THE BALTIMORE TIMES

Vol. 36 No. 41 August 12 - 18, 2022 A Baltimore Times/Times of Baltimore Publication



Cynthia Rumph, center, is flanked by Gary Gillard (white shirt) and Ricky Smith, Baltimore/Washington International Thurgood Marshall Airport Executive Director and CEO, along with other guests who are from BWI, Fraport USA, and Fashion Spa House. Rumph owns Fashion Spa House and has been selling fashions, accessories, and skincare at the airport since 2017. Attendees of the ribbon cutting ceremony held at BWI celebrated Fashion Spa House's expansion. After Rumph graduated from Launch Pad BWI, which is an internship and entrepreneur program for local minority microbusinesses, Rumph now has a full lease. She expanded into a new store. It is in the A/B Concourse. Photo credit: Fraport USA (See more on page 9)

Meet the Founding Dean of the Proposed Medical School at Morgan State University

By Andrea Blackstone

The Maryland College of Osteopathic Medicine (proposed) at Morgan State University (MSU) "is in the applicant stage of accreditation, known as the "initial" stage," according to information provided to The Baltimore Times. The future campus site would be located at the Montebello campus area if the proposed medical school gets the greenlight. The current building will be demolished, and a new building will be constructed.

Investment commitments for the project have reportedly reached \$18.5 million.

According to information provided by the founding dean of the Maryland College of Osteopathic Medicine, John W. Sealey, DO, FACOS, the undertaking would be privately funded.

"I will be the chief academic officer/dean of the medical school at Morgan," Dr. Sealey said. "We are in the applicant status and we've been there since last year. So, we are the proposed Maryland College of Osteopathic Medicine in an applicant status for accreditation, to be an accredited medical school."

Building clinical rotation sites in hospitals for the Maryland College of Osteopathic Medicine's (MD-COM) potential students who will need clinical learning environments is in progress. Affiliation agreements have been signed with a Federal Qualified Health Center in Baltimore and local hospitals.

Doctors of osteopathic medicine (DOs) are known for taking a whole-person approach to care for and treat patients. Disease prevention is another key. Osteopathic doctors are licensed. Sealey added that osteopathic medicine's philosophical founder was discovered by Andrew Taylor Still in the late 1800s.

"DOs receive the same medical training as other physicians, as well as 200 additional hours of OMM (Osteopathic Manipulative Method) training. OMM



John Sealey, DO, FACOS will be the chief academic officer/dean of the Maryland College of Osteopathic Medicine (proposed) at Morgan State University. The medical school's campus site will be at the Montebello campus area. Sealey determined that the approximately fiveacre site will be sufficient for a new, 90,000 - 120,000 square foot building to house the new Maryland College of Osteopathic Medicine. Land would be leased from MSU. It would be the first HBCU aligned medical school in more than 50 years. The first students are scheduled to begin in 2024. Photo courtesy of Dr. John W. Sealey

is a hands-on treatment used to diagnose and treat illness and injury," per information provided by the Doctors of Osteopathic Medicine's website.

Traditional doctors uphold an emphasis on medication use for the purpose of treating illnesses that are typically diagnosed "by tests or procedures." They attended "a traditional (allopathic) medical school," according to Healthline.

Sealey is highly accomplished. He earned his bachelor of science degree in Organic Chemistry from North Carolina Central University. The doctor received his medical degree from Michigan State University College of Osteopathic Medicine. Postgraduate studies were completed at University of Pennsylvania and Michigan State. Sealey worked as a cardiothoracic surgeon, former chief of surgery, medical director, and president of medical staff. The health

authority's experience also includes serving as Associate Dean of Clinical Education at Arkansas College of Osteopathic Medicine.

"A fourth of all of the physicians that are out there now are osteopathic students," Sealey said. "It's the fastest growing medical profession in the country."

Sealey told The Baltimore Times that MD-COM's accreditation process involves hiring a dean, then waiting a year to apply for the candidacy status, before moving on to the applicant status. Next, applying to the Commission on Osteopathic College Accreditation (COCA) is needed to become a candidate.

"We plan to have that done in December of this year," Sealey said.

Pre-accreditation would be another step. The goal is to complete that stage in 2023. Accreditation is the final step with the first graduating class.

Sealey said that the first class of students at Morgan is expected to matriculate there in August of 2024. When that timeline moves forward, the first graduating class will be 2028. After students graduate, MD-COM would then apply for accreditation since it can only be granted after the first class graduates.

Following the students reaching the pre-clinical stage consisting of two years of didactic training on the campus of Morgan at the Montebello complex, the last two years would consist of clinical years. They would be present in hospitals and doctors' offices learning the clinical

aspect of medicine, Sealey explained.

