The Annapolis Times of Baltimore Publication July 22 - 28, 2022 A Baltimore Times/Times of Baltimore Publication



(Left to right) Shayma Sulaiman, Chief Program Officer; Chazz Scott, Executive Director; and Nikki Abraham, Chief Creative Marketing Officer founded Positively Caviar, Inc. The nonprofit provides self-empowerment mental wellness workshops to disrupt mental health stigmas in underserved communities. A workshop called "Flourish & Grow" will be held at the Under Armour (UA) House, located at E. Fayette St. in Baltimore, Md. on August 20, 2022 from 9 a.m.-2 p.m. to equip middle school-aged youth in Baltimore with experiential tools for the purpose of increasing well-being and disrupt mental health stigmas. Registration is now open. Photo courtesy of Positively Caviar, Inc. (See more on page 7)

Three Local Students Named Bank of America Student Leaders

By Demetrius Dillard

Bank of America has announced that three students from the Baltimore region achieved the distinct honor of being named to the company's Student Leaders program.

The students, all of whom excel in and out of the classroom, will participate in the Student Leaders program and will work with the CASH (Creating Assets, Savings, and Hope) Campaign of Maryland, a nonprofit based in Baltimore that promotes economic advancement for low-to-moderate-income individuals and families in the city and throughout the state.

Interestingly, all three local students joining Bank of America's program this summer are from Howard County. Emmanuella Osei, a rising freshman at the University of Maryland Baltimore County; Oliver Song, a rising senior at Wilde Lake High School; and Zikora Akanegbu, a rising senior at Marriotts Ridge High School, were named this year's Student Leaders.

Janet Currie, president of the Bank of America Greater Maryland, said the program seeks to give students a holistic experience of how government, business and nonprofit entities work collectively for the betterment of society.

"We try to give them a really holistic experience, and certainly as we partner with our nonprofits, we make sure they are meaningful work experiences for them so they can continue to grow professionally as well as understand how the intersection of those [industries] work," Currie said.

"We look for those students who are going above and beyond what is traditionally required of high school juniors and seniors. What they are accomplishing in terms of giving to others and elevating issues that are important... those are the things we look for in our student leaders."

For admission to the program, students had to apply. The criteria



Bank of America Student Leaders (from left to right): Zikora Akanegbu, Emmanuella Osei and Oliver Song. Photos courtesy of Bank of America

for the program was based more on involvement in the community than it was the students' GPAs, according to Currie.

"When we evaluate the applications, we are not looking for grades. We don't even ask about GPAs, we don't ask about grades," she said, adding that she has met all three of the students in person.

"We are looking for students who have demonstrated leadership and civic engagement. We are looking for students who want to be community leaders, either within their school or within their communities - very often, both."

As part of the Student Leaders Program, students will engage in an eight-week paid internship, working closely with local nonprofits to develop leadership and workforce skills, in addition to participating in a week-long virtual leadership summit. Nationally, a total of 300 students are selected as Bank of America Student Leaders every year since the program began in 2004.

Osei, a native of Ghana, moved to the U.S. in 2015 with big aspirations. In high school, she founded Rise Up Mentorship, a program supporting minority students pursuing rigorous courses; Osei personally mentored two students during her senior year.

In recognition of her efforts in promoting educational equity in the Rise Up Mentorship program, Osei was recently awarded the Princeton Prize.

"To me, being recognized as a Student Leader means that I can fulfill my passions of giving back to my community," said Osei, who will be attending UMBC in the fall. "As a CASH Youth Ambassador, I'm privileged to be learning about finances and sharing this valuable information with my family, friends and peers."

Song served as student government president of Wilde Lake High School, a capacity that gave him the opportunity to communicate student voices and concerns to elected officials. Throughout his term, he led a COVID-19 student town hall, served as a member of the Student Committee for Equity for Howard County Public Schools, and has testified for multiple bills at the local, state and national levels.

"As a Student Leader, I am honored to learn and teach about financial education through the CASH Campaign of Maryland," Song said. "In a world where the numbers that describe you are increasingly relevant, teaching our communities to survive is a necessity."

Akanegbu founded GenZHER, a digital media platform created to



Janet Currie, president of Bank of America Greater Maryland. Photos courtesy of Bank of America

spread awareness about societal issues from the perspectives of Gen Z girls. She also serves as the Head of Events of her school's chapter of Girl Up, a female empowerment campaign founded by the UN Foundation. Akanegbu was recently honored as Maryland's only 2022 Diana Award recipient for her social action and humanitarian efforts, among other awards

"I am incredibly honored to be recognized as a Student Leader," Akanegbu said. "As a Youth Ambassador for The CASH Campaign of Maryland, I have been able to learn about finances to educate my friends and peers about different financial education topics."

