



# The Annapolis Times

Vol. 30 No. 6 December 10 - 16, 2021

A Baltimore Times/Times of Baltimore Publication

## Towards the Development of CMT— Critical Moral Theory

By Peter Bramble

Professors at law schools over the past several decades have been developing and teaching CRT, Critical Race Theory, and the general population is only recently hearing about CRT, with many objecting to this form of “critical” thinking. Our grown children are now telling us that CRT had been taught in their law schools for years. They graduated 20 years ago.

Law school professors need to look at developing a new theory, one that is foundational to their profession but is lacking in modern American culture. They need to develop and teach what we should call CRITICAL MORAL THEORY, CMT. The law is all about handling rights and wrongs. What is right to do versus what is wrong to do. Our modern society seems to have no common guidance on these fundamental issues. But the law is all about dealing with criminal and civil rights and wrongs. Where can young people find the generally accepted code of behavior—a code of ethics- to guide their lives? Nowhere! This could be the reason behind the horrific criminal actions of young people who seem to think that they can act out whatever evil thought comes into their heads. They shoot fellow students, killing them without remorse. They rob stores, assault old people and ethnics at random. In these actions they are demonstrating that their consciences, the mind processing and making good and

*Continued on page 12*

Ravens ‘FANatic’ Salina Williams

## Purple Pride Reflected in Her Ride & Dye



*Ravens fan Salina Williams stands next to her ‘Ravens-outed’ Chevy Super Sports Roadster. This Ravens ‘FANatic’ flocks to the team’s home and away games whenever she can, dyes her hair purple, fashions her fingernails after the team, and her own ‘nest’ is chock full of Ravens memorabilia and other merchandise. (SEe article on page 9). Courtesy Photos*



# Open Enrollment Medicare for Veterans 64 and Beyond, Part III

By *La-Villa Brooks*

As a Veteran, I understand the importance of knowing how you are covered and what you are covered for. Veterans who have coverage through the Department of Veterans Affairs (VA) or TRICARE may think that this is simply enough, however, there are instances in which you will want to ensure that you have the right support and coverage needed even for the unexpected.

The Veterans Health Administration (VHA) goal is to collaborate and facilitate joint healthcare activities with the Department of Defense (DoD) to bring about the awareness and access to its Veterans. TRICARE is the regionally managed health insurance program utilized by the Department of Defense (DoD) for retirees and their families, as well as, our uniformed service members.

Eligibility is determined by the military services (see below under Did You Know?). CHAMPVA is a VA program that covers the healthcare costs for the spouse, surviving spouse or a child of a Veteran who has disabilities or who is deceased.

Creditable coverage is any healthcare coverage that is as good as Medicare. When you have creditable coverage, you and your beneficiaries can delay your enrollment in Medicare without fear of being penalized and later paying an



*It is recommended that veterans neither decline nor cancel coverage under Medicare or any other healthcare insurance programs because they have services provided for by the VA. Veterans can choose to have private insurance, through yourself or spouse, as a supplement to your VA healthcare benefits.*

**Photo Credit: Metro Creative Graphics**

enrollment penalty. Having coverage through the Veteran Administration (VA) is considered creditable coverage for Medicare Part D (prescription drug) only. Your VA benefits are not considered creditable coverage for Medicare Parts A and B. Only insurance

from an employer can be utilized in lieu of Medicare Part B. A premium is usually associated with Part B, you must meet yearly deductibles and pay 20 percent for the cost of your care. There is no limit to your out-of-pocket costs each year. Having VA benefits will not affect Medicare costs; you can qualify for premium-free Medicare Part A.

It is recommended that veterans neither decline nor cancel coverage under Medicare or any other healthcare

insurance programs because they have services provided for by the VA. You can choose to have private insurance, through yourself or spouse, as a supplement to your VA healthcare benefits. Although there is a cost associated with having Medicare Part B, veterans who do not qualify for dental care from the VA will benefit from this coverage.

## Did You Know?

TRICARE (<https://tricare.mil>) Eligibility requirements for TRICARE: Defense Enrollment Eligibility Reporting System – DEERS 1-800-538-9552.

Defense Manpower Data Center (<https://milconnect.dmdc.osd.mil/milconnect/>)

Mental health is continually being addressed as it hits home to many of our Veterans. You have access to caring and qualified responders. Please contact the Veterans Crisis Line at 1-800-273-8255 and press 1.

*La-Villa Brooks, MPA is the founder of Brooks Home and Healthcare Management and is an Army Veteran. She has worked as a Project Leader for Local, State and Federal agencies in case management. She is a Certified Application Counselor for healthcare in the Marketplace, in addition to certifications with CMS (Centers for Medicare and Medicaid Services) and HIPAA. She is a member of GPNY (Gerontology Professionals of New York) and NAIPC Member (National Aging In Place). Email inquiries to: [LrtBrooks@gmail.com](mailto:LrtBrooks@gmail.com) or call 631-838-1105.*

## DONATE YOUR CAR, TRUCK, RV

Your donation helps provide food, clothing, hope.

LUTHERAN MISSION SOCIETY OF MD

**Compassion Place**  
MINISTRIES

Phone: **410-228-8437**  
Tax deductible - MVA licensed #1044

[www.CompassionPlace.org](http://www.CompassionPlace.org)



## Call to get an ADT Security System + Get a \$100 ADT Visa Reward Card FREE\*

ADT's 24/7 monitoring plus top of the line security cameras help ensure your loved ones are safe – whether you're out and about or in the next room.

Call today to speak with a home security expert  
**1-866-368-6214**



\*\$100 ADT Visa Reward Card: Requires 36-month monitoring contract starting at \$28.99/mo. (24-month monitoring contract in California, total fees from \$495.76) and enrollment in ADT EasyPay. Requires minimum purchase price of \$449. One (1) Visa Reward Card valued at \$100 is redeemable seven (7) days after system is installed, wherein an email is sent to the customer's email address associated with their account with a promo code. The customer must validate the promo code on the website provided in the email and a physical card will be sent in the mail. Installation must occur within 60 days of offer expiration date to receive card. Applicable to new and resale sale types only. Card is issued by MetaBank®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. No cash access or recurring payments. Can be used everywhere Visa debit cards are accepted. Card valid for up to 6 months; unused funds will forfeit after the valid thru date. Card terms and conditions apply. General: Additional charges may apply in areas that require guard response service for municipal alarm verification. System remains property of ADT. Local permit fees may be required. Prices and offers subject to change and may vary by market. Additional taxes and fees may apply. Satisfactory credit required. A security deposit may be required. Simulated screen images and photos are for illustrative purposes only. ©2021 ADT LLC. All rights reserved. ADT, the ADT logo, ADT, ADT ASAP and the product/service names listed in this document are marks and/or registered marks. Unauthorized use is strictly prohibited. Third-party marks are the property of their respective owners. License information available at [www.adt.com/legal](http://www.adt.com/legal) or by calling 800-ADT-ASAP. Licenses: AL: 231, 324, 458, 510, 1519; CA: AC-07155, 5794443, 597020286; FL: 65901107; IL: P1629, P1641, P1643, P1654; MA: PTC; NC: Licensed by the Alarm Systems Licensing Board of the State of North Carolina; 2736-CSA, 2997-CSA, 3381-CSA, NJ: Bug & Fire Business Lic. #548F00048300, 200 East Park, Ste. 200, Mt. Laurel, NJ 08054; NY: 12000205605, PA: 091077; MS: 1501951. DF-CD-NP-0421

Stay up-to-date on positive news in the community!  
Sign up for The Baltimore Times weekly newsletter at  
<https://bit.ly/2E5NuM5>

## NOTICE

Any unsolicited manuscripts, editorial cartoons, etc., sent to *The Annapolis Times* become the property of *The Annapolis Times* and its Editorial Department, which reserves the right to accept or reject any or all such unsolicited material.