Sealey's interest in medicine dates to his upbringing in North Carolina. Around in the sixth grade, an injury required him to see the local doctor. A young Sealey found himself at a segregated waiting room where "colored" patients were separated from white ones.

"I thought at that point in time that this is not going to be right, and when I grow up, I'm going to be a doctor so my patients can all go into the same waiting room," Sealey said. "It was that that pushed me throughout all of my training."

The experience fueled him to become the very best doctor that he could become. Sealey remarked that he never saw an African American physician until he attended North Carolina Central University at the health center on campus.

And now, Sealey is leading the way to partner with MSU to provide other young and medical-minded individuals with chances to pursue training as doctors.

"There has never been an osteopathic medical school at a historically Black college and university," Sealey said, noting the opportunity to build an African American pipeline of future osteopathic doctors.

For more information about the proposed medical school, call Terry Jefferson at 443-885-2204, or email her via tjefferson@marylandcom.org.

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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

Food insecurity leads to hunger in Baltimore

By Dr. Ken Morgan

When we discuss hunger as a problem in the U.S. and Baltimore, we talk about food insecurity, according to Feeding America, a national nonprofit dedicated to mitigating food insecurity. The USDA separates food insecurity from hunger which makes little or no sense, given that the UN uses this formula.

The United Nations defines food insecurity: "A person is food insecure when they lack regular access to enough safe and nutritious food for normal growth and development and an active and healthy life. This may be due to the unavailability of food and/or lack of resources to obtain food."

According to the USDA, over 38 million people, including 12 million children, experience food insecurity in the United States, which can lead to hunger.

Many Baltimore City residents often are food insecure and possibly face hunger for the lack of healthy foods. Some low-paid and no-paid residents must choose between paying rent or purchasing healthy foods. Others seek fast foods. One in eight people in Maryland and one out of four residents of Baltimore City experience food insecurity.

The causes of food insecurity include some combination of poverty (in Baltimore, 1 out of 4 households live in poverty), low-paid, unemployed, and fixed-income individuals, who display inconsistent erratic access to enough healthy food, said the World Health Organization. WHO's central role begins with directing international health within the United Nations system.

These interactive food insecurity issues cause health inequities such as obesity, heart disease, diabetes, and depression. The World Health Organization defined social determinants of health as "The conditions in which people are born, grow, live, work, and age."

WHO commented, "These circumstances are shaped by the distribution of money, power, and resources at global, national, and local levels." They engender societal stratification and are responsible for health inequities among different groups of people based on social and economic class, gender, and ethnicity. Treat hunger the same way.

The fast food multi-national corporations rake in these profits from food insecurity and food deserts in more ways than one. These are the same employers who pay for low-wage jobs that hire and fire us. Many of the most profitable companies in retail and food services still pay most of their workers less than \$15 an hour. Many of these chains pay their workers less than \$10 an hour, said a new company wage tracker developed by the Economic Policy Institute and the Shift Project.

Secondly, in the United States, the Federal Reserve Bank says that the average Black and Hispanic or Latino households earn about half as much as the average white household and own only about 15 to 20 percent as much net wealth. About 63 percent of the people in Baltimore look like me.

Let us see what the Baltimore City government did during the COVID-19 pandemic to unleash food security and mitigate hunger. The Food Policy and Planning Division oversees the Baltimore Food Policy Initiative (BFPI).

The BFPI maintains three pillars of interagency collaboration, the Food Policy Action Coalition (Food PAC) and Resident Food Equity Advisors (RFEA). "They joined together to build an equitable and resilient urban food system by addressing health, economic and environmental disparities in areas with high food insecurity.

Indeed, these local hunger and health measures remain insufficient, even if they operate at a 100 percent. A systemic problem exists with employer-generated inflation, and the COVID pandemic is still in the air.

No wonder many workers strike and struggle with food insecurity.

Morgan is an internationalist ,black activist, and scholar. He served as Assistant Professor and coordinator of the Urban Studies Program. Dr. Ken Morgan can be reached at kmorgan2408@comcast.net.



Letter to the Editor

Editor,

Senators Chris Van Hollen and Ben Cardin have the opportunity to help alleviate a tremendous amount of nonhuman suffering by increasing funding for cultivated-meat research. For those who aren't aware, cultivated meat is grown from animal cells, without slaughter. We can start to put the era of killing sentient beings for food behind us.

The private sector has made excellent progress developing this revolutionary

protein, but public money is necessary to help bring it to market as fast as possible. One remaining hurdle is bringing production costs down so cultivated meat can better challenge the price of slaughtered meat. Our legislators should support this goal.