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The Baltimore Times

(USPS 5840) is published every Friday by *The Baltimore Times*, 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 St, Suite 201 Baltimore, MD 21218



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Guest Editorials/Commentary

Improving Healthcare for Low-Income Americans Through Better Managed Care

By Tammy Boyd

I handled healthcare policy for the late Congressman John Lewis, and today work for the Black Women's Health Imperative. If you work in healthcare policy today, you know that health equity – or ensuring that disadvantaged populations get customized approaches to care and better medical outcomes – is a top priority.

Health equity is an issue that should also resonate with lawmakers on Capitol Hill seeking to rein in healthcare expenditures. According to a recent study, if inequities remain unaddressed, healthcare spending for the average American could rise from \$1,000 annually today to \$3,000 by 2040, with historically underserved communities disproportionately affected.

I applaud the Biden administration for its leadership on equity issues. A January 20, 2021 Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, stated that "Entrenched disparities in our laws and public policies, and in our private and public institutions, have often denied that equal opportunity to individuals and communities."

One example of the Administration's response to this Executive Order, is that in March of this year, the National Institutes of Health (NIH) announced it was "Creating New Research on Health Disparities, Minority Health, and Health Equity." Included were actions to better track federal government funding for health equity issues, identifying gaps in scientific funding for these critical matters, recognizing roadblocks for health equity funding, and looking across NIH to find collaborative opportunities to drive scientific advances on these problems.

The healthcare industry also has a role to play to confront health equity challenges. Drug companies, insurers, hospitals, doctors and others must also dedicate resources to implementing innovative methods to tackle health equity and close the health gap between rich and poor.

For example, the New England Journal of Medicine (NEJM) recently published findings from a study conducted by the private insurer Humana regarding a new tool that can help identify who is, and who is not, getting comprehensive, equitable health care. The tool identified individual health behaviors (like visits to a primary care physician, vaccinations, cancer screenings, and medication adherence), created a health equity score based on the number of behaviors patients were engaged in, and compared those scores across racial and ethnic subgroups. Given the amount of data we have on patient outcomes, perhaps new tools like this one will help address disparities in care and improve the medical treatment for people who often slip through the cracks.

In looking at the data, I was reminded that health disparities in Medicare are often driven by economic status, as dual-eligibles (i.e., those eligible for both Medicare and Medicaid) were often found to engage in fewer of the individual health behaviors. Yet, those beneficiaries on Medicare Advantage plans – private Medicare plans that offer comprehensive, integrated services – scored on the whole better than those with traditional Medicare plans. This may speak to the health equity advantages of a managed care approach to health care.

Groups like mine, which advocate on behalf of Black patients, partner with other organizations that focus on poverty issues to find ways to achieve wellness for our lower income communities with fragmented access to care. Expanding the coalition of stakeholders, and the tools we have, will help us fight to improve health equity and make progress.

Ultimately, getting better healthcare to disadvantaged populations and communities of color means, from a humanitarian standpoint, that people are healthier. From a policy perspective, preventive care reduces the burden on taxpayers by diminishing the need for long term and costly medical treatments. I look forward to tracking the progress of this new tool and seeing if it can help increase health equity in the U.S.

Tammy Boyd, JD MPH served as the Chief Policy Officer and Counsel of the Black Women's Health Imperative, and Senior Advisor, Health Policy Advisor, the late Congressman John Lewis.



Letter to the Editor

Editor: Three Disingenuous Supreme Court Justices

The Supreme Court discriminated against women and minorities by overturning Roe v. Wade. Women lost control over their bodies by being forced to carry babies to term, especially women who are raped, suffer incest and experience life threatening medical issues. Minority women constitute a large portion of women receiving abortions.

The three justices nominated by Trump, Kavanaugh, Gorsuch and Barrett, misled the Senate during their confirmation hearings. Kavanaugh said "Roe had been reaffirmed many times. Precedent is critically important. It is the foundation of our system." Gorsuch said "Roe is a precedent of the U. S. Supreme Court " and he also said he

would have "walked out the door" if Trump asked him to overturn Roe. Barrett said she would apply stare decisis, which is to abide by things decided (precedent).

The three crafty justices deliberately used ambiguous responses to Senators questions concerning Roe v. Wade; and misled the Senate. The veracity of the three disingenuous justices is highly suspect, and they cannot be trusted to make non-partisan legal decisions. It is unfortunate Presidents nominate highly partisan individuals to the Supreme Court, and the Senate confirms the nominees based on partisanship. We need non-partisan and independent thinking judges.

