke.

Negro League Baseball Day became officially recognized as a statewide holiday on May 7, 2009 (HB 84, SB 748) after being singed into law by former Gov. Martin O’Malley. As aforementioned, Thomas was integral to the establishment of Negro League Baseball Day after consulting with political figures throughout the state and



Tonya Thomas (left) and her father, Ray Banks standing next to an old photo of the Negro League's Baltimore Black Sox. Thomas and Banks celebrated Negro League Baseball Day this year by unveiling the “Bugle Hall” exhibit on Saturday, May 8, 2021 at The Sinclair in Baltimore.
Photo by Demetrius Dillard

through her work at Black Athletes and Lost Legends, Inc. (B.A.L.L.).

“I think [Negro League Baseball Day] is important, as it should be in every state... because it’s something that’s not really taught a lot,” Thomas said. “Baseball wouldn’t be baseball if not for Negro League baseball. Some of those players they pulled into the Major League were from Negro League baseball teams, and it’s a big contribution to what they always call ‘America’s Pastime.’”

“Negro League baseball was a big key to that existence of it, and it should be acknowledged and recognized so I thought it was important for it to be definitely here in Maryland.”

The integration of professional baseball was the demise of the Negro League, noted Thomas, which subsequently led to lessening interest in the league’s history and players among mainstream sports fans. As time went on, more and more Negro Legends died which also prompted Thomas, Banks and others to

strive to perpetuate the league’s historical value.

“The beginning, unfortunately, of the demise of Negro League Baseball was when they integrated baseball,” Thomas said. “So a lot of the barnstorming players, they’re getting up in age and you know when they’re gone, what’s going to happen? Someone’s got to be able to tell their story and preserve the history.”

However, Bugle Hall isn’t the only local exhibit highlighting the legacy of the Negro Leagues. The Hubert V. Simmons Museum in Owings Mills is another local fixture spotlighting the city’s in-depth Negro League legacy.

A ‘Bugle Hall’ welcome sign, large Bugle Field picture and a few other items are still en route to The Sinclair. Once everything arrives, all items will be posted on the walls of Bugle Hall.

Thomas, co-owner of H3irloom Food Group along with her husband David, partnered with The Sinclair owners Floyd and Linda Taliaferro to bring the Bugle

Hall to fruition. Linda Taliaferro was elated with the concept of including a Negro League display in The Sinclair event space, and Thomas took the idea to her father. From there, Bugle Hall materialized.

Banks, known as the “Negro League Goodwill Ambassador,” is a vibrant baseball enthusiast who was largely responsible for the establishment of Bugle Hall. He was a pitcher and second baseman for Dunbar High School and played in Unlimited and Double-A Fastpitch baseball leagues in his young adult years.

Preserving Negro League history and legacy has long-been a matter of great importance for Banks. He looks forward to spreading Negro League knowledge to future visitors and patrons of Bugle Hall.

“I hope they are like a sponge. Stop, absorb as much history as possible,” said Banks, a co-founder of Hubert V. Simmons Museum. “The more they see and the more they’re going to observe, the more knowledge they can pass on to somebody else. That’s the whole key.”

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