Jon Hochschartner Granby, CT 06035

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Your letter will not be published without the required information.

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Letters to the Editor

The Baltimore Times

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Page Opposite/Commentaries

Diversifying American Media Ownership Must Become a National Priority

By Jim Winston and Dr. Benjamin F. Chavis Jr.

Thus far, 2022 has been a year of multiple socioeconomic and political challenges for all Americans across the nation. Yet for African Americans and other communities of color, this year represents both challenges and opportunities from a business ownership perspective. In particular, for Black-owned media businesses there is a growing sense of resilience even in the face of continued profound racial disparities and societal inequities.

The communications and media industry in America especially should be one of the leading industries that adopts the "good business" sense to embrace the values and benefits of Diversity, Equity and Inclusion (DEI). This is not about charity or benevolence. Diversity is objectively good for business.

The National Newspaper Publishers Association (NNPA) and the National Association of Black Owned Broadcast-

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(L-R): Jim Winston, President and CEO of the National Association of Black Owned Broadcasters (NABOB); Dr. Benjamin F. Chavis Jr, President and CEO of the National Newspaper Publishers Association (NNPA).

ers (NABOB) are working together to encourage the media and advertising industries to become more proactive and committed to diversity from the C-suites to the decision-making managers. But more needs to be done to increase and to enhance the ownership of media businesses by African Americans and other minorities.

Economic equity in media requires equal access to investment capital, technical advances in communications infrastructure, and inclusion in other industry innovations. As increased changes in the racial demographics of the nation continue to accelerate in the United States, American media must be more representative of the growing diversity of the nation.

It is noteworthy, therefore, that one of the recently announced major media mergers has Standard General, a minority-owned firm, pending regulatory reviews and approvals by the Department of Justice and the Federal Communications Commission, acquiring TEGNA, a company owning 64 television stations around the country. Soo Kim, a successful Asian American business leader, who serves as Standard General's founding and managing partner, emphasized "We're open to exploring new partnership models to get diverse viewpoints and perspectives on the air and to make sure people have the resources to do it."

We agree with this sentiment as multiracial ownership of American media businesses will continue to be viewed as a strategic forecast for the future economic wellbeing of the nation. We intend to raise our voices in support of the positive economic and social-equity consequences of diversifying American media.

The Leadership Conference on Civil and Human Rights has pointed out, "Access to the media by the broadest sector of society is crucial to ensuring that diverse viewpoints are presented to the American people, but racial and gender disparities in media ownership dating back to the beginning of the civil rights era continue to persist." Again, overcoming these disparities should be a national media industry priority.

"At a time when more people, particularly Black people, are distrustful of the media, diversity in media ownership," the Leadership Conference argues, "has become more important than ever for the functioning of our democracy. Diversity in ownership is part of that solution." We agree with the Leadership Conference on Civil and Human Rights' position on this issue.

Lastly, as our nation prepares for the upcoming Midterm Elections in November, there are many who are predicating low overall voter turnout. Millions of dollars will be spent on Get-Out-The-Vote (GOTV) campaigns. Those who desire to increase GOTV among African-Americans and other communities of color will have to engage Black owned media as the "Trusted Voice" of Black America in order to increase voter turnout.

Jim Winston is President and CEO of the National Association of Black Owned Broadcasters (NABOB) headquartered in Washington, DC.

Dr. Benjamin F. Chavis Jr. is President and CEO of the National Newspaper Publishers Association (NNPA) headquartered in Washington, DC.

Want to comment on the editorials or any other story?

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Central Scholarship Holds 2022 Student Awards Ceremony, Awards Over \$1 Million in Scholarships and Interest-Free loans

By Ursula V. Battle

Miriam-Webster defines "endurance" as the ability to withstand hardship or adversity. During Central Scholarship's 2022 Student Awards Ceremony that was held on July 26, 2022 at The Winslow located on Ostend Street in Baltimore. Maryland, attendees listened to the personal challenges its scholarship recipients had to endure during their pursuit of earning college degrees or career training. Challenges included transportation to and from school or trying to attend school while trying to raise a family. While the challenges the scholarship recipients faced varied, they all shared one central commonality—trying to overcome financial hurdles that stood in the way of pursuing their educational or career training goals. But the endurance of these scholarship recipients paid off in a big way, thanks to the efforts of Central Scholarship.

The students were awarded over \$1 million dollars in scholarships and interest-free loans during the awards ceremony. The scholarship recipients were also eligible for a drawing to win a \$30,000 Student Loan Pay-Down Award and Career Training Program Car Award. The winners of the loan pay-down award was Solane Kumarra, while LaPria Davis won a car.