Donald Moskowitz Londonderry NH

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Page Opposite/Commentaries

Study Finds Nearly 90 Percent of Black Homicide Victims Were Killed with Guns

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

According to a new and comprehensive study on gun violence, Black men, women, boys, and girls remain the most impacted victims of homicide in America, yet year after year this shocking and unacceptable toll is allowed to continue. The study published by the Washington, D.C.-based Violence Policy Center, revealed that in 2019, the United States recorded 7,441 Black homicide victims.

African Americans represent 14 percent of the U.S. population, but accounted for 52 percent of all homicide victims, the study authors found.

The annual study, Black Homicide Victimization in the United States: An Analysis of 2019 Homicide Data, also ranks the states according to their Black homicide victimization rates.

Officials said it's based on unpublished

The Annapolis Times

data from the Federal Bureau of Investi-

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Courtesty Photo/NNPA

gation Supplementary Homicide Report. The study details homicide rates for 2019, the most recent year for which comprehensive national data is available.

For homicides in which authorities could identify the weapon used, 88 percent of Black victims (6,190 out of 7,056) were shot and killed with guns.

Of those, 64 percent (3,935 victims) were killed with handguns.

On average, more than 20 Black Americans died each day from homicide – 17 were known to have died from gunshots. "These deaths almost always involve a gun, and the resulting devastation ravages families, friends, and community members," Violence Policy Center Executive Director Josh Sugarmann stated in a news release.

"The goal of our research is to help support advocates and organizations working on the ground to stop this lethal violence while, at the same time, continuing to educate and engage the public and policymakers on the need to address this ongoing national crisis," Sugarmann said

The study also revealed that the Black homicide victimization rate in the United States was nearly four times the overall national victimization rate and nearly seven times the white homicide victimization rate.

In 2019, the Black homicide victimization rate was 18.08 per 100,000.

In comparison, the overall national homicide victimization rate was 4.79 per 100,000. For whites, the national homicide victimization rate was 2.69 per 100,000.

Further, 87 percent of Black homicide victims were male (6,454 of 7,441) and 13 percent were female (986 of 7,441). The sex of one victim wasn't unknown.

The authors noted that Black male homicide victimization rate in the United States was "more than four times the overall male victimization rate and more than eight times the white male homicide victimization rate."

In 2019, the homicide victimization rate for Black male victims was 32.49 per 100,000.

In comparison, the overall rate for male homicide victims was 7.68 per 100,000 and the rate for white male homicide victims was 3.88 per 100,000.

Meanwhile, the Black female homicide victimization rate in the United States was more than twice the overall female victimization rate and three times the white female homicide victimization rate.

In 2019, the homicide victimization rate for Black female victims was 4.60 per 100,000. In comparison, the overall rate for female homicide victims was 1.95 per 100,000 and the rate for white female homicide victims was 1.52 per 100,000

For homicides in which the victim to offender relationship could be identified, 77 percent of Black victims (2,282 out of 2,954) were killed by someone they knew

The number of victims killed by strangers was 672.

For homicides in which the circumstances could be identified, 70 percent (2,856 out of 4,102) were not related to the commission of any other felony.

Of these, 56 percent (1,591 homicides) involved arguments between the victim and the offender.

With a homicide rate of 50.64 per 100,000 residents, Missouri ranked the highest.

Illinois, Indiana, Wisconsin, Tennessee, Louisiana, Kentucky, Arkansas, Michigan, and Oklahoma rounded out the top 10.

The authors said individuals living in communities where violence is prevalent are at higher risk for a broad range of negative health and behavior outcomes. An increased understanding of how trauma resulting from community violence influences development, health, and behavior can lead to improvements in the way many social services are delivered as well as policy changes at the local and federal levels.

"At the same time, the firearms industry, looking to expand beyond its shrinking base of white male gun owners, has launched an organized marketing campaign focusing on Black and Latino Americans," the study authors wrote. "If successful, such efforts can only increase gun death and injury in these communities."

The full study is available at http://vpc.org/studies/blackhomicide22.pdf.

Lendistry Opens Baltimore Office

Minority-Owned Company Among Top PPP Lenders During Pandemic

By Ursula V. Battle

Everett K. Sands has been a major game changer when it comes to helping underserved small business owners who need access to responsible capital. Sands is the founder and CEO of Lendistry, a minority-led and technology-enabled small business and commercial real estate lender with Community Development Financial Institution (CDFI) and Community Development Entity (CDE) certification.

