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A Great Day for a PNC-Sponsored Golf Clinic: Greater Baltimore team members gather with the Howard University men's golf team and with Jermaine Johnson, PNC regional president (red hat on the right). First Tee is a youth development organization that empowers boys and girls between the ages of seven to 18 who are interested in playing and learning golf. Forty-two young golfers had an opportunity to participate in a free youth golf clinic that was sponsored by PNC Bank. The event was part of the inaugural Howard-USF Intercollegiate golf tournament. Photo courtesy of PNC Bank (See more on page 6)

CityPoly Fest 2022 Celebrates the 133rd Edition of the City vs. Poly Game

The iconic festival will coincide with the Baltimore City College vs. Baltimore Polytechnic Institute Homecoming Football Game on Saturday, October 29

BALTIMORE M.D. – CityPoly Fest 2022 will be held at South Point in Port Covington on Saturday, October 29, from 10:00 a.m. until 6:00 p.m. This annual event will unite Baltimoreans in the spirit of rivalry, passion, and tradition.

“The Planning Team for CityPoly Fest is deeply connected by the love

of our alma maters, the current student body, and the city of Baltimore,” said Linneal Smith, owner of Elev8ted Event Management. “We commit to curating events that uphold our tradition, create lanes to give back, and celebrate our excellence.”

As the third-oldest high school rivalry in the United States, the City vs. Poly rivalry has been a staple in the Baltimore community for more than 130 years. For the first time, CityPoly Fest will be held at South Point in Port Covington, with the Baltimore City College vs. Baltimore Polytechnic Institute celebrating the 133rd meeting between the beloved schools. The historic game is slated to be held on Friday, October 28.

Sagamore Spirit will be onsite



serving Sagamore Rye cocktails with food provided by local businesses. Additional sponsors include the City of Baltimore, Port Covington, WBAL, Whiting-Turner, Fulton Bank, Johns Hopkins University, DTLR, Hebron & Co., Red Bubbles Graphics, Media Minds, Elev8ted Events, Keys Empowers, Brainstream Media, Wylie Funeral Homes, and Fleurs D’Ave.

Taking the festivities beyond the gridiron, CityPoly Fest has curated a week full of festivities celebrating the City vs. Poly game, including a skating party, City vs. Poly LOVE Documentary Screening, and an HBCU Yardfest for the Baltimore City

Public School Students. Knight/Engineer Scholarship will be awarded to two graduating seniors from both institutions totaling \$100,000. Each recipient will receive a \$25,000 check during the CityPoly Fest celebrations. In addition, Yard Fest will provide exposure for students to gain exposure to Historically Black Colleges and Universities, while the Homecoming Suite will provide an opportunity for alumni entrepreneurs to highlight their businesses and products.

For information on CityPoly Fest and how to attend, visit www.citypolyfest.com. Interested sponsors should contact Anjelica Butcher at info@hebronconsulting.com.



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Guest Editorials/Commentary

Reality Check About Delonte West

When news is negative, social media platforms light up with activity like they are on fire. It's like standing at lockers in middle school, hearing the chatter of mindless gossip. The Internet has become a hallway for bullies and keyboard warriors who hide behind the convenience of anonymity and an audience of negative Nancy's, Karen's, Pete's, and JaQuans.

Former NBA player, Delonte West has landed in the online roasting hot seat again this week. West has reportedly suffered from mental health and addiction struggles over the years. He has even turned up homeless after the basketball buzzer sounded for the final time in his career. Gossip provoking photos and video clips of West panhandling, engaging in outbursts, and greeting people with soul handshakes who recognized him on the streets of different cities, provide a reality check about catty onlookers with adolescent mentalities who rejoice in the misery of others.

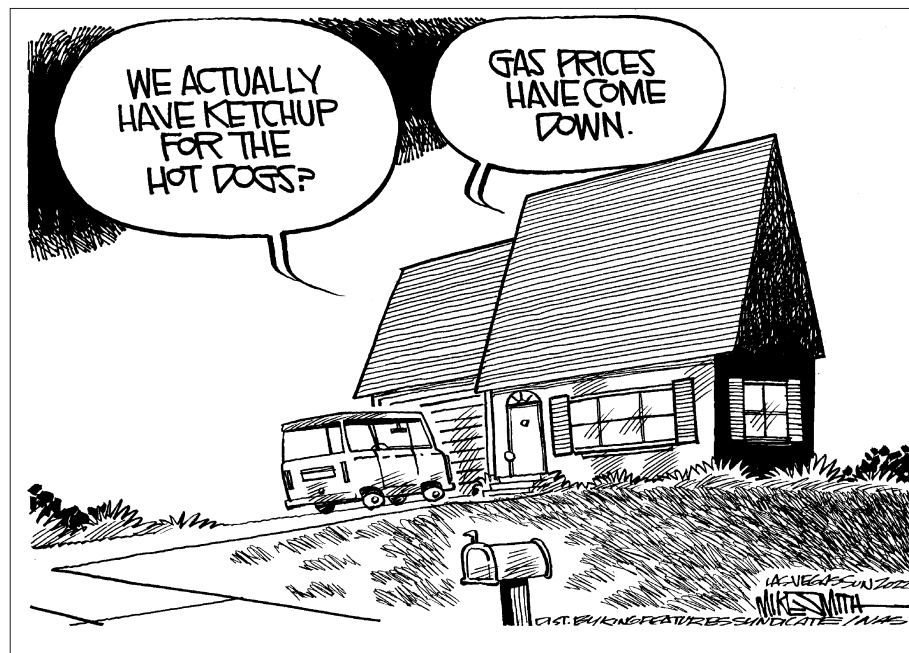
Mark Cuban, owner of the Dallas Mavericks, allegedly stepped in to lend West a hand to support his journey to recovery. He recently provided an update that West's struggle has not ended. To Cuban's credit, he did not stand by and watch West crash without trying to stop another wreck. He did what he could to provide tools for West to rebuild a piece of his life. Cuban and some members of West's inner circle seem to make efforts to uplift him.

