

## *U.S. Army Veteran and Sister Make Sleepwear Sassy*

*By Andrea Blackstone*



**B**lack History Month is a perfect time to remember that sometimes the most innovative entrepreneurial ideas evolve accidentally. Donna Taylor and Deborah Taylor—who are the founders of Sleep Sassy—know just how true this simple reality can be. Although Suffolk, Virginia is best known for peanuts and small-town charm, two ambitious siblings who originally hail from Newark, New Jersey, are putting the place on the map for a different reason. Behind the doors of their home in a peaceful setting, Donna and Deborah are busy growing their home-based, sleepwear enterprise. The Sleep Sassy line includes pants, shorts, nightgowns, sleep shirts and onesies for women. Each pajama set includes a matching, satin-lined bonnet.

Although product details are well thought out, the entire enterprise happened by chance.

“I got the idea when my sister (Deborah) said that I looked a mess, saying that she didn’t like my mismatched nighty and headscarf. So instead of running around trying to find matching pieces, I decided to make my own,”

Donna said. “I liked what I saw in the mirror and figured other people would too.”

*Continued on page 9*

**Deborah Taylor (left) and Donna Taylor (right) founded Sleep Sassy. Donna is a U.S. Army veteran. The business began because of an observation Deborah made about her sister Donna’s mismatched headscarf and nighty. The sisters who reside in Suffolk, Virginia, decided to learn about the sleepwear industry and create a line of attire for women. They both were introduced to sewing in their youth while taking Home Economics classes in New Jersey. Sleep Sassy products include pants, shorts, nightgowns, sleep shirts and onesies for women with matching, satin-lined bonnets. Items can be ordered online. Photo: Andrea Blackstone**





# Bank of America provides Baltimore nonprofit, The Lazarus Rite, \$150K grant

By Stacy M. Brown

Bank of America says it remains committed to strengthening the communities it serves and one way the financial institution does that is through supporting local workforce development and education initiatives.

With \$150,000 in grant funding from Bank of America, The Lazarus Rite can now expand efforts to meet workforce needs in the region through job readiness and skill certification, providing stable employment for formerly incarcerated individuals and helping to reduce recidivism.

“The funding will help The Lazarus Rite expand its Commercial Driver License (CDL) training capacity, repairing its first bus and adding a second bus to the fleet, and aid in acquiring equipment to begin heavy equipment training,” Janet Currie, president at Bank of America Greater Maryland, wrote in an email.

Currie added that the bank had awarded more than \$2 million in grant dollars to 57 organizations in Maryland last year.

Those funds helped increase economic opportunity and long-term financial stability in the state.

“The Lazarus Rite’s unique work in Baltimore City addresses workforce development opportunities for individuals who have previously been incarcerated, which aligns with our efforts to help individuals overcome barriers to employment,” Currie noted. “At a time when the supply chain and logistics industry is facing increased strain and is understaffed, the organization is helping to create a pipeline of workers from Baltimore City, while also giving individuals an opportunity to change their trajectory in life.”

Additionally, Currie said Ervin’s leadership helped the bank’s decision to fund the grant.

“Chris focuses on creating peer-to-peer connections that build a supportive community among participants and graduates. He is also building employment partnerships to ensure that employment is waiting for graduates,”



**Thanks to the \$150,000 in grant funding from Bank of America, The Lazarus Rite will be able to repair its first bus and add a second bus to the fleet, expanding Class B Commercial Driver License training capacity. In addition, the funding will also aid in acquiring an entry piece of equipment to begin heavy equipment training.**  
Courtesy Photo/The Lazarus Rite

Currie continued. “We believe his vision and holistic approach has led to increased workplace opportunities for the individuals Lazarus Rite serves, as well as a stronger Baltimore City.”

Ervin recalled his initial reaction to the generous grant.

“Thankful but hopeful,” Ervin said. “I truly believe that Bank of America sees the real-time, right now impact, but also the long-term growth effects and a result of the investment. To be able to plant the seeds now but cultivate exponential growth in the future,” he remarked.

The Lazarus Rite, Inc was created by the life experiences of Ervin, who attended Christian-based schools. Ervin remembered the story of Lazarus but said he left school and returned to an inner-city community “where I saw people who did not receive second Chances or support.”

“So little access or opportunities afforded to so many who needed exactly that. And then I faced incarceration myself,” Ervin said. “While I had the acumen and ability to overcome the stigma, I also saw so many who needed

the structured guidance that an intentionally created program could provide. And so that pathway became The Lazarus Rite, Inc.”

Ervin said repairing the nonprofit’s first bus is necessary for safety reasons and for continuing operating and being

sentimental toward the program’s values of rejuvenation and worth.

“The bus has what it takes to be of continued value and service and just needs the attention of repair and reconstitution,” Ervin said. “Much like the people who will benefit from it. To be able to add a second will obviously double our output but also us to begin to explore our offerings for high school-aged participants,” he said.

Ervin concluded that The Lazarus Rite, Inc has only scratched the surface of what they intend to offer.

“We fully intend to grow to become the first full-service reentry academy in the country. Unfortunately, too many in need have the best intentions and effort but are lost in the cracks as they are sent all over cities and towns for signatures and appearances that can be localized to a single location,” Ervin said. “In creating this single location, we will also be expanding our offering beyond CDL B to CDL A and heavy equipment operation. Fields that go hand in hand in the working world that is recession and pandemic proof. Regarding the grant, we are incredibly grateful for the trust that we have a viable effort worth believing in.”

For more information about The Lazarus Rite, visit:  
[www.thelazarusrite.org](http://www.thelazarusrite.org) or call 410-844-9300.

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# Guest Editorials/Commentary

## Why Black History Will Always Matter

By Imam Alfred Mohammed

Black History Month 2022 has gotten off to a very inauspicious start. More than a dozen Historically Black Colleges and Universities (HBCUs) have been the target of bomb threats; the National Football League (NFL)— in spite of more than 70 percent of its players being African-American— seems to have a problem hiring black coaches; and in Minneapolis, Minnesota, Amir Locke, a young African-American man, was shot and killed by the police while they were carrying out a search warrant. Locke was not the suspect.