Lendistry, along with its nonprofit partner organization, The Center by Lendistry, are dedicated to providing economic opportunities and progressive growth for underserved urban and rural small business borrowers and their communities. In 2022, Lendistry SBLC, LLC, a subsidiary of B.S.D. Capital, Inc., became the nation's only African American-led SBA designated Small Business Lending Company.

Sands recently opened an office at 2002 Clipper Park Road in Baltimore, Maryland. It is also home to MCB Real Estate, a privately held, institutionally capitalized commercial real estate investment firm. cofounded by P. David Bramble, son of Baltimore Times publisher Joy Bramble, MCB Real Estate acquires, develops, manages, and capitalizes



Fashion designers Steven White and Dominick Davis are the owners of DifferentRegard. The business was helped by Lendistry during the COVID pandemic. Courtesy Photos



Everett K. Sands, Founder and CEO of Lendistry.

assets in retail, industrial, office and mixed-use sectors. MCB Real Estate currently owns and operates approximately six million square feet of commercial real estate.

"During the pandemic, Lendistry started hiring team members in Maryland with a focus on having an office in Baltimore," said Sands. "Now that we are in a new normal of returning to work, we have opened that office and share it with MCB Real Estate. The team is excited about partnering with MCB Real Estate which is pumping and inspiring the construction of commercial units around Baltimore. This is an opportunity to provide those tenants with working capital and access to capital, so we are certainly excited

about that."

Leveraging his more than 20 years of experience in banking to help underserved small business owners access capital, Sands has shared his recommendations before Congressional committees and at conferences hosted by FORTUNE, the National Urban League, and several



Clarence Campbell, EVP Director of Sales at Lendistry's Baltimore office.

industry-related events. His long and impressive resume also includes serving as a presenter at The Baltimore Times' Business Forum: "Mind Your Business Building resources for business owners and entrepreneurs."

During the COVID-19 pandemic, Lendistry was one of the top ten Paycheck Protection Program (PPP) lenders in 2021. To support as many small businesses as possible, Lendistry also raised its hand to administer statefunded small business relief grant programs in California, Pennsylvania, and New York.

"What we hope is that we have a regional office in Baltimore that's able to serve the Mid-Atlantic community and do what we did for PPP where we were helping small businesses in Baltimore, and the Greater Baltimore area," said Sands. "We're now taking that to the next level and finding other programs."

He continued, "For example, the state of Maryland is participating in a program called the State Small Business Credit Initiative, which is a program that will help small businesses that don't have credit, or a traditional credit profile. Their lenders will be able to leverage this program to help them get access to capital. So, if you didn't have collateral for a loan, or maybe your credit scores are

a little bit lower than the traditional guidelines, Lendistry can come in and provide access to capital to those businesses."

Clarence Campbell is Executive Vice President of Sales for Lendistry.

"As a native Baltimorean, I can speak to the city's rich community presence, and small business plays a critical role here in Baltimore," said Campbell. "But access to capital is one of the greatest challenges for many business owners. That's why we are excited to have a presence here in Maryland and focused on supporting small businesses and the communities they serve."

Fashion designers Dominick Davis and Steven White are the owners of DifferentRegard. The company, which specializes in sustainable clothing products, is one of the many businesses assisted by Lendistry during the COVID pandemic.

"Lendistry was offering the PPP and we started doing business with them," said Davis. "We really received good connections through Lendistry. We met with different loan officers through Lendistry who are now talking to us about expanding with new loans and SBA loans. We have been around for eleven years, and this type of support will help ensure we are around another eleven years."

White added, "We purchased more machinery and funded our employees during the pandemic. We were able to take advantage of the opportunities that were out there. We were able to reinvest in our systems and equipment to keep our company going. We were able to pay our employees and increase our space during the pandemic to make our employees feel comfortable. It has opened us up to be a viable player. That speaks volumes about Lendistry. Their assistance allowed us to grow."

For more information about Lendistry, visit https://lendistry.com.

HBCU Graduates Establish Nonprofit Serving Baltimore Youth, Host Mental Wellness Workshops

By Andrea Blackstone

Chazz Scott, Nikki Abraham, and Shayma Sulaiman are three Hampton University graduates who decided to invest in positive thinking; optimism; and empowering youth through mental wellness.

"In 2016, we started to realize the need as it relates to mental health, especially in underserved communities, particularly the African American demographic. But one of the things we wanted to do was to figure out ways to have interactive fun, and an informal space to discuss mental wellness strategies, all centered upon a newer science called positive psychology," Scott said.