Celebrities are not immune to problems. Cuban and West's true-blue crew can't do all the tugging alone or privately. West's circumstances serve as a reminder that money can't buy health, happiness, or loyal fans. Anyone can fall—even from the highest point of life's totem pole.

Some people have added to the heartbreak of West's story by seeming to celebrate his downtrodden state. How can anyone smile with West and greet him happily in public, then post the toxic video or photo on social media for the world to see? Haters do that, not brothers. Discussion is one thing. Mockery is another. The culture of "spilling the tea" has gotten out of hand. Sometimes the worst problems are the ones we face at home. People who rip downtrodden people to shreds often hide their own sins while pointing at someone else's shortcomings.

Dig deeper and you find out that West was reportedly bullied as a child. He reportedly had been in and out of children's hospitals and was diagnosed with bipolar disorder. Yes, he is responsible for his own circumstances, but part of West's struggle is that he is at war with his fractured identity. He went from making at least \$14 million to struggling to hold down a flooring job.

A public struggle like West's is extra hard to watch, not just because he had the world in the palm of his hands, but also because West is not yet 40. Fame of yesteryear is consuming him amid a mental health and addiction battle. His plight is not a comedy show. The peanut gallery needs to stop laughing.



Community Affairs

A Low Income Household Water Assistance Program May Help Marylanders With Water Bills

The Low Income Household Water Assistance Program (LIHWAP) is a new program that is intended to financially assist low-income households Maryland families who are behind on their drinking water and wastewater bills. LIHWAP focuses "on arrearage accounts that are 30 days or more past due," according to information provided by Maryland Department of Human Services.

Assistance may include reconnecting household water/wastewater services for qualified applicants whose service was disconnected because of past due water bills.

Alternatively, preventing disconnection of household water/wastewater services may be available for qualified applicants who have received a disconnection notice if he or she is unable to afford payment. A third consideration may be a reduction of a current household water/wastewater past due balance if individuals qualify for temporary assistance to pay a portion or full amount of the current water bill.

The federally-funded American Rescue Plan program requires applicants to provide documentation such as total

household income. A copy of a driver's license or other government issued identification card; proof of where you reside; and copies of social Security cards for everyone who resides in your household are additional items that are needed to assess if you qualify.

Applicants who currently receive Energy assistance from the Office of Home Energy Programs (OHEP); Temporary Cash Assistance (TCA); Temporary Disability Assistance Program (TDAP); Supplemental Nutrition Assistance Program (SNAP); Supplemental Security Income (SSI); or Emergency Rental Assistance Program (ERAP) are automatically eligible for LIHWAP, according to the Maryland Department of Human Services' details.

Visit Maryland Department of Human Service's website via <https://dhs.maryland.gov/office-of-home-energy-programs/low-income-household-water-assistance-program/> to find out more information. You may apply for LIHWAP assistance online. You may also call 1-800-332-6347 to request a paper application. It must be returned to your local DSS or OHEP office.

Want to comment on the editorials or any other story?

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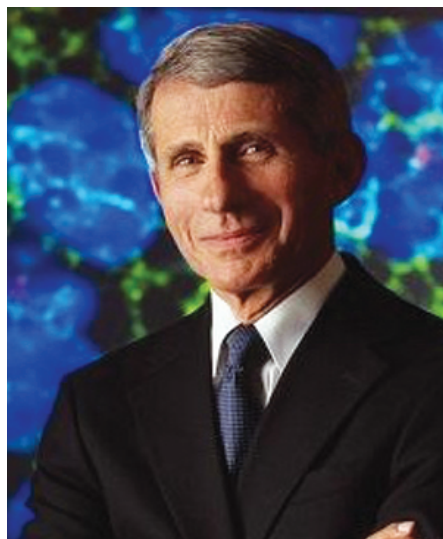
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Dr. Anthony Fauci Speaks About Updated Vaccine, Monkeypox, Future Infectious Disease Response

By Andrea Blackstone

Hundreds of people attended a webinar called “From COVID to Monkeypox: A Conversation with Dr. Anthony Fauci” that was hosted by The USC Annenberg Center for Health Journalism on October 4, 2022. Fauci, who is regarded as “the nation’s top infectious disease specialist” and Dan Diamond, a national health reporter who works for The Washington Post, held a conversation about the current state of the COVID pandemic, the emerging monkeypox threat, and takeaways about future infectious disease response.