Tierra Dorsey, president of Central Scholarship, was the mistress of ceremonies for the event, which included dinner provided by Linwoods and celebrity magician Tim Hall. David Rothschild, Central Scholarship board chair shared remarks, and drew the \$30,000 loan paydown winner. The keynote speaker of the event was artist, educator, entrepreneur, and former NFL player Aaron Maybin. The theme of the event was "A Celebration of Endurance."

"Central Scholarship is more than just scholarships," said Dorsey.



Central Scholarship's 2022 student awards winners
Photo Credit: Kyle Pompey

"That's the message we are trying to get out because it takes more than just providing a scholarship to a student and hoping they get through. Central Scholarship is all about providing wraparound services. I am pleased that the students really acknowledged what we do and why we do it. They have said they will give back in any way they can."

Originally founded in 1924 to help Baltimore-area Jewish men to access higher education, Central Scholarship provides scholarships and interest-free loans to help fund the financial gap between high school and post-secondary education. The organization also educates students about college affordability, and advocates for public policy to improve access to college and career training for low-income students. Dorsey is the first African American president in the organization's 97-year-history.

"We got such a tremendous outpouring from the students and the community," said Dorsey, noting that the annual event drew nearly 150 people. "People felt welcomed the moment they walked in the door. We wanted to celebrate the students because they work so hard. The scholarships we award are so competitive."

She added, "We are also relatively unknown in the community. Through this event, we wanted to raise awareness so people know that we are here."

Event sponsors included The Rothschild Foundations, Vehicles for Change, and Linwoods.

"Central Scholarship really does care about our students and that came across through this event," said Dorsey. "We really want them to succeed."

Central Scholarship has awarded over 300 students with more than \$1 million per year in scholarships



David Rothschild, Central Scholarship Board Chair; LaPria Davis, winner of the Career Training Program Car Award; Solane Kumarra, winner of the \$30,000 Student Loan Pay-Down Award; and Tierra Dorsey, President of Central Scholarship. Photo Credit: Kyle Pompey

and financial aid, ultimately helping to remove barriers to education and offering them a lifetime of economic opportunity and mobility. During the event past recipients shared personal stories of how Central Scholarship's interest free loans and scholarships were lifechanging, enabling them to pursue advanced degrees, start their own businesses, take care of their families, and more.

"This is really an event that shows who we are and what we do," said Dorsey. "It greatly assists us in letting the community know we are here. We want to sustain and grow the impact we have in Maryland. There is a need everywhere. We are here to serve the State.

For more information about Central Scholarship, visit https://central-scholarship.org.



Photographer Kyle Pompey and his photography students attended the event. Photo Credit: Ursula V. Battle



Artist, educator, entrepreneur, and former NFL player Aaron Maybin was this year's keynote speaker.

Photo Credit: Kyle Pompey

Financial Tips to Help You Navigate Through the Pandemic

By Andrea Blackstone

August 14 is National Financial Awareness Day. Dr. Ashley Lowe-Simmons, LCSW-C, FSW is a wife, mother, and clinician whose professional field is social work with an emphasis on financial social work. Lowe-Simmons is licensed as a therapist in Maryland, Virginia, and Ohio. She has been certified in financial social work (FSW) since 2018 through the University of Maryland, Baltimore. Lowe-Simmons' niche is working with Black and Brown women who are primarily single mothers. However, she provides her financial coaching and other services to anyone nationwide.

The expert reminded that financial distress is one of the leading causes of stress. Since stress can lead



Dr. Ashley Lowe-Simmons Courtesy photo

to biological problems, and the management of it "is our lifeline

during challenging financial times." According to Lowe-Simmons. National Financial Awareness Day may be more important than we think. It offers a prime opportunity to plan how we may improve our relationship with money, while considering tips provided by Lowe-Simmons.

Q: How has the pandemic impacted the average American's financial status, in your opinion?

A: In my opinion, the pandemic taught us not to rely solely on one income. The lower and middleclass families were hit the hardest financially. There was a survey conducted by the Pew Research that shows that almost half of lower income families have someone that suffered from wage or job loss.

Q: How can people who are spending more on necessities such as gas and groceries guard their

credit scores if they must use credit cards more during the pandemic while inflation is rising?

A: Many credit card companies offer different perks like cash back, 0% APR for a limited amount of time, and points. One of the best techniques that I have taught clients is start off with a secured card for six months to a year, then transition to an unsecured card. This also helps in the credit building process. Once you have obtained a secured card, I would no longer use your debit card. Swipe your credit card for all purchases that you would use your debit card for (meaning you have the cash for it). Allow your statement date to hit because it shows usage, then pay the card off charges in full before the due date arrives. When this is done, you borrowed money from your credit card company interest free.