Scott, who is currently a Prince George's County resident, grew up outside of the Ellicott City area, although his grandparents have Baltimore roots. Scott works for the government full-time. Positively Caviar, Inc. is his contribution to uplifting youth as the nonprofit's Executive Director and Chief Creative Optimist, along with Abraham and Sulaiman. Abraham serves as Positively Caviar's Chief Creative Marketing Officer. Sulaiman is the Chief Program Officer.

Positively Caviar, Inc.'s Executive Director mentioned that Martin Seligman is a positive psychologist who focused on qualities of individuals who are flourishing and possess well-rounded wellbeing. Exercising, eating right and positive thinking could be examples of strategies individuals can use to accomplish this positive place, according to Scott.

"Positive psychology takes a new perspective at trying to combat the mental health stigmas that are in our community, so that's what we do. We provide a space that helps youth build mental resilience to disrupt mental health stigmas, and introduce youth



Positively Caviar, Inc. and Charm City Love, Inc. teamed up to provide activities for youth related to self-love and a growth mindset in 2017.

Photo courtesy of Positively Caviar, Inc.

to a mindset of positive thinking and optimism," Scott said. "We provide preventative tools before adversity happens, so they know how to overcome stress and adversity before adversity happens."

Scott added that oftentimes there are not enough behavioral therapists, and guidance counselors, in underserved communities. As a result, youth who experience trauma and events such as drug and alcohol abuse or domestic abuse are left without enough vehicles to get through them. Within Positively Caviar, Inc., youth are given tools early to assist them with combating challenges more effectively. Nonprofit partners who are mental health organizations ensure that needs of youth are addressed with priority in Baltimore.

Reading a plethora of self-help books, understanding, positive psychology, and hearing about uprisings, protests, and episodes of police brutality sparked Scott's interest in providing youth with tools that he wished he would've had when he was younger, especially growing up as a Black male.

Although he did not grow up in an underserved community, Scott and his cofounders have a passion to reach out to youth in Baltimore who are being reared in them. The pandemic led the trio to conduct virtual workshops. Before then, workshops had been held in the Cherry Hill community, in Boys & Girls Clubs of America, and Baltimore area churches. Spreading positivity has been an intentional, connecting act that brought like-minded individuals together.

Abraham, who is a Brooklyn, New York resident, mentioned that after Scott started a blog about positivity, the Hampton University graduates decided to turn it into something bigger. They aspired to target youth, offer workshops, and spread positive thinking along with optimistic messages.

On August 20, 2022, Baltimore City youth from grades six to eight will have an opportunity to participate in an immersive mental health workshop hosted by Positively Caviar, Inc. at the UA House, located at 1100 E. Fayette St. in Baltimore from 9 a.m. - 2 p.m.

Scott said that providing experiential tools for youth to feel empowered is the overall goal, while shedding a light on mental wellness. Equipping them with actionable tools to improve their daily wellbeing will be accomplished through providing workshops centered around self-love; affirmations; growth mindset; and the importance of positive self-talk will be on the agenda. A special guest speaker will also participate in the event marking the return of the nonprofit's in-person workshops, due to the pandemic.

"This is a back-to-school event, so at the end of the event, we're going to be handing out backpacks full of items, stress balls, handouts that give an overview of some of the activities that we've talked about and some of the tools that they (youth) can use to increase their mental wellness as they go into the school year," Scott said.

Abraham added that exercises will be included. A mindfulness and yoga instructor will also lead activities that will support youth to build tools for handling stress positively before school is back in session.

Registration is required to attend the event. Please visit https:// positivelycaviar.com/flourish-grow to sign up for the mental wellness backto-school workshop.

Annual Annapolis Family Day Festival Returns, Brings the Community Together

By Andrea Blackstone

Troy X Stansbury grew up in Annapolis, Maryland. Through a group called Annapolis Local Organizing Committee (LOC), Stansbury and others aspires to inform, inspire, and uplift the community, particularly in Annapolis, the District of Columbia and Virginia. Stansbury explained that LOCs were spawned in various locations because of instructions provided during the Million Man March.

In 2020, CNN reflected on the 25-year mark when Black men gathered in 1995 in the nation's capital to unite, listen to speeches, and take responsibility. The historic event was a "brainchild of Louis Farrakhan, leader of the Nation of Islam."

Martin Luther King, III, who is the son of the late Martin Luther King, Jr., mentioned that the Million Man March gave him hope, despite issues that still plague Black America, according to CNN's report.

"If we choose to roll up our sleeves and work together to build a community," King said, "we can build a beautiful mosaic."