Fauci, 81, became known as “the leading scientific voice of the government’s response,” during the coronavirus pandemic. However, it may be lesser known that the direc-



Director of the National Institute of Allergy and Infectious Diseases (NIAID) at the U.S. National Institutes of Health Photo Credit: NIAID

tor of the National Institute of Allergy and Infectious Diseases (NIAID) at the U.S. National Institutes of Health who will be retiring in December “had a massive impact on public health policy over four decades and seven presidents,” according to information provided by The USC Annenberg Center for Health Journalism.

On the topic of COVID-19, Fauci remarked that the end of it has not arrived. There have been multiple waves of it as new variants emerged during the pandemic. He also reminded that variants such as Delta and Omicron appeared. The omicron sublineage, BA.4.6 is creeping up. In other countries, BA.2.75.2 is more evident. However, the number of hospitalizations and requirements for intensive care have also diminished in the U.S.

“Right now, it’s all relative, so if you look at where we are now with

the number of cases, hospitalizations, and deaths, compared to several months ago, when we were averaging between 800 or 900,000 cases, and between three and four thousand deaths, we’re not at that point now. We’re at much, much lower,” Fauci told Diamond. “But again, relatively speaking, it’s less but it is still at a level that I have been very public about saying that I’m not comfortable with having three to 400 deaths per day.”

Fauci added that “we are entering into the winter months, where no matter what the respiratory disease is, there’s always a risk of an uptick in respiratory diseases.”

During the conversation, Fauci reminded how Americans can take another precaution.

“We now have available, an updated vaccine that is specifically geared to the predominant circulating variant, the BA.5, which is the reason why we’re encouraging people particularly as we’re now in the fall season to get that particular updated vaccine, which fortunately for us, is directed at the major circulating variant,” Fauci said.

When the conversation also included an analysis of the monkeypox virus that spread, Fauci weighed in after Diamond’s comment that “the CDC now says that it’s unlikely we will eliminate monkey pox here in the States.”

Fauci explained that although vaccines, antivirals, and tests were available, “monkeypox was the evolution of an infection in an environment that really was not anticipated.” He admitted that a more rapid deployment of these

countermeasures could have been accomplished better.

Overall, when it comes to lessons learned about whatever could occur with fighting the next virus, Fauci admitted that improvements could be made in terms of response.

“I hope that gets translated into a better implementation when the next threat does occur,” Fauci said.

However, Fauci mentioned complexities that arise because of how situations with different diseases evolve as data and information changes. Although the CDC has a rapid response team consisting of the Epidemic Intelligence Service, they were unprepared for a global pandemic like the COVID-19 pandemic.

“So right now, they are putting together a team that could address the situation we would face that they likely were not as well prepared for. So hopefully, the relooking, the internal self-examination that the CDC is doing, will greatly improve their ability to respond to future challenges,” Fauci said.

Development of testing and a safe and effective vaccine were examples cited, when Fauci responded to a question about how to best highlight “public health wins,” when it comes to management of a public health challenge.

“One of the things that we’ve learned through this is that a public health win, the biggest win, had to do with the science that is part of the comprehensive approach to a public health challenge,” Fauci said.

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A Great Day for a PNC-Sponsored Golf Clinic

Sunday morning, September 25, 2022 was a bright, beautiful day for golf at TPC Potomac at Avenel Farm in Potomac, Maryland. The fairways were quiet and serene at that time of day. Over at the club's practice facility, however, it was a different story where a very special golf event was taking place.

Forty-two young golfers were showing off their skills, getting their golf swings analyzed, and hitting a lot of golf balls during a free youth golf clinic sponsored by PNC Bank that was part of the inaugural Howard-USF Intercollegiate golf tournament. The event was hosted by Jermaine Johnson, PNC regional president for Greater Washington and Howard University golf coach Sam Puryear.

Participating youth came from three Washington-area organizations: First Tee of Greater Washington, DC; First Tee - Greater Baltimore; and the Prince George's County, Maryland Parks and Recreation Junior Golf program.

First Tee is a youth development organization for boys and girls ages seven to 18 who are interested in playing and learning the game of golf. It enables kids to build the strength of character that empowers them through a lifetime of new challenges. By seamlessly integrating the game of golf with a life skills curriculum, First Tee creates active learning experiences that build inner strength, self-confidence, and resilience that kids can carry to everything they do.

Johnson has a special regard for the First Tee program. He began volunteering with the program 20 years ago after having been introduced to the game of golf by his uncle.

"My uncle taught me that learning about golf is a way to learn about life," he said.

