

The Annapolis Times

Vol. 37 No. 1

November 4 - 10, 2022

A Baltimore Times/Times of Baltimore Publication

U.S. Navy Veteran Goes from Security Guard to Doctor, Co-founds Nonprofit



Russell J. Ledet, MD, PhD, MBA, is a United States Navy veteran who earned his medical degree from Tulane University School of Medicine. The former security guard who took the job to make ends meet after active duty never gave up on his dream of becoming a doctor, even when he was told that security guards do not become doctors. The husband and father who is a native of Lake Charles, Louisiana was accepted into a triple board residency program where he studies pediatrics, psychiatry, and child psychiatry at Indiana University. Photo credit: Dr. Russell J. Ledet (See more on page 6)

Innovator Creates App Focused on Black People, Culture

By Andrea Blackstone

National STEM Day, which is on November 8, is the time to encourage students to pursue interests in science, technology, engineering, and mathematics. Adam Taylor understands that nurturing youth in STEM can make a major impact in their lives.

Taylor grew up in Connecticut with a growing interest in STEM. His grandfather, Edwin Bradley, loved computers. It rubbed off on his grandson in the nineties. Taylor wanted to build his own computer someday. Taylor, who now resides in Maryland, ultimately built an app called Black that was first released in September of 2017.

“iPhone users can enjoy the “100% Black owned, designed, and developed” app that “collects the news & stories from the world’s

greatest influencers of black culture. With all of your black news in one place, it has never been easier to discover the stories that keep you informed, engaged, and inspired,” per information provided about the app via Apple’s app store.

Langston LLC—Taylor’s his artificial intelligence and software company— builds culturally relevant intelligence and software platforms for the black community. Black is Langston’s first product.

“Our first product, Black, leverages our Langston machine learning, and data mining engine to provide people who identify as black personalized news and stories from a wide range of publishers,” Taylor said.

Taylor regards the news app as “ridiculously smart and unapologetically Black.” The app



Adam Taylor, the developer behind an app called Black.
Photo credit: Langston / Adam Taylor

allows users to focus on whatever they find interesting without being bombarded by news they do not prefer to consume.

“When you’re on social media, you’re being subjected to people being murdered, over and over again on your timelines, without any concern for people’s mental health,” Taylor said.

The journey with Black kicked off with approximately 12-15 publishers that focus solely on content for people of color. Taylor explained that the Black app is 100% automated in terms of how news shows up in the app. Currently, the target is to add approximately 100 publishers.

The “moonlighting entrepreneur’s” reasons for creating Black date back to the 2016 presidential election when Donald Trump defeated Hillary Clinton. Taylor found himself enduring an impactful experience. He described the first day returning to work at the Massachusetts Institute of Technology (MIT) in Cambridge, Massachusetts by train as “depressing.” Tyler works as an DevOps engineer within MIT’s central IT organization working within their software development activities.

Despite the packed train car of approximately 100 people, Taylor said that he felt alone. He was the only person present who was Black. Additionally, Taylor noted that he was

continued on page 9


A prepaid funeral plan
protects your family.

CREMATIONS | LIFE CELEBRATIONS | CEMETERIES

FREE Planning Guide: [DignityMemorial.com](https://www.dignitymemorial.com)

Gary L. Kaufman

FUNERAL HOME AT MEADOWRIDGE MEMORIAL PARK

410-796-8024

Lakemont

MEMORIAL GARDENS

410-269-0514

Schimunek

FUNERAL HOMES

410-638-5360

Every Detail Remembered™ | **Dignity**
MEMORIAL

Licensed funeral establishments in the State of Maryland.

NOTICE

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

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



A LEGACY OF LEADERSHIP

As African Americans in Maryland we celebrate a legacy of bravery and leadership embodied in the generations of the many great men and women that have helped to chart the destiny of our state and indeed the nation. The courage of abolitionist like Harriet Tubman, Fredrick Douglass, and trailblazers like John H. Murphy, Sr. inspired the activism of Thurgood Marshall, Lilly Carroll Jackson, and Clarence Mitchell, Jr. who in turn opened doors for Parren Mitchell, Mary Welcome, Elijah Cummings and Kwesi Mfume. **We now have an opportunity to build on this legacy of leadership with Wes Moore.**

Today, we stand ready to seize an important moment in Maryland's history as we offer support for Wes Moore, a servant-leader that will help us shape the future of this state for generations to come. It is in a spirit of faith and hope **we appeal to you to urge your family, friends, and neighbors VOTE on Tuesday, November 8th to elect Wes Moore as Maryland's next governor.**

We lend our voices to those of Faith Leaders – Statewide, Presidents Joseph A. Biden, Barak Obama, and Vice President Kamala Harris in urging ALL VOTERS to give Maryland the leadership it needs and deserves.