## 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. Postmaster send address changes to: **The Baltimore Times** 2530 N. Charles Street, Suite 201 Baltimore, MD 21218





**iamBrandon**  
Award-Winning Streamer  
and Twitch Partner

# Everyday player to award-winning streamer

iamBrandon takes his game to the next level with Xfinity Internet. He gets WiFi speed faster than a gig to game and stream for his legion of fans. And, when he's not runnin' it online, he kicks back with the ultimate in Black storytelling with the Black Experience on Xfinity. Plus, he enjoys his favorite streaming apps all in one place with his Xfinity Flex 4K streaming TV box, free with Xfinity Internet. **Can your Internet do that?**

Visit [xfinity.com/xFi](https://xfinity.com/xFi) to learn more.

xfinity

Restrictions apply. Not available in all areas. **Internet:** Gig speed requires Gigabit Internet and compatible xFi. Many factors affect speed, including equipment performance, interference, congestion, and speeds of visited websites. WiFi speeds are affected by additional factors, including distance from Gateway, home configuration, personal device capabilities, and others. For factors affecting speed visit [xfinity.com/networkmanagement](https://xfinity.com/networkmanagement). **Flex:** Requires post-paid subscription to Xfinity Internet, excluding Internet Essentials. Not available to current Xfinity TV customers. Pricing subject to change. Taxes, fees and other applicable charges extra, and subject to change. Limited to up to 3 devices. 1 device included. Call for restrictions and complete details. ©2021 Comcast.



# Guest Editorials/Letters

## Accountability was evident in Arbery's case but no justice

By Roger Caldwell, NNPA Newswire Contributor

The justice system worked, in the Ahmaud Arbery case after 74 days, because it was forced and pushed to do its job. There is very little to be satisfied with from the judicial system when two District Attorneys, Jackie Johnson and George Barnhill, have worked with one of the suspects on a daily basis, and they prevented the police from doing their job. Former District Attorney Jackie Johnson has been charged with breaking her oath, but for 74 days the entire Glynn County prosecutors' office was not executing their responsibilities.

For two and a half months three murderers were allowed to walk around free and brag about their actions. The system only worked because thousands of protesters, truth tellers and national activists forced and pushed the system to expose the truth. There also was a video that was leaked, which forced the county to take action.

In a fair system, three killers would be charged immediately. The District Attorney would not be allowed to investigate a case where they had worked with the charged individual on a daily basis. It was obvious that the District Attorney would not be impartial and prevented the police from doing their job.

When we think of justice in America, this case was an example of why the system is broken and flawed and must be reformed. Instead of working to expose the truth, the first two District Attorneys were fighting to protect their friends and hide the evidence.

Initially, it appeared that the dead Black man was *the killer and the criminal* and the three White men had acted in self-defense, and it was not necessary to have a trial. In this case, the killers were comfortable telling the investigators that they said, "Stop you know, I'll blow your f...ing head off!"

There is something in the White men psyche that they believe there is nothing wrong with killing Black men/people, because they have a badge, gun and uniform. On February 23, 2020, these three White men were going hunting for a Black man and they had their shotguns.

In America, there are hundreds of cases on a yearly basis, where police and local citizens are not charged because they are White or a policeman and the persons they kill are Black. Many times, there is no video or factual evidence and there is a big cover up. Ninety percent of the time, the legal system works for White Folks and they expect it to work one hundred percent of the time.

Many of these murders are modern day lynchings and the evidence is swept under the rug. Ahmaud Arbery's death was a case where one such incident existed. In this case there were three White men: Travis McMichael, 35, son; Gregory McMichael, 65, father; and neighbor, William Bryan, 52. In this case according to the District Attorney, it was not necessary to create a crime scene, or do a criminal investigation, because the three men were innocent.

As pressure mounted from across the country, internationally, and the federal government, the three men were charged with murder and aggravated assault. Even though many around the country are calling this trial a victory for justice, with a different judge the killers could have got off free.

There was a jury with 11 Whites and one Black, which many in the country thought was racist and the defense kept asking for a mistrial. The defense used reverse racism for the White killers and tried to claim the criminals could not get a fair trial.

It is very difficult to consider this trial a win for the justice system and the legal system. This trial was a win for accountability and exposed the corruption in the judicial system. Racism is alive and well in Glynn County and there is a need for more organizations to fight corruption— and help reform the legal and justice system— all over America.



## Letters to the Editor:

### Editor:

In his November 11 column, "Climate Change is Real! But is Global Warming a Blessing or a Curse?," Peter Bramble argues that the effects of policies to curb climate change are more harmful to communities of color and to the world's poor than climate change itself.

He claims that climate change will improve agricultural productivity and make our lives easier, and that we can simply avoid the inconvenient effects of increased flooding and extreme weather events by moving to less-impacted areas.

I wish it were that easy. Unfortunately, Bramble's claims just aren't true. Rising sea levels; more frequent and severe storms; droughts and destructive storms in agricultural areas; supply chain disruptions— all of these are already disrupting millions of people's lives and will only get worse. And, it is simply incorrect to downplay the danger of climate change to poor and disadvantaged peoples. As in Hurricane Katrina in 2013; Hurricanes Irma and Maria in Puerto Rico in 2017; Super storm Sandy in 2019; and the California wildfires of 2021, poor communities and people of color are sacrificed while the rich escape the deadliest effects.

Maybe the world's billionaires can relocate to protected areas away from flooding coastlines and river deltas, but can the rest of us? Even if we could all somehow move, in the long run there is

no escape from the crisis. Humans do not live in a vacuum. From the bacteria and fungi that nourish the soil, to the trees that purify the air, to the plankton that generate oxygen we breathe, we depend on the interrelated web of life on earth. Disrupting the systems on which these life forms depend will make the planet unlivable for us.

I encourage anyone who is curious, to research the problem for themselves. One excellent and sobering starting point is an article called "The Uninhabitable Earth" by David Wallace-Wells (New York Magazine, 7/9/2017), which can be found free online with a quick Internet search.

I understand the desire for an easy answer. It's tempting to say that the problem is not real. In fact, the problem is even worse than is typically reported in the media. The world's elites may be talking a good game on climate change, as they claim to be taking action to save us, but the reality is that their policies are designed to protect corporate profit and are hugely insufficient to address the problem. Our challenge is to find a way to protect the earth while meeting human needs. It's a difficult question, but the only way to start is by facing the truth.

**Nicholas Davenport**  
Baltimore, MD



## Liberty, Justice and Contracting Opportunities for All Our Entrepreneurs and Innovators

By *U.S. Small Business Administrator*  
*Isabella Casillas Guzman*

Last week, ahead of Small Business Saturday, I stopped by Lee's Flowers on historic U Street in Washington, D.C.—the oldest Black-owned florist in the city. During my visit, I picked up a beautiful floral arrangement and joined millions of Americans who shopped small this weekend to support our local economies.

Together, we contributed a record \$23.3 billion to Main Street businesses across the nation – which was a more than \$4 billion increase over last year's Small Business Saturday. Every time we choose to shop small, dine small or entertain small we're helping to power America's greatest economic engine.

Small businesses create two-thirds of net new jobs and generate more than 40 percent of our economic output. With their creativity and grit, they define our neighborhoods and build thriving communities in every corner of our nation. At the U.S. Small Business Administration (SBA), we're working to

nurture their economic potential to deliver an equitable and sustainable economic recovery.

Under the leadership of President Joe Biden, we've partnered across the federal government to take "shopping small" to a whole new level by transforming how the U.S. government—the world's largest

government's purchasing power to reestablish domestic supply chains and Made in America products— using market growth opportunities to strengthen our nation's industrial base.

It will spur innovation— helping America's entrepreneurs to develop and bring to market the products and services of the future.

Biden-Harris Administration is now directing over 40,000 federal contracting officers across several federal agencies to spend tens of billions of dollars more with small, disadvantaged businesses.

In other words, America is about to shop small in a very big way and put equity at the heart of how we do business.

We're moving to implement these changes quickly to position small businesses for vast opportunities ahead. With the unprecedented opportunities created by the Infrastructure Investment and Jobs Act's \$1.2 trillion in historic investments to upgrade America's transportation, water, energy and broadband systems, we need to make sure all of our small businesses can get in the door to compete.