While addressing those who gathered at the event, Johnson had a message for the parents: "Parents,



*Howard Univ. golf coach Sam Puryear talks with clinic attendees.
Photo courtesy PNC Bank*

this all starts with you. It's your investment in the children that will help them get started on the right path. I encourage you to stick with this program and encourage your kids to give it all they've got."

The golf coaches from each team also participated in the event by answering many questions from parents, offering sage advice to both parents and kids, and providing individual instruction to the young golfers.

Coach Puryear pointed out to the youth that the college players had all been in their shoes.

"The students on these golf teams are from all over the world. They all worked hard and were very good students. They've proven that dreams can come true if you are willing to put in the time and listen to those around you," he said.

"The youth clinic was a very special day for Sam and me," said Jack Kennedy, tournament co-host and head men's golf coach at the University of San Francisco. "That's what this is all about, growing the game and it starts

with the kids at a young age. Not only did we have an incredible turnout with the kids and their parents, but what people don't know is that we told all the teams it was optional to show up. All nine teams, 54 players, were there and supporting the clinic."

The director of First Tee - Greater Baltimore, March Klein, said "the event was outstanding and provided our kids with a very memorable learning experience."

In addition to Johnson, seven PNC bankers volunteered to coach the youth during the clinic: Sarah Deihle (Corporate Banking); Andre Jaundoo (Commercial Banking); K.C. Koch (PNC Private Bank); Mike Matteson (Commercial Banking); Dave Smith (Commercial Banking); Marc Tohir (Commercial Banking); and Rishi Vyas (PNC Private Bank).

The men's college teams who participated in the clinic and in the tournament— which was held on Monday, Sept. 26 and Tuesday, Sept. 27— included teams from national, local and Historically Black Colleges and Universities (HBCUs):

- Howard University – Washington, D.C.
- University of San Francisco – San Francisco
- Georgetown University – Washington, D.C.
- George Washington University – Washington, D.C.
- University of Maryland – College Park, Md.
- Alabama State University – Montgomery, Ala.
- Alabama A&M – Huntsville, Ala.
- Virginia Commonwealth University – Richmond, Va.
- Towson State University – Towson, Md.

Host team University of San Francisco won the tournament after rounds of 275-286-305. Gregory Odom Jr. from Howard University placed first individually, finishing with a final score of 213 (+3). Howard had three players place in the top five.

The tournament will move to San Francisco in 2023 and return to Potomac in 2024.

Community

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Why Mammography Matters

A Reminder to Remain Proactive, Do the Right Thing

By Andrea Blackstone

During Breast Cancer Awareness Month, Wanda Parker reminds that getting a mammogram can prove to be a life preserving measure. Parker is an Annapolitan who was diagnosed with breast cancer in 2003 on her birthday in October. After getting a mammogram as a starting point, she needed a sonogram because a spot in her breast was found during a physical but could not be detected.

“That’s how they found it,” Parker said, mentioning that she had no symptoms of breast cancer.

Racial disparities in breast cancer screenings can be connected to factors such as accessibility or lack of finances to pay for a mammogram. Additionally, an anxious woman of any racial background who takes a trip to get an x-ray of her breasts may feel triggered by the fear of getting a call that something is wrong. But Parker’s dedication to get screened for cancer reminds of a sobering reality: “Each year in the United States, about 264,000 women get breast cancer and 42,000 women die from the disease,” according to the CDC.

Parker is a breast cancer survivor who stayed strong and prayed for God to have her health restored. In 2004, her journey ended before her daughter, Tonya Kendrick-Green, started her breast cancer treatment.

“I had chemo. I mean, it was so strong, I couldn’t smell, I couldn’t eat,” Parker said. “I mean, I was sick.”

Parker added that she could not



Wanda Parker is a breast cancer survivor from Annapolis, Maryland who was determined to beat the disease.

Photo courtesy of Tonya Kendrick-Green

work a whole year. She needed radiation, too. Treatment lasted six or seven months. Parker took tamoxifen (a prescription drug used to treat breast cancer) for four or five years. She was required to take another pill for a period thereafter. It took approximately 10 years for Parker to get the greenlight that she was cancer free.

“I said I’m going to beat this,” Parker said, mentioning that she was determined to reign victorious and win the breast cancer fight.

Parker would not have known that she had breast cancer if she had not

taken steps to get a mammogram.

“Mammograms are the best way to find breast cancer early, when it is easier to treat and before it is big enough to feel or cause symptoms,” according to the CDC.

Upon reflection, Parker’s support system included her daughters and sister. She felt happy that she lived. Now, she has more time to spend with her family. Parker is a mother of four, grandmother of nine, and a great-grandmother of one. She shared words of wisdom for women who may want to delay getting a mammogram: “Do not put a mammogram off because you never know,” Parker said. “If you don’t have money, just go anyway. They can bill you. Just pay little by little, five dollars, six dollars, whatever. Just get your bill paid and get that done.”

The pandemic added complications to women getting their mammograms on time. Research results that were published in the March 29, 2021, issue of the Journal of the National Cancer Institute revealed that screening mammograms among Hispanic and Asian women continue to be lower than average, although mammography volume rebounded by July 2020 on an overall basis.