Stansbury and other volunteers have been investing in a sense of peace, joy, and community and family values through an Annual Annapolis Family Day Festival, since 2015. Stansbury is the founder and co-chair of the local event that has also provided opportunities to have fun; discover community resources; enjoy activities and entertainment; support vendors; hear spoken word; enjoy DJs; hear bands; participate in tournaments; and engage in an assortment of featured activities. Yoga and other traditional highlights from pony rides and face painting to a balloon bounce and basketball will be available in the Children's Village

Including youth and adult populations bridge generational continuity. "The elders should always pass knowledge, wisdom, and understanding to the youth. Youth have something just as great to offer to the elders as well, so as a family, you can't leave one without the other." Stansbury said.

The free festival was held last year, while offering a mental outlet, social interaction, and a way to uplift the spirit, despite the pandemic.

"Our vision, long term, is to... continue to inform, inspire and create peace beyond Family Day so that the youth can realize, and others can realize, how we used to be, regardless of age differences, regardless of gender," Stansbury said. "We want to bring out a modicum of peace. It's family all over again. It's not a one-time thing. We want this spirit to continue beyond that day."

Stansbury added that he wants individuals from "every neighborhood" to attend, while bringing "children and ourselves," to pass along an important perception of what can be done, then pass it along to youth. He stated that although "we're different in terms of where we live, we are still one with one another."

Erica Griswold, who was born and raised in Annapolis, has been the festival's emcee for six years.

"The Annapolis Local Organizing Committee (LOC) has become my family over the years and my commitment to them and that festival fulfills my purpose to serve for the right reasons." Griswold said.

She currently works as the Community Services Coordinator for Mayor Gavin Buckley's office, while serving as a fierce advocate for residents in Annapolis. Griswold remarked that she ensures that their concerns are being heard, and their needs are

continued on page 10



The sixth Annual Annapolis Family Day Festival will be held on July 30, 2022 from 10:30 a.m. - 7:30 p.m. at 935 Spa Rd., which is the Bates Athletic Complex in Annapolis, Maryland. Youth and adults may attend the free event.

Photo courtesy of Troy X Stansbury



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Coppin State University's free outdoor concert is a "Household Word" every month.

Hello Everyone,

I'm hoping that this column finds you and your family healthy and happy. There is so much going on in Baltimore this week and the next. I am going to tell you about a few of them.

I first want to talk about The Avenue Bakery, located on Pennsylvania Ave. and Baker St. The owner, James Hamlin, his family, and yours truly appreciate all the love and fantastic support you have given us. Events that have been held the first Saturday of every month, from March through September, in the Avenue Bakery's courtyard have been successful. This month was the Greg Hatza ORGANization's turn to be a featured band. Guests at this month's event gave rave reviews.

"It (The musical event) was held at the safest place in the Penn-North arts circuit— the center courtyard of The Avenue Bakery. A royal spectacle of finely tuned and highly skilled professional musical artisans sky walked us to the ninth heaven," said Denise Parker.

Recognizable Baltimoreans also showed up there. Walter Frances Gill, who is otherwise known as the "Urban Professor," was among them with his wife. Rev. Willie Ray, who is always promoting something, spread the word about his "Save Another Youth" campaign. His upcoming event called Operation Positive Youth Role Model Talent Search will be held at the Arena Playhouse, located at 801 McCulloh St., on July 23, from 3 p.m.-6 p.m.

While we continued to look around

the courtyard, we saw fashion icon Travis Winky and Denise Parker, who is a Baltimore zentangle artist. She was a 1981 Artscape finalist and Baltimore Neighborhood Design Show second place winner. Denise is also the great niece of 1940s public figure, Bartinas Parker, owner of Pennsylvania Avenue Hotel. It was located at the bottom of the Avenue, across from Serena's Place Bar.

More guests had positive comments about the way Greg Hatza and his band lit up the courtyard with their blues tune that had everyone moving and grooving on their feet. An unknown person remarked about how young people; senior citizens; the disabled; and guests who used canes and walkers did their thing dancing at their tables and on the dance floor. My nephew, Jalil, was a guest musician who played some blues songs on the guitar with the Greg Hatza ORGANization. I truly enjoy booking and producing shows, plus being the Mistress of Ceremony at The Avenue Bakery.

We will be doing it all over again on Saturday, August 7, 2022 from 4 p.m.-8 p.m. at The Avenue Bakery. Next time, Jim Bennett & Unique Creations Band will throw down and have you dancing out of your seat. Check them out! Don't forget to bring your folding chairs and enjoy this free community event. Get there before 4 p.m., if you want to get a hold of your homemade rolls and desserts from The Avenue Bakery. We will see you there!