The U.S. government spends \$560 billion a year on federal acquisitions of products and services— we must ensure those taxpayer dollars are being used to fortify entrepreneurship, innovation and domestic supply chains, and in the process strengthen our democracy by creating equitable pathways to the American dream.

We're making big changes to deliver on President Biden's vision and open federal contracting to America's emerging entrepreneurs. Food, data analytics, solar cells, military uniforms, life-saving biotechnologies and even flowers— the federal government buys it all to fortify America today and tomorrow. We need all our great ideas from everywhere and anywhere working hard for us. And, today, we're more committed than ever to ensuring the federal government shops small to help our nation build back better than ever.

*Isabella Casillas Guzman is the 27th Administrator of the U.S. Small Business Administration. @SBAIsabel*

---

---

***“Achieving President Biden’s new contracting goal will be a giant leap forward and make a big difference for many small businesses and communities across the country, putting an extra \$50 billion into the hands of America’s small, disadvantaged businesses over the next five years.”***

---

---

buyer— spends billions of America's tax dollars on goods and services each year.

An equitable federal procurement strategy that prioritizes small, disadvantaged businesses will help level the playing field and rebuild our economy from the bottom up and the middle out.

At the centennial of the Tulsa Race Massacre in June, President Biden laid out his vision to open more doors to federal contracting with an ambitious goal: Increase the share going to small, disadvantaged businesses by 50 percent by 2025.

In FY 2020, 1.9 percent of federal contracts went to Black-owned firms while 2.1 percent went to Latinx-owned firms and 3.2 percent went to AAPI-owned firms, even though they represent 9.9 percent, 12.8 percent, and 8.1 percent of all small businesses, respectively. And SBA's analysis found that half of all small business-eligible contracts went to businesses in just 35 congressional districts in the final year of the previous administration. We must do better.

Buying from small, disadvantaged businesses will leverage the federal

Achieving President Biden's new contracting goal will be a giant leap forward and make a big difference for many small businesses and communities across the country, putting an extra \$50 billion into the hands of America's small, disadvantaged businesses over the next five years. SBA is rising to the President's challenge.

We're disaggregating federal contracting data to track equity across racial and ethnic categories, and advancing reforms that will increase transparency, encourage accountability and, most importantly, drive inclusion in the U.S. government's small business contracting system.

Included in these reforms is an effort to make certain that "category management," a government-wide initiative to strategically source commonly purchased goods and services, doesn't shut out small businesses. We want to make it easier for more small businesses owned by people of color, women and veterans, to do business with the federal government.

To support these improvements, the

### ***The Annapolis Times***

**Publisher**

**Joy Bramble**

**Associate Publisher**

**Paris Brown**

**Managing Editor**

**Joy Bramble**

**Director of Special Projects**

**Dena Wane**

**Dir., Promotions/Entertain. Columnist**

**Eunice Moseley**

**Editorial Assistant**

**Kathy Reeve**

**Administrative Assistant**

**Ida C. Neal**

**Writers**

**Ursula Battle**

**Stacy Brown**

**Demetrius Dillard**

**Rosa "Rambling Rose" Pryor**

**Website**

**Cieara Adams**

**Photographers**

**Dennis Roberts**

**Gar Roberts**

*The Annapolis Times is a publication of The Baltimore Times/Times of Baltimore, Inc. No part of this publication may be reproduced without the written consent of the publisher*

**Mailing Address**

**The Baltimore Times**

**2530 N. Charles Street, Suite 201**

**Baltimore, MD 21218**

**Phone: 410-366-3900- Fax 410-243-1627**

**www.baltimoretimes-online.com**

***Want to comment on the editorials or any other story?***

***Please contact: The Annapolis Times***

***2530 N. Charles Street, Suite 201, Baltimore, MD 21218***

***Phone: 410-366-3900 Fax: 410-243-1627***

***email: btimes@btimes.com***



# Mayor Gavin Buckley sworn in for second term in Annapolis

By Andrea Blackstone

A swearing-in ceremony was held to mark Annapolis Mayor Gavin Buckley's second term on Monday, December 6, 2021. To celebrate the installation of the city's 137<sup>th</sup> mayor, there was a parade from Calvert Street on to West Street, hosted by the city, before the ceremony in Maryland's capital.

Eight city council members were also sworn in, including: Alderwoman Eleanor Tierney (Ward one); Alderwoman Karma O'Neill (Ward two's new member); Alderwoman Rhonda Pindell Charles (Ward three); Alderwoman Sheila Finlayson (Ward four); Brooks Schandelmeier (Ward five); Alderman DaJuan Gay (Ward six); Alderman Rob Savidge (Ward seven); and Alderman Ross Arnett III (Ward eight).

Inclusivity to bring the city together as "One Annapolis" was a recurring theme, while a host of speakers delivered remarks at the 2021 Mayoral Inauguration.

"So today we get started on another four years, and for that I highly thank the voters of the City of Annapolis. The voters resoundingly asked for us to continue this work, and I'm proud to have received support from Democrats, Independents, and Republicans," said Buckley, referring to his reelection. "What began four years ago was a beginning of a journey to act on a bold vision for Annapolis; a dream for the city that we all love. Many of our plans are in the cue. In our second term, it will be our priority to see these efforts through."

The West East extension (which includes the extension of a bicycle and pedestrian path of Poplar Trail); the rebuild of the Hillman garage; flood



*The Clerk of Courts, Scott Poyer (left), swears in Gavin Buckley (right) for his second term as the Mayor of the City of Annapolis as his wife, Julie Buckley (middle), and his children Dash and Miles Buckley (back row) look on. Mayor Buckley credits his family for supporting his political endeavors and public service. He is well known for his commitment to lead with a community approach, which incorporates inclusivity. The former businessman was born in South Africa and raised in Australia.*  
Courtesy Photo/City of Annapolis

mitigation on Compromise Street; water access and stormwater improvement; renovation of the Burtis House near the City Dock; rebuilding public housing; and green effort continuation were among projects Buckley identified as items on the city's past and continuing agenda. He also mentioned that improving aging infrastructure and coming up with ample plans for addressing unexpected situations are additional priorities. Achieving success for all residents who are a part of "One

Annapolis," and working to unite partisan division to support goals which benefit them, underscored more elements of Buckley's results-driven plans.

The Annapolis mayor also cited COVID-19 losses, gun violence, drug overdose issues, and the EF-2 tornado that ripped through the city. Despite the challenges mentioned, Buckley remarked that he aspires for Annapolis' current era to become known as progressive and resilient. A plan to

renovate City Dock is also on the agenda, according to officials.

"We are moving forward," Buckley said. "We can model solutions— smart city solutions, grassroots solutions. We can't be afraid to try new things. We can't be afraid to dream. We will continue to be a model for innovation. I know that new ideas will come our way, even with the plans we have, and the surprise fate has in store for us."

United States Senator Ben Cardin recognized Buckley's contributions while offering his congratulations.

"Mayor Buckley has provided visionary leadership for this historic city that has such an incredible legacy and such a bright future, under the leadership of Mayor Buckley," said Senator Cardin. "He's welcomed all, and he's found solutions to people's problems, and he's been able to overcome major obstacles. No more difficult obstacle than COVID-19. And through his leadership, we have seen how the resiliency of this city and its people have moved forward, even during COVID 19."

William Rowel, who is a Senior Advisor at the Mayor's Office of the City of Annapolis, served as the Master of Ceremonies. He mentioned Buckley's historic commitment to bring business owners, community leaders and residents together to develop ideas and economic opportunities for a constantly evolving city.

"His vision is for a vibrant, sustainable and inclusive Annapolis with infrastructure, services and events that make it a wonderful place to live, and a wonderful place to work for all of us. The future looks bright under his leadership, Mayor Gavin Buckley," Rowell said, before Buckley was sworn in for a second term.