Black women were not mentioned in this study, but they are 41% more likely to die from breast cancer than white women, despite lower incidence of the disease, according to the American Cancer Society’s publication called Cancer Facts and Figures for African American/Black People 2022-2024.

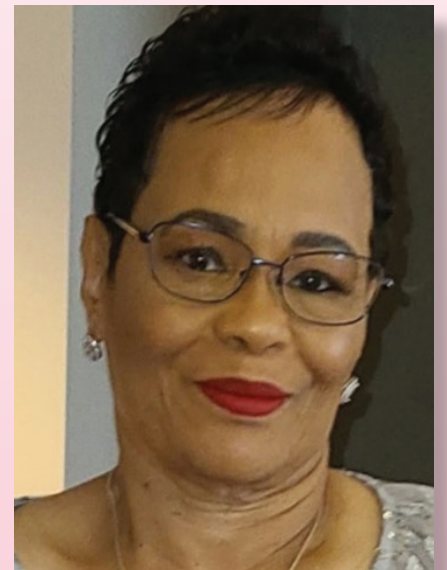
Information that was also cited revealed that the effectiveness of screening mammography that can detect breast cancer at an early stage “is influenced by both the quality of screening and the timeliness of follow-up. Black women are less likely than White women to have

their imaging performed at a facility with the most current technology, such as digital breast tomosynthesis, and also have a longer time between abnormal results and follow-up.”

Today, Parker encourages other women to be proactive and get screened for breast cancer. The retiree has even revealed what she has been through to encourage others to pay attention to their breast health. As Parker reflected on what she is most grateful for after she and her daughter both beat breast cancer, she summed up her sentiments of gratitude.

“God is good,” Parker said.

Visit Maryland’s Breast and Cervical Cancer Screening Program (BCCP) to learn about no cost breast and cervical cancer screening, diagnosis, and patient navigation services to women in Maryland. Visit https://health.maryland.gov/phpa/cancer/Pages/bccp_home.aspx for more information.



Wanda Parker encourages other women to be proactive and get screened for breast cancer.

Photo courtesy of Tonya Kendrick-Green



A Journey to Remember

How One Resilient Mother Beat Breast Cancer

By Andrea Blackstone

Tonya Kendrick-Green's path to beat breast cancer began when she was diagnosed with the disease at just 30 years old. The 49-year-old was raised in Annapolis, Maryland but currently resides in Howard County. Bowling, spending time with her family, and traveling are some of her hobbies, but Kendrick-Green reflects on a time she could not see her kids in-person for six or seven months because of her weakened immune system and enduring chemotherapy.

"Although breast cancer mostly occurs among older women, in rare cases breast cancer does affect women under the age of 45. About 9% of all new cases of breast cancer in the United States are found in women younger than 45 years of age," per the Centers for Disease Control and Prevention.

Kendrick-Green's eldest child was about 11 years old. The mother also had a four and five-year-old, when she was diagnosed with breast cancer. They were cared for by family while Kendrick-Green was diligently working on her health.

"My children would come to the house, and I would talk to them through the window," Kendrick-Green recalled.

Kendrick-Green's discovery of her breast cancer began because she went to the doctor to get an annual physical.

"When I did my breast exam, my doctor thought she felt something but said, 'You know what, I'm pretty sure it was nothing but because your mom was just diagnosed with breast cancer, let me just make sure that you're good,'" Kendrick-Green said. "The very next day, I was at work when I was called and told that it was positive for breast cancer."

When Kendrick-Green first had a mammogram, the doctor pursued



Tonya Kendrick-Green survived stage 1 breast cancer. Photos courtesy of Tonya Kendrick-Green

getting a biopsy, to determine if her patient's finding of concern was fatty scar tissue from breast reduction surgery.

Kendrick-Green was scared and worried about her mother, Wanda Parker. She had been diagnosed with breast cancer first although it does not run in their family, outside of the pair. Kendrick-Green said that after Parker's diagnosis, she knew what to expect with her own, although hers was more aggressive than her mother's. Parker had been diagnosed with breast cancer in October of 2003. Kendrick-Green was diagnosed with stage 1 breast cancer the following April.

"When my mother was finishing her last chemo treatment, I was starting my first one," Kendrick-Green said. "My support system was everything. My mom did what she could do. It was hard for her because she just finished going through it for herself so she couldn't do too much because her immune system wasn't up to par yet."

Kendrick-Green explained that

Parker kept her eldest daughter while other family members cared for the other children. Their mother needed chemotherapy and radiation. Kendrick-Green struggled to move from the couch the next day after six months of chemotherapy treatments. Outside of trekking to appointments, Kendrick-Green was mostly housebound. Radiation treatment lasted two or three months, three days a week.

Although Kendrick-Green had limited interaction with her children, they helped her to push through her ordeal to beat cancer.

"I didn't think that I had the fight in me anymore to continue to go through this," Kendrick-Green said, mentioning that she felt depressed. "There were times I wanted to give up."