The Christmas in July MD Craft Fair is July 23-24, 2022. If you love all things Christmas and craft, come on out to enjoy the show. Over 150



Ebban Dorsey was a two-time winner of the Rosa Pryor Music Scholarship and Jazz Expressways Scholarship that Rosa Pryor also initiated. Ebban recently received a full scholarship to Johns Hopkins Peabody Institute. Congratulations, My Little One. The reward is well-deserved.

vendors; a petting zoo; magic show; arts and crafts; and so much more to do will be at the Howard County Fair. It will be located at 2210 Fairgrounds Rd. in West Friendship, Maryland.

Charles Faison's Dip Nip Event was cancelled last week because of the rainstorm. It has been rescheduled for noon on Sunday, August 7, 2022. Any previously purchased tickets will be accepted on this date. For more information, call Charles Rudy Faison at 443-801-1100.

The Crew Friday Nite Oldies event that takes place every third Friday at Caton Castle is now B.Y.O.F. That's right, you can bring your own food, but don't bring any drinks. For more information, call 410-342-0504.

Well, my dear friends, I have to go. But remember, if you need me, call me at 410-833-9474 or email me rosapryor@aol.com. UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.



Sean Yoes, my brother in crime, is a renowned journalist who was recently honored for his work with The Baltimore Association of Black Journalists. It was formerly called the Association of Black Media Workers.



Jim Bennett & the Unique Creations Band will be performing at The Avenue Bakery courtyard, located at 2229 Pennsylvania Ave. on Saturday, August 7, 2022, from 4-8 p.m. The event is free and open to the public. Bring your lawn chairs. Food and beverages will be on sale.



Jalil is an 18-year-old blues musician who joined Greg Hatza's band on stage for the first time. He had the guests on their feet at The Avenue Bakery last week.

Ravens get NFL Madden 23 ratings

By Tyler Hamilton

The Baltimore Ravens have been a favorite team to use for NFL enthusiasts who play the Madden video game because of quaterback Lamar Jackson's dynamic playmaking ability and their stingy defense. The Madden franchise puts out annual ratings for individual players and their teams ahead of the game's release.

The Madden Rating for each player is a composite of scores in 43 categories that each player is graded on and players are categorized as either rookies or veterans. For rookies, data from pro days and the NFL combine are used to determine the ratings for

speed, strength, and other performance categories.

The Ravens had an overall rating of 85. Baltimore had seven players land in the top 100 ranking.

Here's a look at the top 10 players on the team:

- 1. Mark Andrews | TE | 93 overall
- 2. Ronnie Stanley | LT | 92 overall
- 3. Marlon Humphrey | CB | 91 overall
- 4. Lamar Jackson | QB | 90 overall
- 5. Justin Tucker | K | 90 overall
- 6. Calais Campbell | DL | 89 overall
- 7. Michael Pierce | DT | 89 overall
- 8. Marcus Petets | CB | 88 overall
- 9. Marcus Williams | FS | 84 overall
- 10. Kevin Zeitler | RG | 83 overall



Lamar Jackson Photo Credit: EA Sports.

Retired punter Sam Koch's 84 overall rating would have made him the ninth-highest ranked Ravens player. Koch will instead be a part of the coaching staff to work with first-year punter Jordan Stout who they selected in the fourth round of the 2022 draft

The rookies have not been ranked. But, Baltimore should get impact plays from their 2022 first-round picks in safety, Kyle Hamilton and center Tyler Linderbaum.

Tight end Mark Andrews received the highest ranking on the team. Andrews' 93 overall ranking was third best among tight ends behind Travis Kelce of the Kansas City Chiefs and George Kittle of the San Francisco 49ers. This comes after Andrews' 107 receptions for 1,361 yards and nine touchdowns were the most among tight ends last year.

Despite missing most of the last two seasons due to an ankle injury, Stanley's 92 ranking was fifthbest among all right tackles. That is a sign of the respect that Stanley has garnered when he was a first-team All-Pro in 2019.

The same can be said for Humphrey who missed significant time last year. Humphrey was the fifth-ranked cornerback. The Ravens expect him to make a full recovery from a torn right pectoral muscle in 2021.

Madden did Jackson more justice than a recent ESPN poll of NFL shotcallers that landed him outside of the top 10 quarterbacks in the league. Jackson's 90 overall rating was fifth among quarterbacks behind Green Bay Packers QB Aaron Rodgers (97), Tampa Bay Buccaneers QB Tom Brady (97), Kansas City Chiefs QB Patrick Mahomes (97) and Dallas Cowboys QB Dak Prescott (91).