O: What are a few ways a person can trim expenses from their monthly budget?

A: Cut out subscriptions such as Netflix, Hulu, other television or music streaming services, phone apps, and food delivery services. Go to food pantries. Shop at Goodwill. Let go of the luxuries and remember it's only a sacrifice for a moment. Cook at home and stop eating out.

Q: For people who are living pavcheck to paycheck, what are two helpful financial goals?

A: Get a skill or a trade that will allow you to become more marketable. Identify your gifts and monetize them. For example, you could clean houses in your neighborhood, cook dinners in the community, do hair on the side, or something similar.

Q: Since apartment rental prices are rising in many cities, what are a few factors involved in weighing the option to continue paying rent or buying a home?

A: There are programs out there that help people to purchase homes. Neighborhood Assistance Corporation of America (NACA) is one of them. Homebuyers do not have closing costs or down payments. It can be a very tedious process but worth it in the end. I also encourage people to take the home ownership route any day. If another pandemic comes and you have equity in your home, it could be another stream of income to help when finances are tight.

O: Since fewer companies are offering retirement benefits, what is a starting point to establish savings goals during the pandemic, when money is often tight?

A: Start somewhere if money is tight. Put \$5 away a week, or whatever amount is comfortable for you and your family. I use an app called Dosh. See https://link.dosh.cash/ ASHLEYL386. It allows users to receive cash back from participating retailers. If you use the link above,

continued on page 12



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Fraport USA's Director of Quality Assurance Talks About Opportunities in Aviation

By Andrea Blackstone

Robin Gibson has spent 20 years working in the aviation industry although minorities and women are traditionally underrepresented in aviation and commercial management. Fraport USA is a division of Fraport AG which is one of the world's largest airport operators with revenues exceeding \$3.5 billion, according to Gibson's biography. She is Fraport USA's Director of Quality Assurance whose previous experience included an exemplary 17-year career at Philadelphia International Airport (PHL). Gibson is based in Philadelphia.

The aviation industry leader is currently "responsible for Fraport USA's retail and concession operational audits and contract compliance, as well as process development, improvement, and resource management," according to her LinkedIn profile. Additional duties include handling subtenant compliance, program development and management, and contract management for the distribution center.

"The specialty area that I work with is the actual diversity component in all of our airports," Gibson also said.

According to Fraport USA's website, the company is also regarded as a "leading airport-concessions developer in North America." In the Fraport USA model, or the developer model, the airport is classified as the prime landlord. Fraport USA is classified as the landlord of the tenant. Concession operators are subtenants.

"Even understanding the developer model and how that works, we don't operate any concessions. We go out and look for concession operators to actually operate food, beverage, retail, news-gifts services, and other general services that are used by the traveling public," Gibson said.

Baltimore is one of the biggest markets Fraport USA handles in six states. Airport locations where



Robin Gibson is Fraport USA's Director of Quality Assurance. She has worked in the aviation industry for 20 years. Fraport USA is a division of Fraport AG. It is one of the world's largest airport operators. Photo courtesy of Robin Gibson

Fraport USA leases space at the aviation hubs include: Baltimore (BWI); Cleveland (CLE); Nashville (BNA); New Jersey (EWR); New York (JFK); and Pittsburgh (PIT). Gibson travels to locations to support all of them.

"Fraport USA needs to ensure that what we are providing to the traveling public and the airport is of value," Gibson said. "It is very important that we have the opportunity to put our best foot forward and make sure that the concessions that we place in our airport program meets the public's traveling needs. Coordination with the airport's desires is also important, as well as the presence of local and regional flavor of

products and locations."

Gibson explained that people often do not realize how much economic impact is involved at airports. Possibilities exist for entrepreneurs, in addition to jobs for people who work there.

"That is something that most people may not realize about the opportunities that airport customers offer or subtenants having opportunities to reach people because of travel airports have to be self-sustaining in revenue generation," Gibson said.

Early in the pandemic, air-travel was disrupted, but travel demand is growing again as the world reopens. Gibson reminded that most flight

require travelers to arrive two hours early. Passengers with a bit of time on their hands may opt to grab a bite to eat, grab souvenirs, or shop for high-end jewelry or clothes. Launch Pad BWI is an "internship" concession program which links local, small operators who are minority or woman owned, with an opportunity to reach airport travelers.

In 2017, AviationPros.com reported that Launch Pad BWI program participants "received custom retail merchandising units, along with additional training, sales and marketing support to start up their small businesses at the airport."