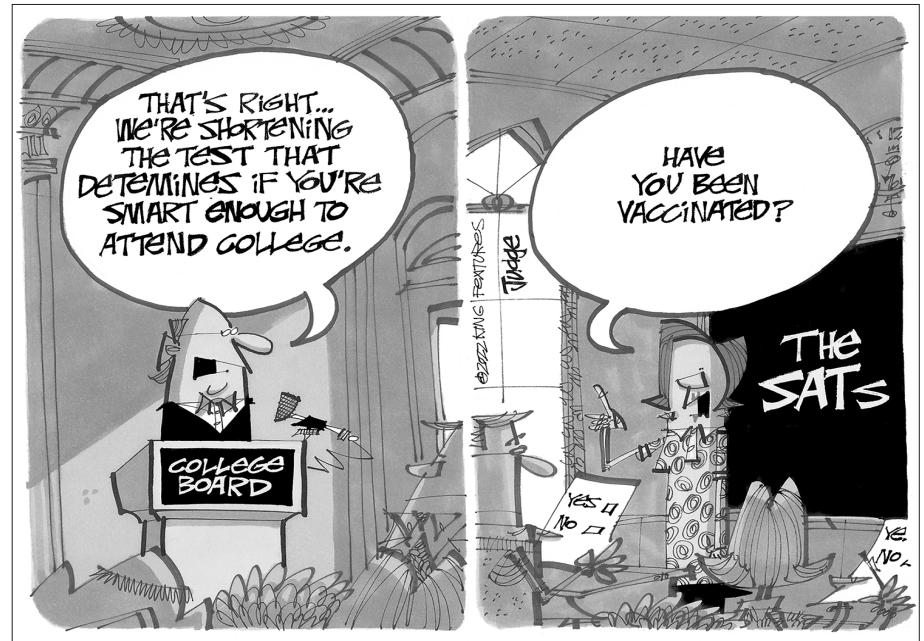
It appears that in spite of the “progress” we collectively felt we have made, much more work needs to be done. We have to be aware, that in this current climate in this country, there is a determined element that wishes us no good; and this element is capable of targeting HBCUs; Dylan Roof, the young white man who went into a black church and killed nine African-Americans, is not an anomaly. We have to constantly be aware of the need for security, and to be vigilant when we are in public places.

With regard to the National Football League and its discriminatory hiring practices when it comes to hiring African-American head coaches, you have three separate Americas— America the Good, America the Beautiful, and America the Ugly. Unfortunately, the Ugly is rearing its head in this case. In America, one thing you are always guaranteed is a shot at becoming a success; however, Brian Flores has been systemically denied his chance. He is right in filing a class-action suit against the NFL, and I sincerely hope others in the NFL will join him. Perhaps, in a form of protest where all African-American players, assistant/position coaches for the teams participating in Super Bowl LVI will sit out the first quarter of the game to bring attention to the matter, and send to resounding message to everyone that we collectively have value, and a voice.

President Biden is preparing to name the next nominee for Supreme Court Justice who will be the first African-American woman to be selected in our nation’s history. I support J. Michelle Childs, a federal trial judge in South Carolina. She is a very fine jurist, whose educational background makes her better able to relate to ordinary people— a trait that might appeal to Biden, who graduated from the University of Delaware before attending law school at Syracuse. Her legal background differs in some respects from the District of Columbia-centric resumes that have become typical for Supreme Court short-listers in recent decades. She did not clerk on the Supreme Court, serve in the Department of Justice, or spend time at a white-shoe D.C. law firm. Instead, she has spent her career in her home state of South Carolina, where she worked at one of the state’s top law firms and then served in two state government agencies. She has extensive experience as a judge— four years in state court and 12 years on the federal bench.

The shooting death of Amir Locke is a result of the collective residue of tremendous prejudice and stereotyping that African-American men are consistently subjected to on a daily basis. In addition, if we want to be taken seriously, we must do more to address the killing of black men by other black men that goes on in our community. By saying this, I am not condoning the behavior of police officers that abuse their authority and subsequently practice misconduct. I just feel that we as a community can and should do more to value our lives and the lives of those who live in our communities. By no means do I believe this is something that will change overnight or in a matter of months but I do believe together, we can change our mindset about how we view ourselves, and one another. Every single day, we are living Black History. Let’s all do more to establish a legacy filled with love, happiness, personal growth and prosperity.

*Imam Alfred Mohammed is emblematic in the tradition of iconic African-American leaders of faith transcending and drawing from religious belief to champion the greater good. Presently, he is the senior Imam at the Harlem Islamic Cultural Center, and a seated Councilman for the City of Linden, New Jersey*



## Community Affairs

### Black-owned publishing company to award 73 scholarships for first-time women authors

*Phillis Wheatley became the first African-American woman to publish a book, 248 years ago. The Bestsellers Academy wants the world to celebrate that!*

Atlanta— The Bestsellers Academy, announced the launch of its “Girl Share Your Story! Scholarship,” which will provide 73 scholarships for black women with a desire to write and publish a book. This initiative commemorates Phillis Wheatley, the first African-American woman to publish a book in 1773.

In response to the historic underrepresentation of Black female authors, the Bestsellers Academy has pledged its support to assist women in

sharing their stories with the world. Recipients will receive writing; coaching; and marketing support to self-publish a book.

“Black women have a perspective that has not been sufficiently captured in the canon of literature that exists today. The top five publishing houses are led by white executives, who have often overlooked talented writers whose skin color and cultural background they assume will not generate sufficient profits for their bottom line. This misconception causes many promising voices to be silenced,” said Chantel Henry, co-owner of the Bestsellers Academy.