**Prepare for unexpected power outages with a Generac home standby generator**

**REQUEST A FREE QUOTE!**  
**855-993-0969**

**FREE** 7-Year Extended Warranty\*  
A \$695 Value!  
Limited Time Offer - Call for Details

**Special Financing Available**  
Subject to Credit Approval

**GENERAC**

\*To qualify, consumers must request a quote, purchase, install and activate the generator with a participating dealer. Call for a full list of terms and conditions.

**WESLEY FINANCIAL GROUP, LLC**

**We Cancel TIMESHARES for You**

Every year 150,000 people reach out to us for help getting rid of their timeshare. In 2019, we relieved over \$50,000,000 in timeshare debt and maintenance fees. We can help.

Get your free information kit and see if you qualify:

**888-984-2917**



## MSU Alumnus, accomplished journalist April D. Ryan to deliver Fall Commencement Keynote

Baltimore—Morgan State University (MSU) President David K. Wilson announced that April D. Ryan, White House correspondent; CNN political analyst; and Washington, D.C. bureau chief for *TheGrio* will serve as the keynote speaker for the 8th Fall Commencement Exercises at the National Treasure.

Ryan, a celebrated and widely respected journalist, and proud Morgan alumna, returns to alma mater to deliver a message of inspiration before more than 500 anticipated graduates, members of the faculty, University officials and guests on Friday, December 17, 2021, at Talmadge L. Hill Field House. Ryan last participated in a Morgan Commencement in 2017, during the University's sesquicentennial year, where she received an honorary Doctor of Laws degree.

The occasion marks a welcomed return to an in-person Fall Commencement ceremony at Morgan following the previous year's pandemic-deferred exercises. Graduates being honored—those receiving undergraduate as well as master's and doctoral degrees—will receive four tickets for guests and all those in attendance will be required to wear masks and adhere to all COVID-19 safety protocols during events.

"April Ryan is uniquely positioned to deliver an inspiring and uplifting message to our graduates in a way that very few others in this era can do and in a



*Morgan alumna April D. Ryan will deliver keynote at 2021 Fall Commencement on Friday, December 17, 2021. (Pictured) April Ryan with MSU Board of Regent Chair Congressman Kweisi Mfume (left) and MSU President David K. Wilson when she received an honorary Doctor of Laws degree at Morgan Commencement Ceremony in 2017. Courtesy Photo/MSU*

manner that is both highly relatable and equally captivating," said President Wilson. "She has had a front-row seat in observing the challenges to our

democracy and the social awakening this country tumultuously navigated to crescendo effect with the murder of George Floyd. Ms. Ryan has been a conscientious purveyor of this land's most cherished freedoms—holding true to the tenets of 'a free media' and serving the people with a virtuous pen."

One of the nation's prominent and most distinguished veteran journalists, Ryan has cemented her brand as a political commentator amid a teeming landscape of traditional, print, broadcast and digital media. She is a 1989 graduate of Morgan State University and Baltimore native who began her career as News Director at Baltimore's beloved WXYV-FM, "V-103." As a White House Correspondent under five U.S. presidents, Ryan has a unique vantage point as the only Black woman reporter covering urban issues affording her unusual insight into the racial sensitivities, issues and attendant political struggles of the nation's Executive Office. These insights and experiences have formed building blocks for Ryan's advocacy and engagement. She gives back to the community by serving as a mentor to aspiring journalists and assisting with developing "up and coming" broadcasters.

"Ms. Ryan has lived the Morgan experience and is the embodiment of Morgan Made. Our graduates will be well served, hearing from this celebrated Morgan alumna at this poignant time," added Dr. Wilson.

# Live More. PAY LESS.

With free or low-cost health insurance through Maryland Health Connection, you can live without worrying about the "what ifs." Explore plans for as little as a dollar a month and get covered for doctor visits, mental health care, and more.

Enroll today and see how you can get new discounts and more savings at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov)

maryland  health  
connection™



Health insurance  
you can LIVE with.





# *B&O Unveils Model Train Gallery* Exhibition Forever Captures 1997 Baltimore

By Ursula V. Battle

Calendar year 1997 in Baltimore included the Orioles winning the American League Division Series against the Seattle Mariners, and *Silver Charm* winning the Preakness Stakes at Pimlico vying for the Triple Crown. These unforgettable moments along with attractions which include the Inner Harbor, downtown Baltimore, and across the city north to the suburbs are all captured in an exciting new exhibit at the B&O Railroad Museum.

The Model Train Gallery was unveiled to the public on Monday, December 6, 2021, and is a permanent exhibit. The exhibit features a HO scale (a model train layout 3.5 millimeters to one foot used especially for model toys such as automobiles or trains) and is modeled to precision with standard gauge tracks and trains.

Showcasing Baltimore in 1997, the exhibit was made possible by sponsorship from Bank of America and an anonymous donation and was designed by Jeff Springer of Custom Model Railroads of Baltimore. Bank of America is one of the world's leading financial institutions, serving individual consumers, small and middle-market businesses, and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services.

"The B&O Railroad Museum's newest model train gallery allows neighbors and visitors alike to experience historic moments in our city in a unique and fun way," said Janet Currie, President of Bank of America Greater Maryland. "Bank of America believes in the power of the arts to help educate and enrich communities, and this one-of-a-kind exhibit will help share a piece of Baltimore's story that has been frozen in time."

The B&O Railroad Museum is located at 901 W. Pratt Street in Baltimore and is dedicated to the preservation and interpretation of American railroading and its impact on American society,

culture, and economy. A full affiliate of the Smithsonian Institution, the Museum is home to the oldest, most comprehensive collection of railroad artifacts in the Western Hemisphere.

"We are we are the birthplace of American railroading," said Kris Hoellen, Executive Director of B&O Railroad Museum. "At times, locomotives can be a little intimidating, so we really support model train layouts, because that provides more accessibility and inclusiveness for some folks, and they're fun."

She added, "Jeff Springer of Custom Model Railroads of Baltimore has a client whom he built this model display for who wanted to donate it to us. Given our wanting to provide accessibility and fun we thought it was wonderful. We also wanted to create a Model Train Gallery which we did with the support of Bank of America."

The depiction of the American League Division Series at Camden Yards features players perfectly matched for accuracy and the stadium containing 21,000 stick figures hand-painted by Maryland Institute College of Art (MICA) students.

"Each baseball player is matched to his jersey number from the actual game that was played," said Hoellen. "The same thing applies to the Preakness depiction. You see *Silver Charm* on the actual last leg of the race and his exact position. The detail and the level of intricacy is amazing. There's something for everybody to see. You can't take it all in in one visit. It's extraordinary."

Hoellen said plans are also in the works to add an additional layout to the exhibit.

"I hope that people really take great civic pride in seeing the beautiful architecture of Baltimore, its amazing sports teams, and its vibrancy," she said. "It's a model layout, but it's a reminder of Baltimore all in one place and just how magnificent the city is. Everyone is welcome to come and view the exhibit, which arrives just in time for the holidays and tour the Museum."

In addition to the new exhibition, the Museum has been transformed into a winter wonderland of holiday fun and



*B&O Railroad Museum has been transformed into a winter wonderland for the holiday season. Courtesy Photos*



*Kris Hoellen, Executive Director, B&O Railroad Museum; Jeff Springer, Custom Model Railroads; and Janet Currie, President of Bank of America Greater Maryland in in front of the Model Train Gallery. Jeff is the original designer.*

festive traditions, both new and old including wintry evening train rides. Special events include Pet Photos With Santa Paws on December 14, 2021; Breakfast With Santa December 17-19, 2021, and Noon Year's Eve on December 31, 2021.

For more information about the exhibit or upcoming events call 410-752-2490 or visit [www.BORail.org](http://www.BORail.org).



## Purple Pride Reflected in Her Ride & Dye

By Ursula V. Battle

Many people call Salina Williams ‘The Baltimore Ravens’ #1 Fan’ and it might be hard to dispute she hasn’t earned the right to the title. This Ravens ‘FANatic’ flocks to the team’s home and away games whenever she can, dyes her hair purple, fashions her fingernails after the team, and her own ‘nest’ is chock full of Ravens memorabilia and other merchandise. She owns a pair of Ravens tennis shoes, stenciled the steps of her residence with the team’s logo, and even had her purple Chevy Super Sports Roadster decked out after the city’s hometown NFL franchise to show her team pride.