Launch Pad is only available at BWI. There are small business programs at other locations. Gibson explained that Launch Pad operators sell items from small carts or kiosks. The rigorous selection process begins with applying. It advances to a virtual interview process, then includes an in-person interview process.

"Of course spaces are limited, so it can be actually a little competitive," Gibson said. "Sometimes, with the selection process you may not be selected for round one, or the first time, but we would like you to continue to stay in contact with us. You may potentially be asked to join the program at a later time."

Information is kept on file.

Gibson added that potential Launch Pad participants should present a concept that Fraport USA believes would fit well for the traveler. Selling items in an aviation environment requires entrepreneurs to have the flexibility to serve travelers who may need speedy service before their flight leaves. She also added that Launch Pad BWI participants must have the ability to adjust to different kinds of passengers is needed. Service or products also must appeal to different types of people since airports are also international.

Entrepreneur with a Passion for Fashion Finds Success at BWI Airport

By Andrea Blackstone

Cynthia Rumph, owner and CEO of Fashion Spa House, grew up in Newark, New Jersey. At the age of eight years old, she began exchanging cash for services by braiding hair while showing an aptitude for entrepreneurship.

"I think business owners are people who manage and acquire businesses and entrepreneurs, and people who develop a brand or a product or service to bring them wealth," Rumph said.

Rumph stepped into the nursing world at 19 and served in different healthcare capacities until 2015. However, she did not lose sight of her longtime affinity for entrepreneurship, caring for people, and delivering quality care. Rumph -who has eczema— made a natural transition to create a safe alternative for sufferers of all ages. In 2006, her skincare brand called Anasa Life blossomed. Next, a wellness studio was on the horizon. By 2012, a t-shirt company with positive messaging and a jewelry brand featuring mixed media took shape. Rumph's retail venture blends innovation, luxury, and wellness. She currently leads a fulltime enterprise in Baltimore/ Washington International Thurgood Marshall Airport (BWI). Her husband, Ketorus Gooding, is the store's manager. The lifestyle company delivers glamour on the go.

"Ninety percent of our items are things that we manufacture. We have a 32 vegan luxury skin, hair and face brand. We also have a mixed media jewelry brand, and we have a 58-design positive affirmation t-shirt brand," Rumph said. "We also sell clothes from African American vendors."

Rumph is a go-getter who embraced an opportunity to begin a new entrepreneurial path in BWI Airport through a program called Launch Pad BWI. She found out about it after attending an information session.



Cynthia Rumph, middle, is the owner of Fashion Spa House. Rumph's husband, Ketorus Gooding, is on the left. Gary Gilliard, right, is vice president of operations, Fraport USA Baltimore Washington International Airport (BWI). Photo courtesy of Fraport USA

The "internship" concession program provides an opportunity for area business owners to participate in the airport's retail program. These entrepreneurs have access to operating a business with a low investment, business resources, and ongoing business development training," per Fraport USA's website.

"Piloted in 2017, Launch Pad BWI has welcomed a variety of small, local, and minority businesses to the airport, introducing their unique products and services to millions of passengers," according to information provided online by Fraport USA.

After deciding to try her hand at an airport retail setting, Rumph found a new audience: travelers. Her top repeat customers are stylish women over 35 who are health conscious.

"If you shop my brand, you're

definitely a label reader," Rumph said.
"You prefer quality over just brand
recognition because we're so small.
If you are an impulse buyer, we have
something that is suitable for you
to take on your trip, and thoroughly
enjoy it, with the opportunity to
become a repeat buyer."

Gary Gillard— vice president of operations, Fraport USA - Baltimore Washington International Airport (BWI) — leads the team as the developer for the airport program. Gillard is the senior manager onsite who oversees the airport's concessions program. All retail, food and beverage merchants, and service merchants are included.

Gillard explained that Launch Pad BWI is an entrepreneur program for micro small businesses that are local minority operated from Maryland, the District of Columbia, and in Baltimore. Subtenants who are inside of a leased premise lease from Fraport USA, which is the master leaser, have inline storefronts as subleasors. After beginning her airport business enterprise on a cart, Rumph ultimately achieved the status of being the first to spread her wings to have an inline store as a full subtenant.

"Fashion Spa House, a year ago left the Launch Pad program, and for the first time they entered into an inline store. They graduated into a full inline business in 2021," Gillard said.

Launch Pad BWI was the starting point that gave Rumph an internship invitation to gain her footing. Gillard explained that it allows "small businesses to come in and participate in the concessions program in a very subsidized environment which means we lower the thresholds significantly on the investment to make the program entry obtainable for them."