The “Girl Share Your Story! Scholarship” fund is valued at over \$300,000 and is open to women who identify as black and presently reside in the United States, Canada or the United Kingdom. Deadline to apply is April 10, 2022. Applications are available at [Mystery.GirlShareYourStory.com](http://Mystery.GirlShareYourStory.com)

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## Black America deserves its fair share of the American Dream

By Charlene Crowell  
NNPA Newswire Contributor

Regardless of locale, profession, or income, every family needs and deserves a home. But for many—especially Black Americans and other people of color—finding and maintaining affordable housing is increasingly difficult. New research documents not only escalating rental costs, but how Black American efforts to buy affordable homes are blocked by high denial rates nearly double that of white consumers.

While it's encouraging that this new research documents real-life bargains and locales to access the American Dream of homeownership, mortgage lenders must clearly account for their reasons to deny Black Americans owning their own piece of America. The longstanding racial homeownership gap is today only 43 percent for Black households – 30 percent less than that of white households at three percent. Further, as long as Blacks are forced to struggle with rising rental costs, these same families are

denied the housing cost containment of a fixed-rate mortgage, as well as family stability, and the wealth-building that accrues to homeowners.

Despite unprecedented federal housing assistance during the pandemic, a report by Harvard's Joint Center for Housing Studies (JCHS) finds stark racial and income divides in its analysis of the nation's rental market. Nearly a quarter of Black renters were behind on rent in the third quarter of 2021, as well as 19 percent of Hispanic renters. By contrast, the share of white renters in arrears was half that: nine percent.

"This disparity reflects long-term discrimination in labor markets that has consigned many households of color to low-wage jobs in the service industry," said Chris Herbert, Managing Director of the Joint Center for Housing Studies (JCHS). "And this sector suffered the most drastic employment cuts over the past two years, which has only compounded existing inequalities."

The term, "rental affordability" is a ratio of monthly housing costs as a percentage of household income. Researchers, lawmakers and other housing stakeholder groups, consider affordable rent to cost no more than 30 percent. For homeowners, this ratio must also take factors other than the mortgage payment into consideration. Property taxes, homeowner's insurance and the required private mortgage insurance for small down payment home purchases, must also be included in the calculation.

But with low rental vacancy rates in most metro areas, rental increases are widespread, and 'affordable' rentals are in short supply. The number of units renting for less than \$600 fell by 3.9 million between 2011 and 2019, the JCHS report found. Additionally, 17.6 million rentals—40 percent of the nation's supply—are located in areas with

at least moderate risk from threats caused by climate change. And the 7.2 million renter households headed by a person age 65 and over is expected to continue rising over the next two decades.

"Given that people of color are more likely to have lower incomes and to rent rather than own their homes, the geographic concentration of rental housing helps to perpetuate patterns of racial and socioeconomic segregation," noted Whitney Airgood-Obrycki, a JCHS Research Associate and lead author of the new report.

A transition to homeownership can be key to containing family housing costs. Other recent research documents how affordable homeownership is still possible for moderate-income families.

In its 2022 Rental Affordability Report, ATTOM, curator of a national property database, found that paying a monthly mortgage on a median-priced home is more affordable than the average rent on a three-bedroom property in 666, or 58 percent, of the 1,154 U.S. counties analyzed for the report.

"[H]ome ownership still remains the more affordable option for average workers in a majority of the country because it still takes up a smaller portion of their pay," said Todd Teta chief product officer with ATTOM. "For now, though, rising wages and interest rates around 3 percent are enough to offset recent price runups and keep ownership on the plus side of the affordability ledger compared to renting."

In general, according to ATTOM, homeownership is the most affordable in the Midwest and in the South. Moreover, many of these areas are already home to large numbers of Blacks and other people of color.

The most affordable homeownership among counties with a population of at least one million are Allegheny County

(Pittsburgh), PA; Bexar County (San Antonio), TX; Cuyahoga County (Cleveland), OH; Harris County (Houston), TX; Hillsborough County (Tampa); Philadelphia County, PA and Wayne County (Detroit), MI.

Homeownership is also a viable option in smaller locales with populations of 500,000 or less including: Lake County (Gary), IN; Seminole County, FL (outside Orlando); Knox County (Knoxville), TN; East Baton Rouge Parish (Baton Rouge), LA, and Jefferson Parish, LA (outside New Orleans).

But as long as mortgage application denial rates disproportionately impact Blacks, Black homeownership will continue to lag behind the rest of the nation. Now, while interest rates remain low, Blacks are being locked out of cost-savings enjoyed by others and the resulting wealth growth.

The Urban Institute's new analysis of the annual Home Mortgage Disclosure Act compares the race and ethnicity of those denied mortgages in 2020 for purchase loans as well as home improvement and refinance loans. In each of these loan types, the largest gaps in denial occurred between Blacks and whites. In home improvement loans, 63 percent of Blacks were denied compared to only 39 percent for whites. Similarly, nearly a quarter – 24.5 percent of Blacks were denied home purchase loans, while the corresponding number for whites was 13.4 percent.

Instead of being locked out, it is time to bring the benefits of home equity and wealth-building to more families. Black America must have its fair share of the American Dream.

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# Greater Baltimore Urban League Offering Youth Entrepreneurs Pop Up Shop

By Stacy M. Brown

The Greater Baltimore Urban League (GBUL) plans to provide local entrepreneurs under 25 with an opportunity to sell their products or engage their service at a unique pop-up shop on Saturday, February 19, 2022.

“This pop-up provides an opportunity for our young and thriving entrepreneurs of the Gen Z era,” said Tiffany Majors, president and CEO of the Greater Baltimore Urban League. “We have identified in our current services and support to the Gen Z era that they are venturing the area of entrepreneurship more than ever,” Majors remarked. “There is a higher percentage of Gen Z’ers that are interested in entrepreneurship than college.”

GBUL’s pop-up for young entrepreneurs begins at 10 a.m. at 4328 Erdman Avenue in Baltimore.