Williams admits her Chevy Roadster turns many heads whenever she drives it. “Not only does it turn heads, but I got it souped-up, so it’s a roaring rumble too,” she smiled. “I’m a Ravens fan period. But I have got to say I love my Lamar Jackson. He is my favorite player on the team. I love the way he came in and just took over the team. I enjoy watching him play because you never know what you’re going to see. Lamar’s broke all kinds of records, and that’s amazing to me. My oldest son is a Chicago Bears fan. We beat Chicago, and I told my son, ‘Don’t ever mess with Mama’s team. Mama wins all the time.’”

She said her sports enjoyment dates back many years.

“I have always liked sports, but I love football,” said Williams. “When the Colts left, I would cheer for different teams, because we didn’t have a team. But then came the Ravens. Purple has always been my favorite color since I was a kid, and when the color purple was picked for the team, I was floored.

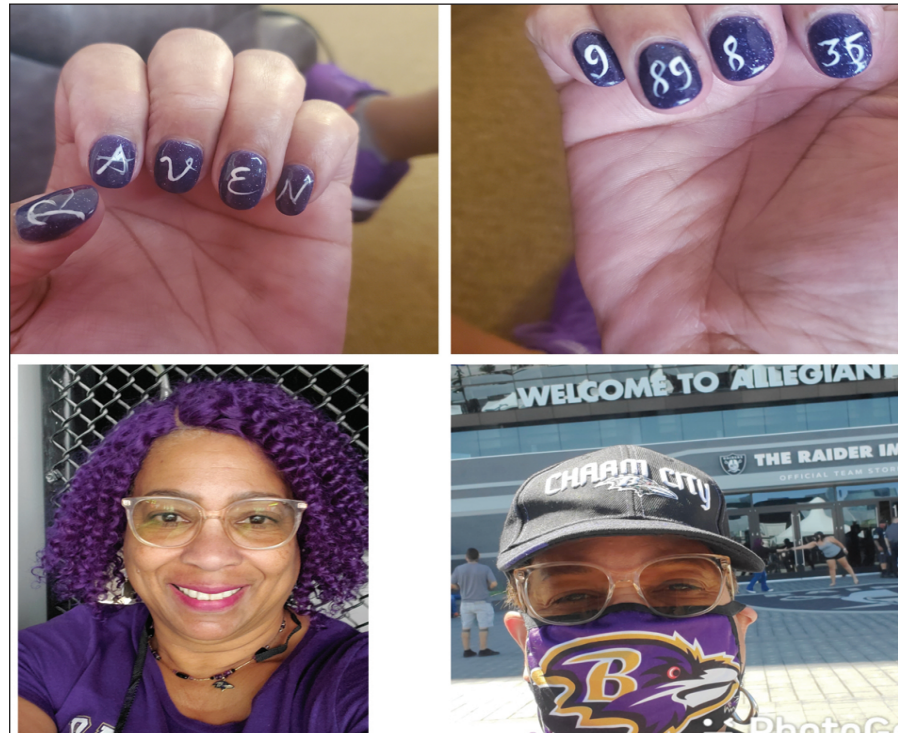
“I get dressed up for every game, and tailgate at my house. I cook a spread even if it’s just me and my husband. When we have guests, I cook an even bigger spread. My basement is Ravens-outed. I’m a diehard fan.”

Williams grew up in Harford County. She has seven children – five sons and two daughters, 22 grandchildren, and retired from Comcast. The family also



*The steps of Williams’ house stenciled with the Ravens’ logo.*

Courtesy Photos



*Williams shows her team pride through her fingernails, hair, hats, and masks.*

includes Pittsburgh Steelers and Buffalo Bills fans, and her home is a popular gathering place for relatives and friends to watch NFL football.

“We all have our gear on and root for our teams,” said Williams, noting she enjoys cooking and baking. “We have a good time in sports. With COVID, we have not had as many people over watching the games. Pre-Covid, it was nothing for us to have ten or fifteen people over watching the game and having a good time. I have a bar, and my husband has a bar, so we both have our own bar. We have a section for food and it’s always plenty of TVs up to watch the game. We also have contests and give away gifts for things like guessing the game’s final score.

“If some of my female friends come over and they’re not into football, we have a section for them to sit down and enjoy themselves. But the fact of the matter is that we will be here watching games and talking with family and friends. When you come in our house everyone is family. We all come together and have a good time.”

The 63-year-old is not showing signs of slowing down anytime soon when it comes to her beloved Baltimore Ravens.

“I have a Ravens Christmas tree in the basement that stays up all year long, a Ravens bird that I put in my window every Sunday so people can see it, and Raven flags outside,” said Williams. She said she plans to ‘fly’ behind her ‘birds’ all the way to Los Angeles, CA, where Super Bowl LVI, is being held on Sunday, February 13, 2022.

“Once we get our players back who have been out with injury, the Ravens should have a good run to get back into the Super Bowl,” she predicted. “I plan to attend.

“I also want the Ravens to know that I’m willing to use my car to take them for a ride in my Chevy Roadster. I would love it.”



# BMA to unveil official portrait of the beloved late Congressman Elijah E. Cummings

Baltimore— Maya Rockey Moore Cummings and the Baltimore Museum of Art (BMA) announced that the unveiling of the official portrait of Elijah E. Cummings, will take place at the museum on December 21, 2021, during an intimate event that celebrates the beloved Congressman's life and enduring advocacy for social justice.

The portrait was commissioned by Rockey Moore Cummings in March 2021 and painted by Jerrell Gibbs, a Baltimore-based artist recognized for his evocative portraits of Black life and identity. Gibbs was selected from a short list of three Baltimore-based artists that also included Monica Ikegwu and Ernest Shaw, following a multi-phase process led by Rockey Moore Cummings and a selection committee of BMA and local community leaders.

The portrait, which serves to honor Cummings' many achievements and unwavering commitment to his home city of Baltimore, will be on public view at the BMA from December 22, 2021, through January 9, 2022, before it is permanently installed in the U.S. Capitol.

Additional details about the Washington, D.C. display will be announced at a later date.

"In life Elijah and I enjoyed supporting the diversity of artists and events hosted by the Baltimore Museum of Art. It is providence that I was able to bring Elijah's official portrait to life in partnership with the BMA's transformational leader Christopher Bedford and his team of world-class experts, as well as community arts leaders and wonderfully supportive donors," said Rockey Moore Cummings. "We are exceedingly pleased with the result. Jerrell Gibbs is a masterfully expressive painter and his stunning portrait perfectly captures Elijah's essence and majesty. It is a timeless masterpiece."

Elijah E. Cummings was born in 1951 in a segregated Baltimore and grew up facing profound racism from white communities that brutally resisted integration. Despite the discouragement he faced when he was labeled special education in his early



*"Jerrell Gibbs. I only Have A Minute, 60 Seconds In It... Portrait of the Honorable Elijah Cummings. 2021." The commissioned painting of the beloved late Congressman Elijah E. Cummings by Baltimore-based artist Jerrell Gibbs will be on view at the BMA from December 22, 2021 through January 9, 2022 before its permanent installation in the U.S. Capitol.*

Photo Courtesy of Jerrell Gibbs and Marianne Unrahim

school years, Cummings graduated with honors from City College, Howard University, and the University of Maryland School of Law.

He served for 14 years in the Maryland House of Delegates, where he became the first African American to be named speaker pro tem, before running for Congress in 1996. For more than two decades, he served in the U.S. House of Representatives on behalf of the people of Maryland's 7th congressional district, which includes parts of Baltimore City, Baltimore County and Howard County.