Participants are given one or two years to try out their operation and grow their business. Some brick-andmortar experience is required.

"The hope is that it's a succession plan, that some of them if not all, would graduate into a full inline full lease position. However, it is somewhat of an internship so that could happen, or they may choose to take a different route," Gillard said.

While reflecting upon Rumph's journey, Gillard noted that hard work pays off.

"They still have a ways to go. Their business has to keep going, but I would put odds on them that they're going to be very successful, and I hope that I'll end up seeing them in more than just one store in the future. That would be my wish for them," Gillard said.

Visit https://www.fraport-usa.com/launch-pad-bwi-2021/ to learn more about Launch Pad BWI.

Newport Jazz Festival is Back in Full Swing

By Gar Roberts

Some call the Newport Jazz Festival the "granddaddy of all jazz festivals." After a scaled down version in 2021. due to the COVID-19 pandemic, the Newport Jazz Festival returned to Newport, Rhode Island better than ever this year. Attendees were treated to a mix of jazz, eclectic music, Afro-Cuban beats, electronic sounds, and other mixtures of styles in late July of 2022. This year was also bitter-sweet for the festival. Earlier this year, George Wein, the founder, and producer of the Newport Jazz Festival, passed at the age of 95. Wein was also a musician and music impresario. He was just one person who has been credited for musicians and music lovers having opportunities to partake in a multi-day event in Rhode Island. However, a few key individuals also participated in bringing the idea to life with him.

In 1953, Wein met with Elaine and Louis Lorillard. They had invested money in putting on a summer event in Newport along with the New York Philharmonic the prior year. However. the venture was financially unsuccessful. The Lorillards were part of Newport, Rhode Island's young elite. The couple had an idea to liven up the summers in Newport with jazz. Wein had opened a hot jazz club in Boston, Massachusetts called Storyville. After meeting with the Lorillards. Wein set out to create a festival that would "liven things up" in Newport. The only problem was that he had no plan to do it.



Derrick Moss of the Soul Rebels



Jon Faddis
Photos by Gar Roberts



Hiromi

Along the way, Wein figured out how to make the festival a success. Over 60 years later, the Newport Jazz Festival has become recognized as of this country's premier music festivals. It draws thousands of music lovers from all over the country and abroad. The small town of Newport, Rhode Island is also an integral dynamic of the festival's culture. It offers the backdrop of a picturesque harbor, shops, restaurants, and attractions. Attendees who travel to Fort Adams

State Park where the Newport Jazz Festival is held can enjoy those additional perks.

The vision of the festival has changed over the decades. Jazz remains at the core of it, although an eclectic mixture of music contributes to the lineup. In previous years, Herbie Hancock; Common; Snarky Puppy; The Roots; Liz Wright; Norah Jones; Robert Glasper; Gregory Porter; Grace

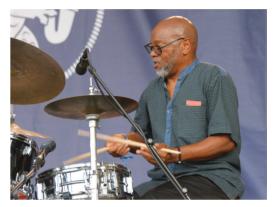
Kelly; and many other musicians have performed at the festival. This year, lesser-known artists participated with a mixture of familiar groups. Additionally, Digable Planets; Gary Bartz; Doug Carn; Jack Dejohnette; Nicholas Payton; and Joe Lovano were added to the lineup. Trumpeter Terrance Blanchard performed, singer and songwriter Norah Jones returned. Bassist legend Ron Carter showed up ready to perform at 85 years old.

Although The Soul Rebels and PJ Morton may have been new to attendees, they proved to be unforgettable to some festivalgoers. The Soul Rebels came from Orleans. The musical group is comprised of trumpets, trombones, a tuba, sax, and two percussionists. Their performance was electrifying. The New Orleans brass band sound blended with African, Brazilian, and hiphop beats, causing the crowd to go wild. Their positive, upbeat message allowed the crowd to come together as one while letting go of the stress and anxiety many have felt over these past few years. PJ Morton, who is also from New Orleans, lit up the stage with his soul and gospel music. His music style has a Marvin Gav vibe. Morton's band was so dynamic and engaging that nearly everyone who listened to them could not help feeling inspired to dance.

A moving tribute to Wein, who was also a musician, added to the festival's memorable happenings. Wein was loved by many artists. Some of them performed at this year's event. The special tribute included a rendition of "Over the Rainbow." It was performed by legendary trumpeter Jon Faddis and

Hiromi. Trombone Shorty, who also plays the trumpet, came to the stage with a roaring applause. He played "On The Sunny Side Of The Street" and ended his tribute on the trombone. The musician's performance closed with a song called "St James Infirmary."