**VOTE WES MOORE FOR GOVERNOR
BECAUSE MARYLAND DESERVES MOORE!**

www.wesmoore.com

By authority: Wes Moore for Maryland, Mary Tydings, Treasurer

Maryland Clergy Endorsing Wes Moore for Governor

Rev. Qismat Alim
 Rev. Tyquan Alston
 Rev. Kip Banks
 Rev. Edgar Bankhead
 Pastor Kenneth Barney Sr.
 Pastor Karen Bethea
 Rev. Daquan Bimbo
 Presiding Elder Dr. Myrtle Bowen
 Rev. Dantwan Broady
 Rev. Brent Brown
 Rev. Roland Brown
 Dr. Grainger Browning
 Bishop John Bryant
 Rev. Evers Burns
 Rev. Engel Burns
 Rev. Vickie Burson
 Rev. Raymond Butler
 Rev. Janet Caldwell
 Presiding Elder Johnny Calhoun
 Dr. Harold Carter Jr.
 Rev. Linda Chaney
 Rev. Samuel Christian
 Presiding Elder Dr. Rita Colbert
 Rev. Martha Crenshaw
 Dr. Henry P Davis III
 Bishop James Davis-
 Bishop Robbie Davis
 Minister Yvonne Davis-Robinson
 Rev. Alice Poole Davis
 Rev. David Deverteuil
 Rev. Derrick DeWitt
 Presiding Elder Dr. Alvin Durant
 Rev. Princess Eki
 Rev. Kevin English
 Pastor Joseph Famuyah
 Rev. Gerald Folsom
 Rev. Dr. Wilmer Frazier
 Rev. Dr. Timothy Freeman
 Rev. Ingrid Gannt
 Pastor Omo Ghandi-Olaoye
 Rev. Carolyn Gilmore
 Rev. Johnny Golden
 Rev. Daryl Gould
 Pastor Patrick Graham
 Pastor Paul Graham
 Rev. Andre Greene
 Dr. C. W. Harris
 Dr. Dariel Harris
 Rev. James Harris
 Rev. Bill Hemby
 Rev. Quinton Herbert
 Bishop Donte Hickman
 Rev. Arnold Howard
 Presiding Elder Dr. Evalina Huggins
 Dr. C. Anthony Hunt
 Dr. Jamison Hunter
 Rev. Ida Isidiu
 Rev. J.K. James
 Rev. Charles Johnson
 DR. C. H. Johnson
 Rev. Dr. Diane Johnson
 Dr. Jermaine Johnson
 Pastor Karen Johnson
 Rev. Orlan Johnson
 Rev. Reginald Johnson
 Dr. Tyrone Jones IV
 Rev. Matthew Jones
 Rev. Duane Kay
 Presiding Elder William Kelly
 Dr. Terris King
 Dr. Essentino A Lewis Jr
 Bishop Joel Lyles
 Rev. Lorenzo Lyons
 Bishop Anthony Maclin
 Rev. Gregory Maddox
 Rev. Timothy Mahl
 Bishop Bryant Martin
 Bishop Cleveland Mason
 Rev. Angelique Mason
 Dr. Colby Matlock SR
 Elder Kevin Matthews
 Rev. Ranesa Mayo
 Rev. Dr. David McClendon
 Bishop William McMillan Jr.
 Bishop W. Darin Moore -
 Presiding Bishop of the Mid-Atlantic
 Episcopal District
 Dr. C Anthony Moore
 Presiding Elder Rev. Scot Moore
 Bishop Anthony Muse
 Rev. Dr. Adrian Nelson
 Dr. Kona Nepay
 Pastor Patrick Nepay
 Pastor Ghandi Olaoye
 Bishop Antonio Palmer
 Bishop Joel Peebles
 Bishop Carl Pierce
 Rev. Shawnta Privette
 Rev. Ray Raysor
 Rev. Malcolm Reeves
 Rev. Dr. Brian Relford
 Dr. Haywood Robinson
 Rev. John Robinson
 Pastor Sandi Evans Rogers
 Rev. Stephen Russell
 Bishop Willard Saunders
 Rev. Faith Savoy
 Rev. Pearl Selby
 Rev. Rashad Singletary
 Dr. Kevin Slayton
 Rev. Stephen Smith
 Dr. Eldridge Spearman
 Sis Deborah Stanley
 Dr. Albert Stokes
 Rev. Stafford Sutton
 Rev. Jerome E. Tilghman Jr.
 Rev. Marlon Tilghman
 Rev. Marcus Tillman
 Bishop Tony Torain
 Rev. Alica Torney
 Dr. Robert Turner -Howard County
 Dr. Robert Turner-Baltimore City
 Rev. Alyce Walker-Johnson
 Rev. Jonathan Weaver
 Bishop Rayner C Wharton Sr.
 Pastor Matthew Watley
 Dr. Beryl Whipple
 Rev. Mia Whitlock
 Rev. Milton Williams
 Pastor Gary Wimbush
 Rev. Donald Wright
 Dr. Robert Young
 Rev. Dr. Christopher Zacharias