Cummings rose to become one of the most powerful and respected voices in Congress, championing social justice, fairness, and a democracy that serves all Americans. In 2019, he was appointed Chairman of the House Oversight and Reform Committee and leveraged the role to lead investigations into the administration of Donald Trump. Throughout his historic career, he remained committed to his home city and governed with a sensibility that acknowledged the incredibly negative effect that systemic racism and classism have on people's lives.

Following his death in October 2019, he became the first African American legislator to lie in state in the U.S. Capitol, and he continues to be remembered for his profound influence on the contemporary fight for civil rights and the preservation of our democracy.

"Working on a painting of such great importance meant so much to me. I am extremely honored to have been considered and selected to paint the official portrait of The Honorable Elijah Cummings," said Gibbs. "A very special thank you to Maya Rockey Moore Cummings, Christopher Bedford, Asma Naeem, as well as the entire portrait committee. This experience has been a once in a lifetime opportunity and I will forever cherish this monumental moment. I hope I made Elijah proud."

The portrait, which will be installed in the center of museum's historic John Russell Pope building, will open to the public on December 22, 2022, so that the community that Cummings so loved can enjoy and experience it before it travels to its permanent home in Washington, D.C.

## DENTAL Insurance

from Physicians Mutual Insurance Company

Call to get your **FREE** Information Kit

**1-855-337-5228**

[Dental50Plus.com/MDDC](http://Dental50Plus.com/MDDC)

Product not available in all states. Includes the Participating (in GA: Designated) Providers and Preventive Benefits Rider. Acceptance guaranteed for one insurance policy/certificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, NY; call 1-800-969-4781 or respond for similar offer. Certificate C250A (ID: C250E; PA: C2500); Insurance Policy P150 (GA: P150GA; NY: P150NY; OK: P150OK; TN: P150TN). Rider kinds: B438, B439 (GA: B439B).

6208-0721

## Medicare has changed.

Find out how it can affect you.

For **FREE** Medicare Supplement information from Physicians Life Insurance Company, call:

**1-866-822-5621**

or visit [MedSupBenefit.com/mddc](http://MedSupBenefit.com/mddc)

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. I understand I have no obligation. This is a solicitation of insurance. A licensed agent/producer may contact you. (MD, VA: These policies are available to people under age 65 eligible for Medicare due to a disability). (VA: For a complete description of policy exclusions, limitations, and costs or other coverage details, please contact your insurance agent or the company). Policy form number L030, L035, L036, L037, L038, F001, F002 (OK: L030OK, L035OK, L036OK, L037OK, L038OK; TN: L030TN, L035TN, L036TN, L037TN; L038TN, F001TN, F002TN: L030VA, L035VA, L036VA, L037VA, L038VA). 6243\_A



# GET HOLIDAY READY FINAL DAYS

Get the Best Deals of the Season  
on Ford Trucks and SUVs

2021 Ford F-150

**0%** APR FOR **60** Mos. + **\$500** Retail Bonus Cash  
Ford Credit For Qualified Buyers<sup>1</sup>

Plus  
**Complimentary Maintenance**  
when you sign up for FordPass™ Rewards.<sup>2</sup>



Computer-generated image shown.

## YOUR HOLIDAY STARTS HERE



BUYFORDNOW.COM

Always consult the Owner's Manual before off-road driving, know your terrain and trail difficulty, and use appropriate safety gear. <sup>1</sup>Not all buyers will qualify for Ford Credit financing, 0% APR financing for 60 months at \$16.67 per month per \$1,000 financed, regardless of down payment (PGM #21282). Not available on F-150 Tremor™ or F-150 Raptor™ models. Residency restrictions apply. For all offers, take new retail delivery from an authorized Ford Dealer's stock by 1/3/22. See dealer for qualifications and details. <sup>2</sup>Modem must be activated within 60 days of purchase through the FordPass App on a smartphone and remain active for at least six months after activation. Buyers of non-modem-equipped vehicles will also receive Points after enrollment. Visit a participating dealer for details.

© 2021 Ford Motor Company. F-150 is a trademark of Ford. All rights reserved.

## Ravens avoid 'woe is me' mindset



*Baltimore Ravens head coach, John Harbaugh says that football is a metaphor for life. He referenced AL Pacino's "football is a game of inches" quote from the movie, "Any Given Sunday" to put things in perspective. Sometimes those inches are attainable. Sometimes they aren't. The inches weren't there for Baltimore when Lamar Jackson tried to connect with Mark Andrews for the game-winning two-point conversion in the game against the Steelers last Sunday.*

Photo Credit: NFL.com

By Tyler Hamilton

The countless injuries accumulated by the Baltimore Ravens have made life quite difficult for the team this season. Things got even more difficult after last week's game when the Ravens lost star cornerback Marlon Humphrey who suffered a season ending chest injury last Sunday against the Pittsburgh Steelers.

According to an ESPN article, the Ravens have placed a total of 22 players on injured reserve. The 8 and 4 record isn't a glaring example, but John Harbaugh has coached one of his better seasons this year.

"Maybe it's just experience; I've been through this enough," Harbaugh said. "Everybody in their life ... you sit here, and you're a football coach; these are football problems. People out there face a lot tougher challenges. I'll say a lot of times that football is a metaphor for life. It's kind of not ... it's *our* life, but it's not life— it's a metaphor for life. Sometimes, I think we can take

things from it, like these games that rundown to the wire."

The Ravens lost their top three running backs before the season started. Yet, they never went on a "woe is me" vent. Instead, they still kept matching towards another winning season.

Harbaugh even referenced AL Pacino's "football is a game of inches" quote from the movie Any Given Sunday to put things in perspective. Sometimes those inches are attainable. Sometimes they aren't. The inches weren't there for Baltimore when Lamar Jackson tried to connect with Mark Andrews for the game-winning two-point conversion.

The pass fell incomplete and the game was over. Instead of saying, "Woe is me," the Ravens continue to press forward in hopes of regaining the #1 seed again.

"We're going to go. We can't wait. We'll be going to Cleveland, I promise you," Harbaugh added.



# Towards the Development of CMT— Critical Moral Theory

*Continued from page 1*

right decisions, is not properly formed and developed. It is now time to develop, publish and teach a common code of ethical behavior for all Americans, whatever their ethnic, religious or cultural origins. No society can cohere without a common shared culture: a shared way of speaking, thinking, hoping, acting and behaving. We need to develop a social conscience—the mind of man making the right decisions, in our people.

There needs to be guidance in the area of morals. This is where criminal and civic decisions are nurtured and eventually chosen or rejected. The law makers and the legal professionals need to immediately focus on developing the moral code, the summary of the laws which are now in place and have those taught to the entire culture in such a forceful manner that the criminal behavior that seems to be taking over this country can be stemmed.

The ability to distinguish between what is right and wrong must be established and taught in the schools at every level. Doing what is right should be praised and doing what is wrong must be shamed and banished from civic society for the good of the society, as a whole. The ancients knew this very well that concepts of right and wrong must be taught, and in ancient cultures codes of ethics were developed and taught to the children as part of the established rights of passage. For centuries, the Judeo-Christian ethics guided the morality of the Western Civilizations and helped them to grow and prosper.

Today, ethics based on Jewish and Christian thought are not universally accepted on religious grounds. Even though most of the tenets of that morality were universal, teaching them somehow became objectionable. Even basic thoughts like “do unto others as you would have them do unto you” cannot be taught because such is coming from someone’s religion and can be seen as a secret way of proselytizing. So, although the moral teaching is good for the society, it has been rejected because

of its religious source. No one stops to think that those religions were most likely developed to introduce the concepts of right and wrong; good and evil. Take a reread of Genesis chapters one through three to discover that Genesis was most likely written to introduce the concepts of good and evil, rather than to deal with the geological beginnings. Those chapters were written to introduce concepts of good and evil, morality, into the human condition. (But that is for another column.)

Returning to the modern day need for the establishment of an acceptable moral code to guide the society in matters related to behavior, right and wrong, we believe that the law schools that developed Critical Race Theory need to spend some time developing what we want to call Critical Moral Theory (CMT) that can take the place of religious morality in a modern world where religion is being rejected.