The final step in Kendrick-Green's breast cancer survival journey was taking tamoxifen (a prescription drug used to treat breast cancer) in pill form for five to seven years to ensure that the cancer was completely gone and would not return. The resilient breast cancer survivor learned how strong she was and that no matter what she was going through, she could get through it.

Kendrick-Green offers insight to women who are either afraid of getting mammograms or who put it off.

"Don't ever do it if you love yourself,"

she said. "You could have one little spot on your breast today, and in six months, it could be in stage four. So, had I not got checked out, I may not be here today."

For those who are either going through it or about to start a journey of treatment, the vocal breast cancer survivor stressed the importance of remaining faithful, praying, never giving up, and leaning on a support system.

"The last thing you want to do is go through it alone," Kendrick-Green said. "One thing my doctor told me was, 'Don't you allow the cancer to take over, you take over the cancer.' That stuck in my head the whole entire time I was going through my seven surgeries, chemo, and radiation."



Wanda Parker, left, and Tonya Kendrick-Green, right, are a mother and daughter who both beat breast cancer.

Real Property Investment Partners ‘Flipping’ The Investment Script

This is Part 1 a two-part series on Real Property Investment Partners (RPIP) which is helping to revitalize communities by providing local underserved real estate entrepreneurs with funding to improve neighborhoods throughout Baltimore and surrounding counties.

By Ursula V. Battle

Raised by a single mother, Dell Rucker recalled working as a laborer cleaning out houses for his uncle who “flipped” properties. “When I graduated from high school and went to college, during the winter and other breaks I would come home and do demolition work for my uncle,” recalled Rucker, who grew up in West Baltimore. Rucker would eventually begin working for FedEx but yearned to build his own real estate investment company. However, Rucker lacked the financing he needed to purchase properties.

One day while delivering along his FedEx route, Rucker met Tibor Wilhelm, CEO of Real Properties Investment Partners (RPIP). The two struck up a conversation about real estate. Today, Rucker, 33, is chief executive officer of Lavender Bird Corporation, which specializes in real estate investments and construction. With capital from RPIP, Rucker was able to successfully “flip” his first property and is currently working on other real estate projects.

RPIP was formed in 2020 by Tibor Wilhelm and Ronald Wilhelm. The fund was formed with the goal of providing financing to local entrepreneurs who are looking to improve their neighborhoods throughout Baltimore City and its surrounding counties. RPIP’s platform aims to improve and revitalize overlooked communities that

have lacked this crucial liquidity and opportunity. In addition to the Wilheims, the youthful group also includes COO Joseph Cohen, Ari Schaffel, Abraham Nash, and Lady Adan.

Wilhelm, 27, graduated with an MBA from Johns Hopkins Carey Business School specializing in Real Estate Finance and worked in the healthcare/real estate arena before founding RPIP.



**RPIP’s Tibor Wilhelm, CEO
and Joseph Cohen, COO**

“I was in school, getting my MBA from Johns Hopkins and I had a friend who approached me for a loan,” said Wilhelm. “He was working on fixing up a property in Baltimore City that he bought from a real estate auction. He’s a good guy, and I gave him that loan. I saw what he did with that property...how it started, where it was, and what it became. I also saw that he was able to sell it to a homeowner who was a first-time homeowner

who fell in love with the property. I also saw what the property added to the community.”

He continued, “I thought it was very interesting and something that I could put my skillset towards that I’ve learned from Johns Hopkins and from my family who have been in business for a long time in healthcare. I also wanted to succeed and build a platform. So that was my initial introduction to the lending space in Baltimore City and, and to the fix and flip and rental market.”

Flipping is a term used to describe purchasing a revenue-generating asset and quickly reselling it for profit.

Within the real estate industry, the term is used by investors to describe the process of buying, rehabbing, and selling properties for profit.

According to Wilhelm, the mission of RPIP is to facilitate and finance equitable, community-based growth in Baltimore City by partnering with local minority builders to provide affordable housing for the community’s existing residents. Noting that the city has many homes in disrepair and vacant plots of land that provide no value to the area or its residents, RPIP helps investors finance these properties and assist local builders in creating homes for local residents. Such assistance often comes in the form of hard money loans.

Mortgage lender Rocket Mortgage defines a hard money loan as a short-term, non-conforming loan for commercial or investment properties, that doesn’t come from traditional lenders, but rather people or private companies that accept property or an asset as collateral. Commercial borrowers may turn to hard money loans after having a loan or mortgage application denied, or to avoid the lengthy process of getting approved for a loan through traditional means.

RPIP is a direct lender that provides various financing solutions to real estate investors throughout the Mid-Atlantic, Midwest, and Northeast regions. With a focus on Fix-N-Flip and residential bridge loans, Wilhelm said the platform allows investors to fund deals at competitive terms while allowing them to close the transaction in a fraction of the time.