Organizers say all vendors must register at the Haysbert Center for Entrepreneurship and participate in a coaching session after the event.

“The opportunities that this pop-up shop presents is networking and connecting with young people like myself that has a vision of succeeding and working towards a future goal at a young age,” said Jazzi Prigden, 17, the owner of Chef Jazzi Catering. “The importance of the poor mentor connection for young or aspiring entrepreneur is very high. I say this because being able to connect with someone your age or close enough is like another push forward for others and can boost confidence and give a person much more connections to their peers because today there isn’t as many people willing to share their journey and build that connection within each other.

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“The overall goal of the pop-up shop is to help others network and see that there is a lot of people just like you and have the same strive and determination as you to succeed. The youth entrepreneurs should expect to gain much more business partners, learning tools for building a business, and promote their business so it can potentially expand.”

The GBUL will have as many as 20 tables available— one business per table— free of charge.

All participants should arrive at 9 a.m., and the GBUL requires all to wear masks, social distancing, and follow COVID-19 safety protocols established by the city.

Majors noted the importance of the peer-mentor connection the pop will afford for young entrepreneurs.

“It is imperative. Many entrepreneurs do not thrive or survive,” Majors

insisted. “Having experienced coaches to get through the rough patches, truly understand their product, their brand, the desires of their consumers, and the funding opportunities available can make or break small businesses.”

Learning the dos and don’ts of the market; a business’ target; competitors; and collaborators is vital to entrepreneurial ventures, according to Majors.

“Our vendors must commit to coaching as data shows that businesses who receive on-going support and advice as a ‘start-up’ are more likely to achieve success,” she asserted.

“Entrepreneurship can take years or decades to mature Gen-Z and Millennials live in a ‘microwave’ society. If it does not happen immediately, they move on to something else. With a coach or mentor, they assist

them in understanding and accepting ‘the Process,’” Majors said.

The overall goal of the pop-up is for young entrepreneurs to gain the opportunity of free space to sell their products, network, and collaborate with peers.

Majors concluded that experience-proven coaches would attend to support the entrepreneurs’ achievement in growing the minority small business.

“They can expect sincere and thorough follow-up and genuine feedback and direction on their products,” Majors offered. “They will also have the opportunity to win a \$1,000 grant to forward their business and have the business registered with the state of Maryland.”

For more information, visit, [www.gbulo.org](http://www.gbulo.org).

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*Donations made to the Chesapeake Bay and Endangered Species Fund through Maryland's income tax check-off program support education, community stewardship and bay restoration efforts*

Annapolis— Tax season is here, and Marylanders can help protect one of our state's greatest natural treasures, the Chesapeake Bay and its wildlife, by making a tax-deductible contribution to line 35, the Chesapeake Bay and Endangered Species Fund, on the Maryland tax form.

The "Chesapeake Bay and Endangered Species Fund" was created to support Bay restoration and education programs and to protect Maryland's rare, threatened, and endangered species. The fund is split evenly between the Chesapeake Bay Trust, a highly rated nonprofit organization, and the Wildlife and Heritage Division of the Maryland Department of Natural Resources. Line 35 on the state income tax form, allows Marylanders to quickly and easily donate to help the Bay and conserve Maryland's native wildlife and endangered species. Over \$1 million was contributed through the 2021 tax check-off, which funded Bay restoration initiatives, community stewardship projects, and environmental education programs throughout the state. Now more than ever, it is important to protect— and



visit— our natural resources. Many outdoor spaces, such as state parks, have seen a significant increase in visitors during the COVID-19 pandemic.

"Science shows us that people who spend time outdoors are healthier, physically and mentally," said Dr. Jana Davis, president of the Chesapeake Bay Trust. "All residents in our communities need access to clean, healthy, green, outdoor spaces and it is imperative that we work to solve any disparities in that access. Your

100 percent tax deductible contribution to this fund can directly help that need."

Launched in 1990, the Chesapeake Bay and Endangered Species Fund is one of the most successful voluntary tax check-off programs in the nation. Last year, more than 30,000 Maryland state income tax statements were returned with contributions to the fund.

To make your contribution, simply complete line 35 on your Maryland state income tax form or ask your certified public accountant or tax preparer. Donations of any dollar amount can be made and all are tax deductible.

For more information on the Chesapeake Bay Trust, visit: [www.cbtrust.org/taxdonation](http://www.cbtrust.org/taxdonation), or for details on the Department of Natural Resource's Wildlife and Heritage Division, visit: [www.dnr.maryland.gov/wildlife](http://www.dnr.maryland.gov/wildlife).

Additionally, Certified Public Accountants and tax preparers have joined in on restoration efforts to improve the health of the bay and to conserve at-risk species through the CPAs for a Healthy Bay Program led by the Chesapeake Bay Trust. If you would like to work with a bay-friendly CPA this tax season or if you are a CPA and would like to participate in this program, visit: [www.cbtrust.org/cpas](http://www.cbtrust.org/cpas) for more information.



## Honoring leaders giving back to their communities

During Black History Month, AARP recognizes leaders taking action to give back and help build up their communities.

Ify Nwabukwu, the founder of the African Women's Cancer Awareness Association, provides community outreach that helps reduce disparities in education, resources and prevention of breast cancer for Black women in the Washington, DC Metro Area.

AARP believes the efforts of one person can truly make an impact. But when our efforts drive change for the greater good, we thrive together.

**Ify Nwabukwu,**  
President & Founder  
African Women's Cancer Awareness Association  
Washington, DC Metropolitan Area

To learn more about this community leader and their journey, visit [aarp.org/blackcommunity](http://aarp.org/blackcommunity)





# JPMorgan Chase announces \$75million, 5-year commitment to support minority communities

By Demetrius Dillard

JPMorgan Chase, one of the most prominent financial institutions in the nation, announced a \$75 million, five-year commitment in philanthropic capital and low-cost loans to the Greater Washington region, including Baltimore, that will primarily target Black, Hispanic and other underserved communities.