The society desperately needs to develop morals to guide the society. If those are not to come from the churches, many of which seem to have lost their influence by their bad behavior over the centuries, then we need to develop a respected source for creating moral guidelines for the society at large. The religious leaders can still do their religious thing for their members. But society must find a way to gather the basics of morality and codify them in simple, easy to learn tenets that can underpin the laws of the land, criminal and civil. These must then be universally taught in schools, colleges and through movies and the arts so that the entire society could inculcate them and be guided by them.

Decades ago, through this column in The Baltimore Times, we offered a listing of what could become the basis for a Universal Moral Code for all peoples. This was done through the process of deducing, as best as we could, from the vast number of laws on the books the tenets that underpin matters criminal and civic, fundamental tenets, that could be taught to undergird those vast tomes of law. Nobody can

## THE MORAL CODE A CODE OF ETHICS FOR ALL CIVILIZED PEOPLE

**WE MUST HONOR, RESPECT AND PROMOTE  
THE DIGNITY OF EVERY HUMAN BEING**

**WE MUST NEVER  
MALICIOUSLY OR INTENTIONALLY INJURE OTHERS**

**WE MUST RESPECT THE LEGITIMATE AUTHORITY  
ESPECIALLY OF OUR PARENTS AND GUARDIANS**

**WE MUST NOT DO ANYTHING  
TO BREAK UP ANOTHER'S FAMILY**

**WE SHOULD NOT  
STEAL OTHER PEOPLE'S PROPERTY**

**WE SHOULD NOT TAKE  
THE LIFE OF ANOTHER HUMAN BEING**

**WE SHOULD NEVER  
TELL INJURIOUS LIES**

**WE SHOULD NOT  
BEGRUDGE, ENVY OR COVET OTHER PEOPLE'S PROPERTY**

**WE MUST KEEP  
OUR PROMISES**

**WE MUST CARE FOR EACH OTHER  
AND CONTRIBUTE TO THE WELL-BEING OF OUR SOCIETY**

TEN UNIVERSAL MORAL TENETS  
TO  
GUIDE, FORM, UNITE AND GOVERN HUMANITY

EVERYMAN'S MORAL CODE  
BY  
THE REVEREND PETER W. D. BRAMBLE PH.D.

memorize all those laws. But everyone can remember simple tenets like: “keep your promises,” “do not steal” and “respect the dignity of every human being.” So, we developed a modern code of 10 universal tenets. We will list our ten, again, below. But who are we to do such a thing? That is why we need the law schools and the law makers to examine these tenets and critically review them. Add, to them, modify them, source them, but in the end authenticate some code of behavior that can be enthusiastically taught to all members of the society.

The great philosopher, Plato, raised this question to his student Nemo: “tell

me Nemo, can virtue be taught?” We answer, “yes, and it must be taught.” But in our divided society we must come to some agreement about what can be universally taught, without controversy. Here are our ten universal tenets. The law makers, lawyers and preachers should critically look at these, add or remove what are not acceptable, so that after a robust examination the results of our Critical Moral Theory can be codified and taught universally.

In the interim period, please download and share as a Christmas present this “Code of Ethics for all Civilized People.”



# Potomac Real Estate ONLINE AUCTION

Online Auction Ends:

**Wednesday | December 15 | 2021 | 2:00 pm**

**11804 CENTURION WAY POTOMAC, MD 20854**

## *Palatine Manor*

### Tax Record Details:

- 2 Acres, 15,326 SF Total, Year Built: 2006, Tax Year 2021: \$52,438
- Taxable Total Assessment: \$5,098,100
- 8 Bedrooms w/8 En-Suite Baths & 3 Half Baths, 5 Fireplaces, 4 Luxury Finished Levels
- 4 Car Garage
- 2 Newly Installed Kitchens, 3 Total
- 1,000 SF Deck & 800 SF Covered Flagstone Patio
- Elevator, 4 Levels
- In Law / Au Pair Suite Apartment w/private entrance, full kitchen & sitting area
- Inground Pool with Automatic Cover

**Tax Assessed: \$5,098,100**

**Opening Bid: \$1,750,000**



Property Preview & Inspection Periods

Sunday

**December 5**

1:00 pm - 3:00 pm

Sunday

**December 12**

1:00 pm - 3:00 pm

Lic #975



10% Buyers Premium

**PRIME AUCTION SOLUTIONS**  
**REAL ESTATE**

ACCELERATED MARKETING & SALES

**Visit [www.PrimeAuctionSolutions.com](http://www.PrimeAuctionSolutions.com)**  
*For info packet and to bid* **Tel 1-800-240-6084**



# BGE Warns Customers to Be Aware of Scams During the Holiday Season

Baltimore— With the holiday season quickly approaching, BGE is supporting International Fraud Awareness Week and recognizing the sixth annual Utility Scam Awareness Day by reminding customers to be on the lookout for imposters using energy-related scams to steal money and personal information. This year utility companies across the country are asking customers to ‘End the Call. End the Scam.’

While scams occur throughout the year, the company sees an increase in scam reports during the holiday season. Additionally, imposters are taking advantage of the economic challenges caused by the COVID-19 pandemic and pressuring families and businesses who may be struggling with past-due balances.

Since January, BGE has received over 7,700 scam complaints with customers reporting losing close to \$237,000 to utility scammers and imposters. This is a dramatic increase in the amount of money paid to scammers compared to the same time last year. In 2020, the company received roughly the same number of scam complaints during the same timeframe, close to 7,800, but customers reported losing around \$166,000 to utility scammers, nearly \$72,000 less than this year. Any success helps fuel scammers to make more attempts, so customers are urged to please be vigilant in stopping every attempt.

“Utilities United Against Scams day continues to be a very important opportunity for BGE to reach out to remind our customers to stay vigilant because these scammers are constantly changing their tactics,” said Chima Chijioke, vice president of customer operations for BGE. “It is so disappointing that these scammers continue to use this time of health and financial uncertainty to attempt to deceive our customers. We also want to remind customers that disconnection is a last resort, and we want to help customers who may be behind. Any customer who is experiencing a hardship or difficulty with their bill should call BGE immediately at 1-800-685-0123.”

Currently the most prevalent scam calls are automated “robo” calls asking customers to pay immediately in order



avoid disconnection. Also, a number of customers have reported receiving text messages with payment demands followed by receiving a QR code to be used for payment at a cryptocurrency machine. As a reminder, BGE will never send a single notification to a customer within one hour of a service interruption for nonpayment and will never ask customers to make payments with a pre-paid debit card, gift card, or any form of cryptocurrency.

“Customers shouldn’t be fooled by payment pressure tactics,” said BGE Security Manager Todd Powell. “Almost of all the victims we’ve heard from say the urgency of the call kept them from trusting their instincts. These types of forceful calls are never legitimate, and customers should disengage immediately and call BGE at 1-800-685-0123.”

It is important to remind our customers that they can easily check their current bill information by going to BGE My Account online, downloading BGE’s Mobile App, or by calling Paymentus to check on their account balance at 1-833-209-5245. We also encourage customers to learn more about energy assistance currently available to help meet their energy needs. BGE’s Customer Care Center received nearly 442,000 calls related to billing and collections matters since January, a 19.3 percent increase in call volume compared to this time last year. BGE has many programs in place to help customers through temporary or extended financial hardship due to the pandemic.

Some scammers are continuing to use caller ID “spoofing” to replicate BGE

and Exelon phone numbers. Often in these cases, a recorded message that customers typically hear has been duplicated by scammers, so when customers call the number provided by the scammer, it sounds like an actual business—but it is not.

Here are some tips and red flags that customers should look out for to prevent them from becoming victims of utility scammers.

#### Five Quick Tips:

\*BGE will never ask a customer with a past due balance to purchase a prepaid debit card to avoid disconnection. Customers will never receive a single phone call claiming they have one hour before they are disconnected unless they

pay immediately. If a customer has a past due balance, they will receive multiple notifications requesting payment.

\*BGE will never ask customers for information BGE already has, including choice ID numbers, social security numbers or any other personal information.