The Newport Jazz Festival is regarded as legendary for good reason. To learn more about next year's great musical experience, visit www. newportjazz.org.



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Justin Tucker
Photo credit: Patrick Smith/Getty Images

Justin Tucker Gets a Well-deserved Deal

By Tyler Hamilton

Almost 10 years ago, the Baltimore Ravens signed an undrafted free-agent kicker from Texas to compete with incumbent kicker Billy Cundiff. That kicker, Justin Tucker turned out to be one of the best.

Tucker is the NFL's most accurate placekicker at 91.1%. He also holds the NFL record for the longest successful field goal at 66 yards.

The Ravens made Tucker the highest paid kicker in the NFL when he signed a four-year extension with the Ravens worth \$24 million. Signing Tucker was something that Ravens head coach John Harbaugh knew was going to happen, but not simply because of his kicking prowess.

"I didn't have any doubt he would be," Harbaugh said when asked if he knew Tucker would be re-signed. "Justin is beyond what kind of a kicker he is and all of that. I would say the kind of leader he is, the guy to be around. Being out here with the mindset that he takes to it in terms of his work ethic, also his sense of humor, his understanding of the moment. [sic] Even in the meetings, he always has some kind of a comment. He laughs at my jokes, which I really appreciate."

At 32-years-old, Tucker is a fivetime first-team All Pro, five-time Pro Bowler and member of the 2010 All-Decade team.

The Ravens placed the franchise tag on Tucker in 2016. Tucker signed the franchise tender on March 4, 2016, which would pay him \$4.5 million. He then signed a four-year, \$16.8 million extension on July 15, 2016. On April 24, 2019, Tucker signed a four-year, \$23.05 million contract extension with \$12 million guaranteed, keeping him under contract through the 2023 season.

Four has proven to be the lucky number for Tucker.

"I feel beyond blessed," Tucker said of the deal. "I'm fired up, I'm motivated – all the things that I was feeling before I signed, but maybe a little bit more after putting pen to paper. But no, I'm fired up, I'm blessed. I know that I get to come to work at an

amazing place with amazing people. We get to continue working on building something great and working toward championships. Just to know that I will be in the plans for exactly that makes me feel very special."

Tucker said the deal came together quickly, complimenting [vice president of football administration] Nick Matteo and [executive vice president & general manager] Eric DeCosta for how they handled the process. Being with the Ravens for what appears to be the rest of his career is music to Tucker's ears. It also allows him to be a big part of future success for Baltimore.

"What was and continues to be most important to me is just being in the plans for building a championship and feeling valued as a part of that process," Tucker explained. "This deal, for sure, checks all the boxes for me, and for all intents and purposes, this is the type of deal that will more than ensure that I will be a Raven for life. And for that alone, I couldn't be happier."

Neither could the Ravens.

Financial Tips to Help You Navigate Through the Pandemic

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A: Cut expenses and find ways to bring in more income. Use the debt snowball method (paying off the smallest debt first quickly) or the debt avalanche (targeting debt payment with highest interest rates first) method to help pay off debt. Credit can be improved if you know individuals that have large credit limits and long payment history to add you as an authorized user. This will help with score improvement because it decreases utilization. They say do not spend over 30% on your credit cards. My rule is not to spend over 10%.

Q: What are two sources that may help people to become better educated about investments and creating a budget?

A: I will be offering online financial classes in the fall to help with money skills. Additionally, I follow tons of individuals on social media that are people that I look up to in the financial world. Find a financial mentor.

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Food for Those in Need

If you or someone you know is facing food insecurity, the Maryland Food Bank is a resource that could help you. According to the website, it "distributes food to every county in Maryland, with the exception of Prince George's and Montgomery counties, which receive assistance from the Capital Area Food Bank." Visit

https://mdfoodbank.org/find-food/ to access the Maryland Food Bank's website. Enter your zip code, then click the submit button to find food pantries in your area. Addresses, hours of operation, and phone numbers can be found after search results are provided. The Maryland Food Bank recommends contacting your chosen location before visiting. Confirming hours, eligibility requirements, and distribution procedures can help you to plan efficiently.

If you are seeking food assistance in Prince George's and Montgomery Counties, please visit the Capital Area Food Bank online via https://www.capitalareafoodbank.org/find-food-assistance/. After entering your zip code, you can access a curated database to find out about food assistance or other local programs, including housing and health. Phone numbers, addresses, and hours of operations are listed within entries. The Capital Area Food Bank's Hunger Lifeline offers assistance finding local pantries, places that serve free meals, and other information by phone. Call (202) 644-9807 to ask for help.

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