Baltimore-based organizations will receive a cumulative \$20 million. Likewise, \$20 million will support organizations based in the predominantly Black sections of Wards 7 and 8 in Washington, D.C., and the remaining \$35 million commitment will be split across the region to include cities like Richmond, Va, according to the Jan. 25 announcement.

JPMorgan executives joined city leaders to make the big announcement and deliver remarks on how the multi-million dollar investments will impact the local community in a brief press conference held on Jan. 26 in West Baltimore's Kirby Lane Park.

"Baltimore is such a vibrant community and it is one of such enormous opportunity," JPMorgan Chase Vice Chair Peter Scher said. "We, as a bank see enormous opportunity in this region, which is why we continue to invest and grow our business, but we also see the challenges in this region as well."

Scher went on to highlight the numerous disparities in housing, wealth, healthcare and education that continue to plague Baltimore City, explaining how the company's well-being is tied to the growth of the community.

JPMorgan Chase has been involved in Baltimore for more than two decades, Scher said, adding that the company will open its first community center branch in West Baltimore later this year.

A good deal of the multi-million dollar investment will aim to fulfill three core purposes as outlined by JPMorgan: create a more equitable Greater Washington region, connect women to wealth-building opportunities in the



*Local political figures joined JPMorgan Chase executives and other community leaders to announce a \$75 million investment in minority communities throughout the Greater Washington region in a Jan. 26 press conference in Kirby Lane Park.*

Photo Credit: Harry Connolly

region and close the housing affordability gap.

"If we're going to be the best version of ourselves, we know in Baltimore that we have to listen to Black and Latina women because they have been doing the work, and have been bearing the brunt of it, and showing us the way for a long time," said Scott, who was joined by a few city council members and Faith Leach, Deputy Mayor for Equity, Health and Human Services. "I am excited about this collaborative's efforts to increase access to entrepreneur and apprenticeship opportunities for women of color in West Baltimore. In particular, I look forward to supporting the collaborative's efforts to foster change in the real estate development landscape."

As part of JPMorgan Chase's "Advancing Cities Challenge," an annual competition that sources innovation to drive systemic change in various towns, the firm sourced proposals for projects designed for and by Black and Latina women to address racial and gender wealth gaps, says a statement released by the company.

Advancing Early Education and POWER: Prioritizing Our Women's Economic Rise were two of the six winning collaboratives awarded \$5 million to advance solutions for women

who have particularly been disproportionately impacted by the economic effects of COVID-19.

The Advancing Early Education collaborative will increase access to education, skills and training opportunities in the early education field for Black and Latina women specifically in Wards 7 and 8 in D.C., thanks to JPMorgan Chase's \$5 million three-year commitment. Martha's Table, LIFT DC, Venture Philanthropy Partners, American University and Trinity Washington University will be responsible for launching the initiative.

POWER is a collaborative led by Latino Economic Development Center in partnership with the City of Baltimore, University of Maryland (Baltimore Community Engagement Center), Black Women Build Baltimore, Baltimore-D.C. Building Trades and Baltimore Community Lending.

The \$5 million investment to the organization will provide small business development resources, workforce skills training, affordable real estate development and homeownership opportunities for Black, Hispanic and Latina women in West Baltimore.

Dekonti Mends Cole, vice president of global philanthropy at JPMorgan Chase, and the Latin Economic Development

Center executive director and CEO Emi Reyes were at the press conference to discuss the POWER collaborative's significant role.

JPMorgan Chase has announced an additional \$2 million award to Parity Homes that will create 200 new homeownership opportunities for low-income households along with a construction apprenticeship program.

Equal Justice Works and the Coalition for Nonprofit Housing and Economic Development will receive a combined \$3.45 million from the banking company to increase access to legal services and tenant resources for low-income Black, Latino and Hispanic residents of public housing. Wealth building, affordable housing and home ownership are among other intended outcomes of the investment.

"I'm standing behind this podium, not because of my individual efforts or intellect, but because dozens of people believed in something larger than themselves," said Parity Homes CEO and founder Bree Jones. "With this funding, Parity [Homes] will be able to create four new job opportunities and grow our team so that we can keep pace with the overflowing demand that we have for our homes."



# U.S. Army Veteran and Her Sister Make Sleepwear Sassy

*Continued from page 1*

Deborah explained that Sleep Sassy launched in 2019. At that time, the pair was new to the idea of running a sleepwear brand. Rather than feeling intimidated by trying something unfamiliar, the sisters did their homework to bring their dream of getting the business up and running to reality.

Donna made the original prototype designs for their sleepwear line. She is a U.S. Army veteran who works as a consultant. Deborah's day job is in the pharmaceutical field. Despite their eclectic professional backgrounds, the two-woman team took a business leap of faith. They hired key individuals who could help polish key aspects of their business, such as an attorney, web designer for the website, and friends to model their sleepwear products. Images were captured by a professional photographer.

Practical life skills also proved to be useful as the sisters moved forward to implement their unique idea. Donna and Deborah both pointed out that they both learned how to sew in Home Economics, while attending school as youth in N.J. Today, the pair pull from knowledge which was gained when sewing and cooking were once rites of passage for female students. The innovative thought of ensuring that matching pajama pieces make a nicer presentation for diverse women shows that great ideas can start without big teams or big backers. Sleep Sassy's customers can purchase merchandise sizes from small to 3X. Women of diverse body types now have a chance to lounge or sleep while embracing vibrant colors, style, and comfort.

"Our sizes (USA sizes) can accommodate teens, young adults and older women," Donna said. "We primarily use bamboo, a fabric which is very soft and heat regulating."

Donna also mentioned that bamboo fabric was selected to create the sleepwear because it is a soft, breathable fabric. Plus, it is easy to care for. Donna and Deborah's journey to get their

unique products just right was a process. Finding the right fabric and manufacturer was more than a two-and-half-year process, but hard work is paying off at a time when many individuals are spending more time at home, due to the pandemic. Lounging in comfortable attire has been on the rise. Women who wear items from the Sleep Sassy line can enjoy vibrant colors, a coordinated presentation, and a high-quality product.