“Sometimes you might get an instant reply from a bank, or it could be a 30-day decision date, or the decision could be based on your credit or FICO score,” said Rucker. “Or, it could be the property, the value of the property,

the appraisal of the property, and things like that. Or, it could be that the property isn’t in the best neighborhood. All some banks look at is the property and what the paper says about the property. While I’m waiting on the bank, I could lose out on the deal. With RPIP, I can get the funding I need in time to not lose out on the deal. That helps to level the playing field.”

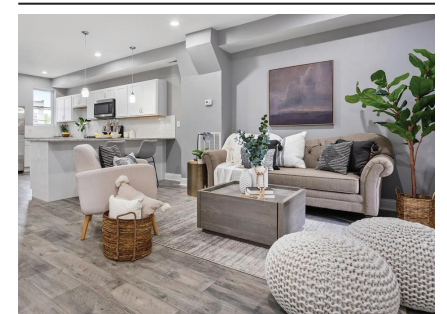
He added, “The other great thing about this is that no matter how young a person is, how old a person is, or their background or nationality, they can become an investor. That’s RPIP.”

For more information about RPIP visit <https://rpiplending.com/>.

Coming Next Week: Part 2.



**A St. Ambrose Avenue home
before rehab. (Courtesy Photos)**



**The St. Ambrose Avenue home
after being rehabbed through
RPIP funding.**

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Ravens CB Jimmy Smith Retires



Jimmy Smith

Photo credit: Shawn Hubbard/Baltimore Ravens

By Tyler Hamilton

After 11 seasons, Baltimore Ravens cornerback Jimmy Smith is hanging up his cleats.

“Ultimately, my body. I’ve been through too many injuries,” Smith said at his retirement announcement.

The Ravens selected Smith with the 27th overall pick in the 2011 NFL Draft after two standout seasons at the University of Colorado. Being able to spend his career as a Ravens player is something that Smith takes pride in.

“They stuck with me and showed me, as a man, like, ‘OK, they’re being loyal to you; you come out here and bust your butt [and] do whatever you can do to get back on the field,’ and that was always my mentality,” Smith said. “So, yes, I do take major pride in

the fact that I played for one organization forever. It shows just the loyalty; being a Leo, that’s how we thrive – we like that.”

As a rookie, Smith recorded two interceptions. Smith earned a starting spot at cornerback in 2014 and landed a four-year, \$41.1 million contract extension in 2015 that included \$21 million guaranteed and a signing bonus of \$13 million.

Smith started 54 of 83 games over the next five seasons and posted nine interceptions over that stretch. Injuries caused Smith to miss some of the games. There were times where Smith fought through the injuries so he could play.

“Jimmy [Smith] wanted to be on the field. He was going to find a way to get himself out there one way or

another. And right to the very end, that’s the thing that you always appreciated,” Ravens coach John Harbaugh said. “He was a football player, and football players want to play football, and I was happy when he was out there – I can tell you that. And even if he wasn’t 100% all the time, his 80% or 90% was better than mostly every other guy’s 100%. That says a lot.”

He tested the free agent market in 2020 but returned to the Ravens on a one-year, \$6 million contract in 2020, then on a one-year, \$5 million dollar extension in 2021. After sitting on the free agent market, Smith decided it was time to call it quits.

Among the highlights of Smith’s career was the Super Bowl-winning season in 2012. Smith was in coverage against San Francisco 49ers wide

receiver Michael Crabtree on the final play when the ball fell incomplete to seal the win.

Those big moments will be missed, but not as much as the “brotherhoods” that he’s formed over time in the locker room.

“You get these people that are in your life, and it’s like, I’m so used to being in this locker room with people and chopping it up and having fun and then all of a sudden, it’s just gone,” Smith said. “It’s the camaraderie, the memories you make, the big wins. The flights home from big wins are something I’ll always miss. Those are just epic. You get that win, you have a nice time on the plane, and it’s excellent.”

The Unleashing #ISurrenderAll Women's Conference

Hybrid Event Coming to New Life Fellowship October 14-15

By Ursula V. Battle

The pathway to emotional healing, developing a positive mindset, and personal breakthroughs is on the agenda for The Unleashing #ISurrenderAll Women's Conference. The theme of the event is "Releasing Me From Myself." The two-day hybrid event is taking place via ZOOM and in-person Friday, October 14, 2022 at 7 p.m. and Saturday, October 15, 2022 at 10 a.m. at New Life Fellowship Worship Center, 4727 Old Court Road in Pikesville, Maryland.

The Unleashing #ISurrenderAll Women's Conference is being presented by Operation CARE (Continuity, Assistance, Restoration, and Empowerment). Inc. A Maryland 501 (c)(3) non-profit organization, Operation CARE is based out of Owings Mills, Md. and seeks to empower others holistically through self-enlightenment, encouragement, and education. Elder Hollis Woodard is the conference host.

"In 2015, God gave me the vision to start a thirty-minute bi-monthly Prayer Call the first and third Monday of each month," recalled Elder Woodard. "After several months, through prayer and fasting, I was given the revelation to establish a women's conference as tangible edification of how God wants us to surrender our all to Him."