\*BGE will not call customers to offer a discount or rebate.

Trust your instincts. If a call does not seem like it is from BGE, customers should hang up and call BGE immediately at 1-800-685-0123.

#### Always Remember:

\*Never provide your social security number or personal information to anyone initiating contact with you claiming to be a utility representative or requesting that you send money to another person or entity other than your local utility provider.

\*Always ask to see a company photo ID before allowing any utility worker into your home or business.

\*Do not give payment in any form—cash, check, or credit—to anyone coming to your door without calling BGE first at 1-800-685-0123.

\*As always, any customer who believes he or she has been a target of a scam is urged to contact their local police and call BGE immediately at 800-685-0123 to report the situation.



## CBD PAIN RELIEF CREAM

**GREAT FOR:**  
**BACKACHES**  
**ARTHRITIS**  
**MUSCLE ACHES**

[greencbdtoday.com/mddc](https://greencbdtoday.com/mddc)

The relief you need exactly where you need it most.

**USE CODE: PAIN** & get 3 FREE Gifts





# CLASSIFIEDS

## MISCELLANEOUS FOR SALE

DISH TV \$64.99 FOR 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. Promo Expires 1/21/22. 855-270-5098.

NEED IRS RELIEF \$10K – \$125K+ Get Fresh Start or Forgiveness. Call 1-844-431-4716 Monday through Friday 7 AM – 5 PM PST

## ANNOUNCEMENTS

SELL YOUR ANTIQUE OR CLASSIC CAR. Advertise with us. You choose where you want to advertise. 800-450-6631 visit [macnetonline.com](http://macnetonline.com) for details.

Replace your roof with the best looking and longest lasting material steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer – \$500 Discount + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-855-338-4807

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-866-482-1576 or visit <https://dorranceinfo.com/macnet>

## REAL ESTATE FOR SALE

READY TO BUY, SELL, OR RENT YOUR VACATION HOME OR HUNTING CAMP? Advertise it here and in neighboring publications. We can help you. Contact MACnet MEDIA @ 800-450-6631 or visit our site at [MACnetOnline.com](http://MACnetOnline.com)

## WANTED

AMERICAN & FOREIGN CLASSIC CARS AND MOTORCYCLES WANTED \$\$\$PAYING CASH\$\$\$ Corvettes, Mustangs, Jaguars, Austin Healeys, Broncos, Blazers, Ram Chargers, AMX, and Triumphs [KRMiller1965@yahoo.com](mailto:KRMiller1965@yahoo.com) 717-577-8206

## WANTED TO BUY

Wants to purchase minerals and other oil and gas interests. Send details to P.O. Box 13557 Denver, CO 80201

## MISCELLANEOUS SERVICES

Wesley Financial Group, LLC Timeshare Cancellation Experts Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 888-965-0363

## MISCELLANEOUS

New authors wanted! Page Publishing will help self-publish your book. Free author submission kit! Limited offer! 866-951-7214

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 855-761-1725

Internet & WiFi Starts at \$49 Call us Today to Get Started. Find High-Speed Internet with Fiber Optic Technology No Credit Check, No SSN Required. Call us Today! 866-396-0515

Looking for assisted living, memory care, or independent living? A Place for Mom simplifies the process of finding senior living at no cost to your family. Call 1-833-386-1995 today!

DISH TV \$64.99 for 190 channels + \$14.95 high speed internet. Free installation, smart HD DVR included, free voice remote. Some restrictions apply. Promo expires 1/21/22. 1-833-872 -2545

Long distance moving: Call for a free quote from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Speak to a relocation specialist 888-721-2194

Stop worrying! SilverBills eliminates the stress & hassle of bill pmts. Household bills guaranteed to be paid on time as long as appropriate funds are available. No computer necessary. Free trial/custom quote 1-855-703-0555

LONG DISTANCE MOVING: Call today for a FREE QUOTE from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Call now to speak to one of our Quality Relocation Specialists: 877-541-6320

!!OLD GUITARS WANTED!! GIBSON, FENDER, MARTIN, Etc. 1930's to 1980's. TOP DOLLAR PAID. CALL TOLL FREE 1-866-433-8277

## HOME IMPROVEMENT

The bathroom of your dreams for as little as \$149/month! BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Limited Time Offer – FREE virtual in-home consultation now and SAVE 15%! Call Today! 1-877-540-2780

GENERAC Standby Generators provide backup power during utility power outages, so your home and family stay safe and comfortable. Prepare now. Free 7-year extended warranty (\$695 value!). Request a free quote today! Call for additional terms and conditions. 1-855-465-7624

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-791-1626

Update your home with beautiful new blinds & shades. Free in-home estimates make it convenient to shop from home. Professional installation. Top quality - Made in the USA. Free consultation: 877-212-7578. Ask about our specials!

AT&T Internet. Starting at \$40/month w/12-mo agmt. 1 TB of data/mo. Ask how to bundle & SAVE! Geo & svc restrictions apply. 1-888-796-8850

The Generac PWRcell solar plus battery storage system. Save money, reduce reliance on grid, prepare for outages & power your home. Full installation services. \$0 down financing option. Request free no obligation quote. 1-855-270-3785

GENERAC Standby Generators. The weather is increasingly unpredictable. Be prepared for power outages. Free 7-year extended warranty (\$695 value!) Schedule Free in-home assessment. 1-844-334-8353 special financing if qualified.

Eliminate gutter cleaning forever! LeafFilter, most advanced debris-blocking protection. Schedule free estimate. 15% off Purchase. 10% Senior & Military Discounts. Call 1-855-995-2490

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398

HughesNet - Finally, super-fast internet no matter where you live. 25 Mbps just \$59.99/mo! Unlimited Data is Here. Stream Video. Bundle TV & Internet. Free Installation. Call 866-499-0141

ENJOY 100% guaranteed, delivered-to-the-door Omaha Steaks! Get 8 FREE Filet Mignon Burgers! Order The Delightful Gift this holiday season- ONLY \$99.99. Call 1-888-409-0645 and mention code 65658LQY or visit [www.omahasteaks.com/thegift1107](http://www.omahasteaks.com/thegift1107)

## AUTO INSURANCE

Looking for auto insurance? Find great deals on the right auto insurance to suit your needs. Call today for a free quote! 866-924-2397

## HEALTH & FITNESS

Attention oxygen therapy users! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. Free info kit. Call 877-929-9587

Dental insurance - Physicians Mutual Insurance Company. Covers 350 procedures. Real insurance - not a discount plan. Get your free dental info kit! 1-888-623-3036 [www.dental50plus.com/58#6258](http://www.dental50plus.com/58#6258)

VIAGRA & CIALIS! 60 pills for \$99. 100 pills for \$150. FREE shipping. Money back guaranteed! 1-844-596-4376

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-844-317-5246

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance – NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-877-553-1891 [www.dental50plus.com/macnet#6258](http://www.dental50plus.com/macnet#6258)

VIAGRA and CIALIS USERS! 50 Generic Pills SPECIAL \$99.00 FREE Shipping! 100% guaranteed. 24/7 CALL NOW! 888-445-5928 Hablamos Español

Stroke & Cardiovascular disease are leading causes of death according to the AHA. Screenings can provide peace of mind or early detection! Call Life Line Screening to schedule a screening. Special offer 5 screenings for \$149. 1-833-549-4540

Looking for assisted living, memory care, or independent living? A Place for Mom simplifies the process of finding senior living at no cost to your family. Call 1-833-910-1576 today!

Stroke and Cardiovascular disease are leading causes of death, according to the American Heart Association. Screenings can provide peace of mind or early detection! Contact Life Line Screening to schedule your screening. Special offer – 5 screenings for just \$149. Call 1-866-518-8391

## EDUCATION

Train online to do medical billing! Become a Medical Office Professional at CTI! Get trained & certified to work in months! 888-572-6790. The Mission, Program Information and Tuition is located at [CareerTechnical.edu/consumer-information](http://CareerTechnical.edu/consumer-information). (M-F 8-6 ET)