Guest Editorials/Commentary

Take Action, Vote for Who Gets the Number One Spot

General Election day in Maryland is Tuesday, November 8, 2022. Registered voters must vote at their assigned polling places.

“All election day polling places are open continuously from 7 am until 8 pm on. Anyone in line at 8 pm will be allowed to vote,” according to information provided by the Maryland State Board of Elections.

General Election Day is the start of a change. Maryland Republican Governor Larry Hogan is set to make his exit soon. He can't run again due to term limits, a new leader in Maryland will be picked by voters. Take action to cast your vote on election day or don't complain about who heads to the governor's mansion.

Don't let naysayers convince you to skip the effort to show up at the polls. Apathetic people may feel casting a vote doesn't matter, but if the state's surplus budget; economic growth; childhood poverty; education; expenditures; the capital budget; marginalized communities; children; and people who truly can't vote matter to you, mute the skeptics. Hop on the worldwide web. Get your information straight about issues you care about. Study the candidates' key issues more closely. Take notes on them if you must. Your opinion won't count unless you slip on your shoes and show up to vote!

Dan Cox is the Republican candidate who is running for Hogan's spot. He's facing Wes Moore, a Democratic candidate. Next up, lieutenant governor candidates include Democrat Aruna Miller who is opposing the Republican, Gordana Schifanelli. Do you know what these politicians stand for? If you don't, there's still time to learn the basics quickly. Google them. Visit their websites. Study their platforms one last time. Give them the attention they deserve despite party affiliation.

It's no fun to be stuck with politicians who dish up empty promises or wacky ideas. Casting your vote can get you one step closer to holding the victor accountable.

Don't forget the comptroller race that includes Democrat Brooke Lierman who will compete with Republican Barry Glassman. The attorney general will place Democrat Anthony Brown against Republican Michael Peroutka.

If you have strong opinions about legalizing the personal use of marijuana, make a choice about where you stand. Other proposed constitutional amendments are at stake, in addition to a Maryland Senate seat. Please take a chance on someone, even if you simply show up because your ancestors who didn't have the right to vote are your primary motivation.

After you confirm that you're registered to vote, check on other registered voters in your circle. Make sure that your friends have rides, their friends have rides, and family members have no barriers with getting to polling places on time. How day-to-day issues play out are at stake. Just one more vote could change who wins and who goes home empty handed. You'll be the star of the biggest show in Maryland on November 8. The big day won't be the same unless your face is in the place to be.

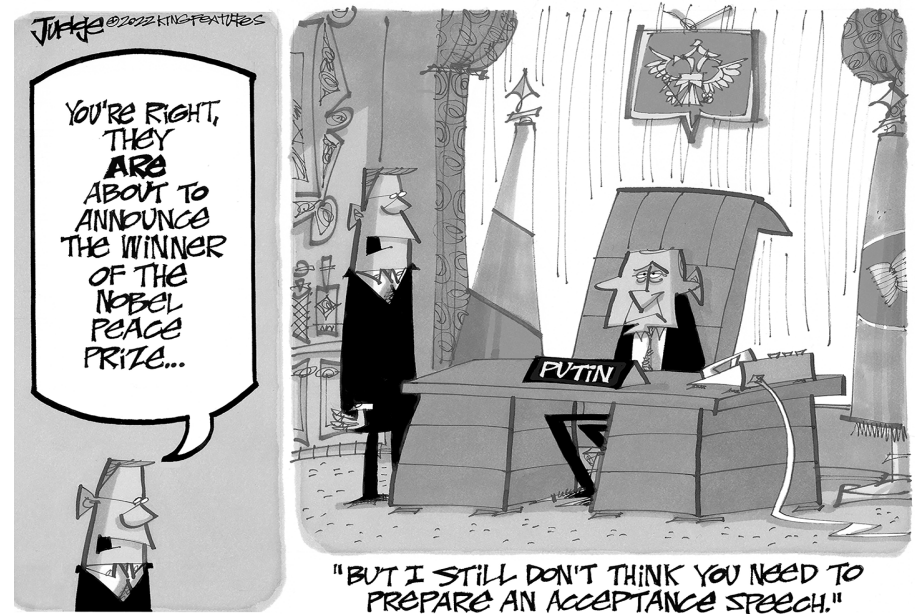
Want to comment on the editorials or any other story?