She added, "Our goal is to coach women into a transformative outlook on their past and form a positive mindset moving forward. The Unleashing #ISurrenderAll Women's Conference is a powerful event designed to help women with the transformational process of releasing and surrendering whatever blocks their fullest expression of love, life, and power while they build healthy boundaries."

In a safe, protected environment, Woodard said attendees will learn the capabilities of emotional healing,

the power of prayer, and the value of hope. Through the event, organizers seek to help women take a personal inventory of where they are and establish a solid plan to get them where they want to go spiritually, mentally, physically, and financially. Conference topics will include: Dressing for the Healing Occasion; Falling in Love with Myself; Deliverance from Financial Bondage; Coping with Isolation; Letting Go: Enjoy where you are while you're going where you want to be and discover The Real Me.

"This year's conference will revolve around the Releasing Me from Myself theme and includes tips and tools on how to let go of unresolved emotional baggage, how to release emotions through prayer, and how to maintain a healthy emotional state despite unpleasant circumstances while taking them into a place of compassion," said Woodard, noting the event is in its seventh year. "The Unleashing #ISurrenderAll Women's Conference offers a two-day experience of learning, healing, and growing. This is not an average women's conference! This interactive, lively, and inviting women's experience will help you reconnect with who you are and why you were created." Elder Woodard is also the CEO and Founder of Operation CARE.

"Some of the activities taking place during the conference will be a time of worship, learning through hands on activities during our five powerful master classes, two dynamic keynote conference speakers, prayer and exaltation, gifts, and raffle give aways," she said. "And because we like to have fun, we will have a good old scavenger hunt."

The keynote speakers for the conference are The Rev. A. Lynn Favorite and Pastor Denise Clarke. The Master Classes will be taught by Pastor TaWanda Moore, Dr. Gwendolyn Fancher, Ms. Renee

Ilesanmi, Dr. Reshaunda Strickland, and Evangelist Carole Higgins. The Praise & Worship Leaders are Mrs. Francesca Mackie and Lady Raymonda Beach.

"The factors considered when selecting conference participants were strategic," said Elder Woodard. "Although the prayer call is for all people, we wanted the conference to focus on women of all ages. We wanted to use this time together as an opportunity for us to remove ourselves from work, children, and other distractions, and to focus on ourselves, and to learn from each other. As women we have many things in common. We can relate with one another no matter what region we're from. Therefore, forming a sisterhood circle was paramount."

She continued, "As a woman, the ability to live life at its highest level of potential cannot be held down by self-doubt, buried guilt, emotional baggage, and traumatic experiences. Unpacking the emotional baggage that weighs women down can be difficult and uncomfortable. However, a life of purpose and destiny does not wait for a better time. Being proactive and taking measures towards changing and developing a positive mindset will help us lead to the path of more achievements and fewer obstacles. After years of dealing with emotional baggage and heavyweight, it's time to address it."

The conference cost is \$50 (virtual) and \$55 (in-person).

"We believe in giving back and would like to offer three FREE admissions to the first three women who contact us via voice or text at 443-380-0084 and tell us what our acronym CARE stands for," said Elder Woodard.

For more information about the conference visit www.operationcareinc.org/surrender or call 443-380-0084.



Elder Hollis Woodard is the Conference Host. (Courtesy Photos)



Dr. Gwendolyn Fancher is among the event's Master Class teachers.



The Rev. A. Lynn Favorite is one of the event's Keynote Speakers.

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CITY OF BALTIMORE
DEPARTMENT OF TRANSPORTATION
NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **BALTIMORE CITY NO. TR22014, URGENT NEED CONTRACT, CITYWIDE** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. **November 2, 2022**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon. As of **October 7, 2022**, the proposed Contract Documents may be examined, without charge by contacting emailing Brenda.simmons@baltimorecity.gov or calling (443) 865-4423. Anyone wishes to purchase a bid book in person may do so by **appointment only** for a nonrefundable cost of **\$75.00, which is payable to the Director of Finance. Conditions and requirements of the Bid are found in the bid package.** All contractors bidding on this Contract must first be pre-qualified by the City of Baltimore Contractors Qualification Committee. Interested parties should call (410) 396-6883 or contact the Committee at 4 South Frederick Street, 4th Floor, Baltimore, Maryland 21202. **If a bid is submitted by a joint venture ("JV"), then in that event, the document that established the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **A02602 (Bituminous Paving) and D02620 (Curbs, Gutters & Sidewalk).** Cost Qualification Range for this work shall be **\$1,000,000.00 to \$2,000,000.00.** "Pre-Bidding Information" session will be conducted via Microsoft Teams at **10:00 A.M. on October 21, 2022.** Email your contact information to uttam.khadka@baltimorecity.gov to receive an invite to the Microsoft Team (video conference meeting) no later than **October 20, 2022** at 4:00pm. Principal Items of work for this project are site work including Superpave Asphalt 12.5MM and 19.0MM and Various Mix 4,850 TONS; Curbs, Curbs & Gutters 2,200 LF; Sidewalk 6,000 SF. The MBE goal is **22%** and WBE goal is **10%**.
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