The Ravens' 85 overall rating is down from their 88 overall last year but they'll continue to be a favorite among Madden players.

continued from page 8

Annual Annapolis Family Day Festival Returns

being met with resources that are equitably distributed.

"Bringing the families together on that day is nothing short of amazing. Something powerful happens when people from all over come together to unite in love and knowing that the purpose is to honor and celebrate their brother or sister, their mother, or their fathers, their own families! It's magical," Griswold said. "Our mission is to change the mindsets of our people by bringing forth tangible and powerful teachings, information and resources for them to take full advantage of to support them."

Griswold recalls having access to recreation like the Boys and Girls Club and community-based programs that offered basketball games, tournaments involving all communities, and healthy competition.

"It was all love. We knew we had each other. It was a different time," Griswold said, stressing that the one-of-a-kind festival stresses unity. "That's why it's so important to reintroduce what "community" look and feels like, and we display that on an unbelievable level with this Family Day Festival."

The sixth event returns on July 30, 2022 from 10:30 a.m.- 7:30 p.m. at 935 Spa Rd., which is the Bates Athletic Complex in Annapolis. Call Stansbury at 443-220-5401 for more information. Email LOCFAMILYDAYVENDORS@gmail.com about vending opportunities.

Baltimore Church Launches Project for Budding Entrepreneurs with High School Diplomas, GEDs

By Andrea Blackstone

Showcases, meetups, and apps such as Buy Black Baltimore 365 that are meant to help shine the light on Black businesses in Baltimore have drawn attention to small business owners on the move. Before support can be provided by buying goods and utilizing their services, budding entrepreneurs may need guidance to get their ideas off the ground.

The church of St. Katherine of Alexandria —located at 2001 Division St., Baltimore, Maryland 21217- is standing in the gap. The church recently launched a ministry called the Faith Builders Bridging the Gap (FBBG) - Demonstration Project to lend a hand to individuals between the ages of 17-30 whose aspirations do

not necessarily include a college path. These Baltimore residents who earned a high school diploma or GED may participate in the project to help bring their business ideas to life.

Leslie Smith, the Project Coordinator for FBBG, told The Baltimore Times that a plethora of programs offer opportunities for young people who want to earn college degrees. On the other hand, the cost of higher education; personal interests; or even aptitude may influence their decision not to turn in the direction of higher education.

"The average college tuition cost has increased in the 2021-2022 academic year over the prior year across both public and private schools, U.S. News data shows," per information provided by U.S. News & World

Report. "The average cost of tuition and fees to attend a ranked public college in state is about 73% less than the average sticker price at a private college, at \$10,388 for the 2021-2022 year compared with \$38,185, respectively, U.S. News data shows. The average cost for out-of-state students at public colleges comes to \$22,698 for the same year."

In response to a range of personal realities, FBBG is making another option to achieve goals feasible.

"The reason why we developed the project is because, not just looking at COVID, but just looking at the status of Black entrepreneurship

> or Black business operators in Baltimore City, especially on the west side of Baltimore, which is where our church is, at one point that was a very vibrant part of Black culture and we've seen the neighborhood just change over the decades," Smith said. "So the reason why we developed the project is because first of all, there is a whole sector of the population, a group of people that we feel that's underserved, and there are not a lot of programs for them. These are young folks who want to be business owners, but they need the support, the training, and the resources to help them."

St. Katherine's Church's members are assisting to sponsor tools such as loaner laptops for participants who need to complete work for their prospective businesses. Help with business costs, such as setting up websites, and the registration for the Maryland Department of Assessments and Taxation, is being made possible through a small grant from the



Darlene Lee, Quaje Redd, and Nyjae Little participate in St. Katherine's Church's Faith Builders Bridging the Gap (FBBG) - Demonstration Project, located 2001 Division St. in Baltimore. The new program targeting underserved residents was created to provide support for Baltimoreans who are aspiring business owners between the ages of 17-30. The application deadline is July 30, 2022. Courtesy photo

Episcopal Diocese.

Smith also explained that professionals are volunteering their time and talents to provide insight about vital business-related topics such as how to organize and set up a business; developing a business plan; knowing the difference between corporations and a sole proprietorship; mandatory requirements for the Maryland Department of Assessments and Taxation; registration; marketing; budgeting; best business practices; and other topics.

"We have an array of professionals over the eight Saturday sessions," Smith said.

Sessions will be scheduled on Saturdays from 8:30 a.m.-3:30 p.m. Although the first session was held on Saturday July 16, 2022, new participants who enroll into the project late would be required to make up missed sessions. The application deadline is July 30, 2022. Please email faithbuildersapp@gmail.com to obtain more details about FBBG, or to apply for the program.



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