Please contact: The Baltimore Times

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

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

email: btimes@btimes.com



Community Affairs

Baltimore City urgently needs poll workers!

Baltimore City announced an urgent need for poll workers for Election Day, Tuesday, November 8, 2022. One thousand election judges are still needed as of November 2, 2022, to run each polling location. Voting judges; check-in Judges; provisional ballot judges; and chief judges are needed to complete various duties.

Election judges work from 7 a.m. - 8 p.m. (not including additional set up and clean up hours) to perform tasks such as: Check in voters; greet voters as they come and go; assist voters with disabilities using accessible ballot marking devices; and hand out “I Voted” stickers. They will be compensated \$200 for their service on Election Day, in addition to \$20 for participating in the required training session.

Qualifications require applicants to be at least 16 years old or older; a registered voter in Maryland; and able to speak, read and write the English

language. A candidate or individuals who currently hold a public or political office, or who serves in other capacities for candidates cannot work the polls.

Individuals who are seeking to gain customer service and communication skills; interaction with community members; and/or earn community service hours should apply as soon as possible. Volunteers will be paid by the Board of Elections. Checks will be mailed after the election.

Additional details can be obtained about election judges by calling election judge recruiters at (410) 396-5580. Applications for prospective and returning judges are available online. Visit https://boe.baltimorecity.gov/boe-election-judges?mc_cid=890ce55755&mc_eid=bee3cd61c6 for more information.

National News

New York to Pay \$25 Million to Two Men Falsely Convicted of Killing Malcolm X

By Lauren Victoria Burke, NNPA
Newswire Contributor

In 1965, Muhammad Aziz and Khalil Islam were wrongfully convicted of killing Malcolm X and spent over 20 years behind bars after being wrongfully convicted.

Even though the February 21, 1965 murder of Malcolm X at the Audubon Ballroom in the Washington Heights section of Manhattan was one of the most reported on assassinations of the 1960s, the trial of his assailants was botched because of racism, expediency and political considerations.

The documentary, “Who Killed Malcolm X,” which premiered on Netflix in 2020, revealed in detail that there was something wrong with the convictions. The investigative journalism of Washington, D.C. journalist Abdur-Rahman Muhammad spent decades combing through documents and analyzing evidence from Malcolm X’s murder. He also tracked



In 1965, Muhammad Aziz and Khalil Islam were wrongfully convicted of killing Malcolm X in and spent over 20 years behind bars after being wrongfully convicted. Photo courtesy of NNPA

down those who knew what had really happened. Muhammad is a journalist, tour guide and historian, documentary film makers revealed what he studied over 20 years investigating Malcolm X’s murder.

What was revealed was that Talmadge Hager, a convicted assassin of Malcolm X, stated that the two men convicted with him were in fact innocent. Hagan, who is now 81, (over the years he has changed his name to Talmadge X Hayer and then Mujahid Abdul Halim) was granted parole and released from prison in 2010.

In 2021, Hagan expressed support that the convictions of Muhammad Aziz and Khalil Islam would be overturned which matched his original claims that they were not involved in the murder of Malcolm X.

Decades earlier, the late journalist Les Payne and his daughter Tamara Payne, in their book, “The Dead Are Arising: The Life of Malcolm X,” asserted that Malcolm X’s killers were members of the Nation of Islam’s Newark, New Jersey mosque. The book claimed that William 25X (also known as William Bradley) fired a shotgun at Malcolm X and were joined by Leon Davis and Thomas Hagen.

Both Muhammad Aziz and Khalil Islam, who died in 2009, were exonerated last year. When the allegations were tossed out as the result of a two-year investigation by the Manhattan district attorney’s office. Lawsuits were filed against the City of New York by Aziz and the family of Islam. The settlements arrive three months after the suits were filed in the

U.S. District Court in Brooklyn.

The case of the wrongful convictions on such a notorious high-profile murder prompts many to ask how many other false convictions could be out there. Several studies have been conducted that note that Black men are falsely accused at a much higher level than other groups for crimes.

In 2020, The Innocence Project released the report, “From Emmett Till to Pervis Payne — Black Men in America Are Still Killed for Crimes They Didn’t Commit.”