"We wanted the matching bonnet for a more polished and presentable look. The bonnet is satin-lined to protect our hair from frizz, dryness and breakage while sleeping or lounging," Deborah said. "Our target buyer is anyone that likes a more polished, pulled together look, even while lounging at home."

Donna and Deborah are ambitious sisters in business who balance traditional 9 to 5 job careers as their business evolves. Donna noted that expanding the sleepwear line to include menswear, and selling their products worldwide, are a couple of future goals. Since the internet offers the ability to run a small business from mostly any location, opportunity seems limitless.

The savvy, sewing sisters illustrate that some elements of success require more than business strategy and hard work. Development of quality products and increasing brand recognition are winning components, too. Sleep Sassy's Instagram feed : <https://www.instagram.com/sleepsassy/?hl=en> serves as a visual reminder that two sisters are on a mission to help women sleep better.

"We are proud that we created a brand that is being supported and appreciated!" Deborah said.

Please visit: <https://www.sleepsassy.com> to obtain more information about Sleep Sassy and to order sleepwear.

**Donna Taylor (left) and Deborah Taylor (right) launched their small business in 2019. The sisters show the trademark certificate for Sleep Sassy.**



**Donna Taylor (front) and Deborah Taylor (rear) proudly display items from their Sleep Sassy line. Photos: Andrea Blackstone**





## Normal Isn't Good Enough:

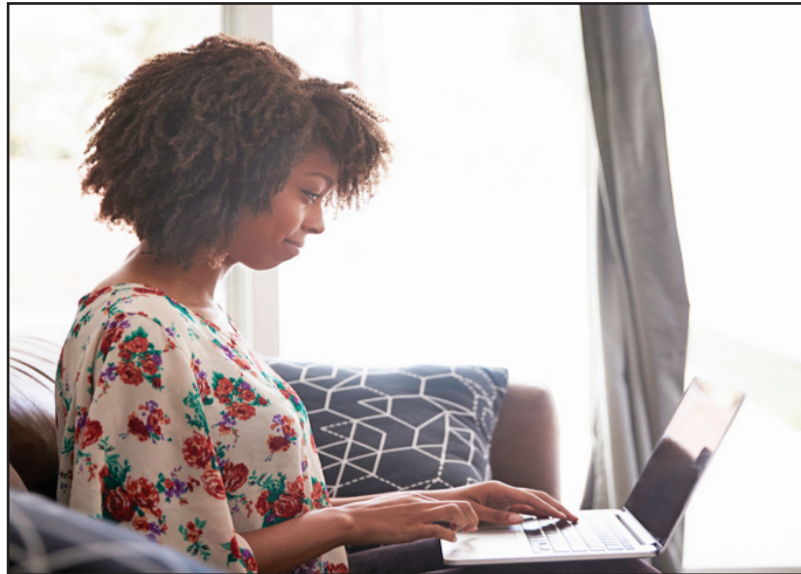
# MSDE seeks input from students, families and educators in strategic planning survey

*Stakeholder Engagement Will Help Redefine Maryland Education; Guide Implementation of Multi-Year Strategic Plan and the Blueprint for Maryland's Future*

Baltimore— Charting a course to transformational change by leading the Blueprint for Maryland's Future and shaping public education, the Maryland State Department of Education (MSDE) is launching the Maryland Public Schools Strategic Planning Survey. The Maryland State Board of Education and MSDE invite all Marylanders to participate in the survey to share their experiences and ideas that will help define the future of public school education.

In conjunction with other wide-reaching engagement activities, including town halls, roundtables and focus groups, the survey will guide the development of the State's multi-year strategic plan for the future of public education.

"The development and implementation of our multi-year strategic plan will operationalize our mission to ensure that every Maryland student has access to excellent and equitable educational opportunities that realize their full potential. Talent is equally distributed, but opportunity is not. We cannot accept a return to normal, because normal was not good enough, especially for those who have been historically underserved. Rich, meaningful engagement with all of our stakeholders will be critical as we move forward and become better," said Maryland State Superintendent of



*The Strategic Plan will establish MSDE's vision and mission and define core priorities and goals delivered through impactful strategies and actions. The Strategic Planning Survey, currently available in English and Spanish, is available at: <https://www.marylandpublicschools.org/survey>.*

Photo Credit: ClipArt.com



Schools Mohammed Choudhury. "We are counting on our stakeholders to help us expand the tent to include all voices— especially those who do not have time or resources to attend Board meetings, who do not speak English, or have limited opportunity to participate. Please join us as we seize this once-in-a-generation opportunity to implement the Blueprint for Maryland's Future; your participation and voice are needed to get this right for Maryland's children."

"While developing the multi-year strategic plan, we will be actively reaching out to both traditional and non-traditional partners in an inclusive strategic planning process informed by students, families, educators, business

and industry leaders, higher education representatives and more," said Maryland State Board of Education President Clarence C. Crawford. "Public schools serve to develop our future workforce and future community leaders, and it is critical that we hear from as many people as possible while we work through this process of developing and implementing a shared vision for the future of Maryland education."

The Maryland State Board of Education and MSDE are developing the Strategic Plan to guide the Department's organizational direction as it leads the implementation of the unparalleled opportunities presented by the Blueprint for Maryland's Future. The Strategic Plan will establish

MSDE's vision and mission and define core priorities and goals delivered through impactful strategies and actions. Engagement, collaboration, accountability and innovation will steer the journey ahead and drive results.

The Strategic Planning Survey, currently available in English and Spanish, is available at: <https://www.marylandpublicschools.org/survey>. The survey will soon be available in additional languages as well.

If interested in participating in or inviting MSDE to engagement opportunities, complete this brief form: [bit.ly/MSDEEngages](http://bit.ly/MSDEEngages).

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*A story about time and how things change.*



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## **New startup helping Black people transition to a vegan lifestyle**

*Chef and dietitian Eric Paul addresses  
Black health disparities through a vegan  
diet*

Chicago— The Black population is twice as likely to suffer from chronic health conditions such as diabetes, hypertension, and heart disease than the general public. The good news is 70 percent of chronic diseases can be prevented or treated by adopting healthier lifestyle choices like a vegan diet.

When people decide to adopt a vegan diet, many have difficulties because they lack the basic nutrition knowledge, culinary skills, and support to maintain this lifestyle change. To make his transition to veganism, Eric Paul leveraged his dietetics education and training, read dozens of science-based books, and conducted over 500 hours of research to become an expert in plant-based nutrition. During the research phase of his transition, Eric was surprised by the lack of sound dietary advice and resources targeted to Black consumers. The lack of culturally appropriate education and resources gave Eric the bright idea to create a new company called Afro Vegan. This new startup not only teaches Black people the health benefits of a vegan diet, it also helps make the transition easier for them.

To help make the adoption of a vegan diet easier for Black consumers, Paul created a 30-Day Challenge that teaches people how to transition to a plant-based lifestyle in a fun, safe, and culturally appropriate way.

The 30-Day Challenge includes meal plans featuring foods from the African diaspora (e.g., Jackfruit Jambalaya, West African Peanut Stew, and Ugandan Potato Curry), three online courses and eBooks, a diet and exercise logging mobile app, and virtual group coaching sessions.

Afro Vegan's mission is to provide education, tools, and support to help Black people in marginalized communities address their health disparities by transitioning to vegan diet.

For more information, visit:  
[www.goafrovegan.com](http://www.goafrovegan.com)



# A HALL OF FAME FEAST FOR HOMEGATING FANS

(Family Features) Gathering your team to plan for a truly memorable game day at home starts with almost everyone's favorite part of the festivities: the food. From meaty meals and zesty appetizers to sweet, long-lasting snacks, fuel your crowd with recipes that keep them coming back from kickoff to overtime.

One superstar of the menu at many homegating parties is salsa, whether it's used as a finishing touch in recipes or as a standalone snack to enjoy with chips, veggies or other pairings. In fact, according to the Game Day Eats Report from Fresh Cravings, 22% of guests would insist on running out to pick up salsa if it wasn't available for the feast; 18% would even be devastated and consider leaving.

Chef Anthony Serrano recommends this all-American recipe he makes for his family on game day. Pulled Beef and Slaw Sliders are perfect for piling high with delicious toppings before hitting the couch just in time for kickoff. These crowd-pleasers make game day worth celebrating, especially if you use a salsa with high-quality ingredients like vine-ripened tomatoes, crisp vegetables, zesty peppers and spices found in Fresh Cravings Salsas. Their flavor-packed, vibrant recipe offers a homemade-tasting alternative to the softer, duller blends of jarred salsa.

To find more championship-level game day recipe inspiration, visit [FreshCravings.com](http://FreshCravings.com).



## Pulled Beef and Slaw Sliders

Recipe courtesy of chef Anthony Serrano

### Pulled Beef:

- 2 pieces (about 3 pounds each) beef chuck roast
- 2 tablespoons taco seasoning or barbecue rub
- 1 cup beef bone broth
- 16 ounces Fresh Cravings Chunky Mild Salsa

### Salsa and Queso Slaw:

- 16 ounces Fresh Cravings Chunky Mild Salsa
- 16 ounces broccoli slaw blend

- 1/4 cup green onions, sliced
- 1 teaspoon salt
- 1 cup crumbled queso fresco
- 1 tablespoon Dijon mustard
- 1/2 cup mayo
- 2 tablespoons apple cider vinegar
- 2 tablespoons cilantro (optional)

### Slider buns:

- Fresh Cravings Salsa
- barbecue sauce
- pickles
- jalapenos
- sliced cheese
- roasted peppers
- onions

**To make pulled beef:** Season both sides of beef with taco seasoning. Wrap with plastic wrap and place in fridge 2-12 hours before cooking.

Place meat, beef bone broth and salsa in pressure cooker; seal according to pressure cooker directions. Cook on high 60 minutes. Once pressure cooker is safe to open according to instructions, open and let meat rest in liquid 15 minutes.

Remove meat from liquid and place in large bowl. Carefully shred meat. Pour liquid, up to half, over meat while shredding to keep it juicy.

**To make salsa and queso slaw:** In large bowl, mix salsa, slaw blend, green onions, salt, queso fresco, Dijon mustard, mayo, apple cider vinegar and cilantro, if desired. Cover with plastic wrap and refrigerate until needed.

To assemble sliders, place pulled beef and salsa and queso slaw on buns. Top with salsa, barbecue sauce, pickles, jalapenos, sliced cheese, roasted peppers and onions.





# Ravens introduce new defensive coordinator Mike Macdonald

By Tyler Hamilton

Baltimore Ravens head coach John Harbaugh has held his position for 15 years. Former defensive coordinator Don “Wink” Martindale had been with Harbaugh since 2012— initially, as a linebackers’ coach then, as the defensive coordinator.

Change is inevitable in the National Football League (NFL). That theory was proven when Harbaugh and Martindale decided to part ways, which opened the door for new defensive coordinator Mike McDonald to take over as the head of the defense.

Harbaugh and the Ravens introduced Macdonald recently. Macdonald re-joins the Ravens after spending last season as Michigan’s defensive coordinator.

“This is somebody that we know that’s been with us for many years through many battles, trials and tribulations and some great moments,” Harbaugh said. “I consider Mike to be family, part of the family [and] part of the Ravens family. You guys all know him. That’s the biggest thing. So, he’s a great coach [and a] better person. I feel like we’re very blessed to have him here. He had opportunities from a lot of various directions this season after what he accomplished here and then at Michigan this year. So, we’re very fortunate and very blessed to have him to have chosen the Ravens.”

Harbaugh cited Macdonald’s roots having grown up as a part of the organization and his contributions towards the Ravens re-establishing a presence as a defensive organization. He also commended Macdonald for leaving what was a comfortable situation in Baltimore to take on a new challenge of being the defensive coordinator at the University of Michigan, which coincidentally is coached by his younger brother Jim Harbaugh.



*Baltimore Ravens new defensive coordinator Mike Macdonald to take over as the head of the defense after former defensive coordinator Don “Wink” Martindale left at the end of this season. Macdonald re-joins the Ravens after spending last season as Michigan’s defensive coordinator.*

Photo Credit: BaltimoreRavens.com

“This is home for me and my family, so when the opportunity did come about, it was really one of the easiest decisions we’ve ever made,” Macdonald said. “Like John said, I really do believe that I understand the standard of what it takes to ‘Play Like A Raven.’ I’ve been a part of this culture. This culture has helped mold me, and I’ve grown up in this culture. It’s one that I don’t take that lightly, and I really respect. It’s not easy to get. It’s not easy to build something that we’ve been able to build here. So, I look forward to building upon it. It’s a great challenge.”

Prior to his time with Michigan, Macdonald spent seven seasons (2014-20) in Baltimore, serving most recently as the linebackers’ coach from 2018-20. During his time with the Ravens, he also coached the defensive backs (2017), was a defensive assistant (2015-16) and worked his first year (2014) as a defensive coaching intern.

Macdonald said he wants a cohesive unit that is flexible and adaptive. He’ll have valuable pieces for the defense coming back from injury such as starting cornerbacks Marcus Peters and Marlon Humphrey coming back from injury.

While at Michigan, Macdonald helped turn around the defense and played a key role in the team making it to the college football playoffs. Michigan’s defense is ranked 20th in the nation in touchdowns allowed (28).

Now Macdonald will be charged with the responsibility to jumpstart the Ravens defense. Although Martindale has moved on to be the defensive coordinator for the New York Giants, Baltimore’s defense will have some similarities with Macdonald calling the shots.

“There’s a lot of carryover from ‘Wink’ [former Ravens defensive coordinator Don Martindale], because we were together— like how [head coach] John [Harbaugh] describes— when we tried to build it in 2018. So, we see a lot of things the same. One thing that’s definitely going to carry over that ‘Wink’ did that I learned that I used at Michigan was over communicating the situations with the players,” Macdonald said.

The Ravens failed to make a postseason appearance for the first time since 2018. The organization is built upon a defensive mantle. If they intend to make a return to the postseason, Macdonald’s defense has to be a major contributor.

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# How Black-owned small business can reduce taxable income

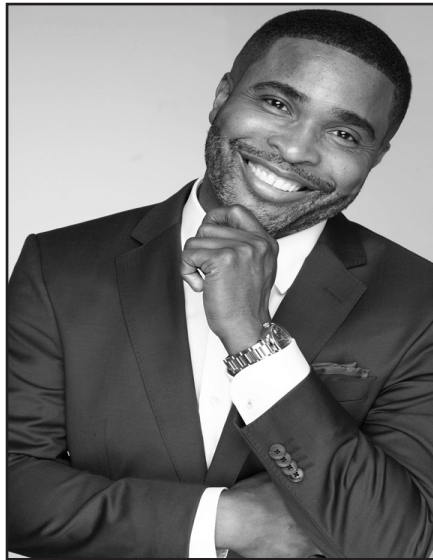
By Donald Williams,  
Williams Accounting & Consulting

As an owner of a small business, various questions will almost certainly cross your mind. How much am I supposed to pay for the tax? Why am I paying a specific amount of money? Is there a way I can reduce the taxable income? This is normal because the last thing you would want is to pay a significant amount of your hard-earned money to the government as taxes.

Here are strategies you can use to reduce taxable income:

**Have A Retirement Plan**— As a small business owner, you will benefit from starting and funding a retirement plan. This is an effective way of saving taxes for yourself as well as your employees.

The plan must be qualified and recognized by the Internal Revenue Service (IRS). The IRS will allow you to defer payment of taxes on these earnings until you withdraw. It is always recommended that you work with a professional who will determine what works for you, considering your goals



Donald Williams  
Williams Accounting & Consulting  
Courtesy Photo

and specific needs.

**Take Tax Credits**— The federal government uses tax credits to encourage or discourage businesses from doing specific things depending on the greater good. Therefore, you can take a tax credit if you want to go green, provide employees with health coverage,

offer access to your disabled employees, or hire new employees. Our accounting service employees in Atlanta and New Orleans are experienced and will, therefore, tell you what you qualify for looking at the provided terms. Luckily, most tax credits are under the General Business Credit, meaning that you will most likely qualify.

**Write Off Bad Debts**— The end of the year is your perfect time to review expenses and customer accounts before paying your taxes. Use this time to find out which accounts fall under the bad debts. Writing off bad debts allows you to reduce income and, therefore, save on taxes. Bad debts include customers, employees, and vendors who are unlikely to pay you back.

**Deduct Travel Expenses**— Small business owners can take advantage of this strategy to reduce business taxes if they travel a lot. Personal travel is not fully deductible, but business travel enjoys this benefit fully. The best thing to do is

combine a justifiable business trip with personal travel and redeem flier miles earned from frequent business travels.

**Use A Qualified Tax Advisor**— Taxes can be overwhelming, especially for small businesses. Therefore, it is essential that you work closely with a qualified tax advisor for professional help before making critical decisions. Some experts will be available for a short period, while others will be available throughout the year. In such situations, choose the latter.

*Donald Williams is a financial expert and trusted business consultant that helps individuals, small businesses owners and entrepreneurs find and build the financial foundation they need to succeed. In 2005, he launched Williams Accounting and Consulting in New Orleans. Just one year later, he successfully opened his second location in Atlanta. To date, he has grown his clientele to more than 1,000 individuals and businesses along the Southeast coast.*

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