Lauren Victoria Burke is an independent journalist and the host of the podcast BURKEFILE. She is a political analyst who appears regularly on #RolandMartinUnfiltered. She may be contacted at LBurke007@gmail.com and on twitter at @LVBurke

The Annapolis Times

Publisher

Joy Bramble

Associate Publisher

Paris Brown

Editor

Dena Wane

Director of Special Projects

Dena Wane

Dir., Promotions/Entertain. Columnist

Unice Moseley

Administrative Assistant

Ida C. Neal

Writers

Ursula Battle

Andrea Blackstone

Stacy Brown

Demetrius Dillard

Rosa “Rambling Rose” Pryor

Website

James Collins

Layout

Chris Jones

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

Mailing Address

The Baltimore Times

2530 N. Charles Street, Suite 201

Baltimore, MD 21218

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

www.baltimoretimes-online.com

We love to hear from our readers! Connect with us:

Facebook.com/TheBaltimoreTimes

Twitter: @Baltimore_Times

Instagram: @thebaltimoretimes

U.S. Navy Veteran Goes from Security Guard to Doctor, Co-founds Nonprofit

By Andrea Blackstone

Veterans Day is November 11, 2022. Many veterans have blazed the trails as extraordinary changemakers, including Russell Joseph Ledet, MD, PhD, MBA. The United States Navy veteran; disparities advocate; speaker; and co-founder of The 15 White Coats proves that obstacles can be conquered against the odds. Achieving the status of physician-scientist is just one accolade earned by the Louisiana native who was once a security guard at Baton Rouge General Hospital in Baton Rouge, Louisiana.

“From 2004 to late 2013, Russell was a cryptologic technician First Class Petty Officer in the U.S. Navy, serving on both active duty and reserve status,” per Dr. Ledet’s LinkedIn profile.

He transitioned from earning his medical degree at Tulane University School of Medicine to Indiana University School of Medicine for a triple board residency program. Ledet is scheduled to complete it in 2027, according to information provided online by Indiana University School of Medicine.

Although Ledet finished medical school requirements in 2022, his beginning in medicine was not a straight path forward.

“I was a security guard from 2009 to 2013. Specifically, September of 2009 to May 23 of 2013 at Baton Rouge General Hospital in Baton Rouge, Louisiana,” Ledet said.

He added that he was on active duty from 2004 to 2009. From 2009 to 2013, Ledet served in the United States Navy Reserves. While serving, he worked as a security guard simultaneously. After ending active duty, Ledet experienced a pay decrease. He applied to work as a security guard while attending school.



Russell J. Ledet, MD, PhD, MBA, co-founded The 15 White Coats to propel underrepresented minority students in medical fields.

Photo credit: Dr. Russell J. Ledet

“I was going to Southern University to become a social worker just because I grew up on food stamps, and social workers always helped us out, so it was really the only job I knew,” Ledet said. “But when I got to the hospital, I was really enamored by the white coat and just seeing doctors take care of patients, and I started dreaming.”

He began asking doctors to shadow or intern with them to enable him to learn more.

“99.9% of them were like, ‘No, security guards don’t become doctors,’” Ledet said.

But one late night, a surgeon who arrived at the hospital did not know his way around. Ledet escorted him during a walk then asked to shadow him. That man’s name is Dr. Patrick Greiffenstein. He agreed and discovered that Ledet was majoring in chemistry and biology. Ledet had

already made the decision to switch his study path when he decided to try to become a doctor.

Ledet ended up earning his Ph.D. in molecular oncology and tumor immunology from New York University School of Medicine. After completing his Ph.D, he finished medical school and business school at the Tulane School of Medicine and Freeman School of Business. He had a vision to lend a hand to others, too. Ledet co-founded The 15 White Coats.

According to the nonprofit’s website, “The 15 White Coats is determined to reinforce positive imagery in learning spaces worldwide. Our iconic photos are used as an avenue to inspire the next generation of diverse doctors, lawyers, dentists, veterinarians, etc.”

It is led by Ledet; Dr. Sydney Labat; Rachel Turner; and Brian Washington.

The mission includes developing scholarships; facilitating access to culturally relevant literature; and inspiring and mentoring the youth of tomorrow, per details provided online.

The story behind the organization encompasses a viral photo taken of Tulane University School of Medicine medical students in 2019, Tulane News reported.

Ledet said that his daughter visited Whitney Plantation with him and his best friend. While driving back, the then 8-year-old made an insightful comment:

“She told me, ‘Hey, Dad, I finally understand why being a Black doctor in America is such a big deal.’”

His daughter further remarked there that was a time when Ledet and her “Uncle Phil” would have been slaves. The young girl continued to comment that they had come a long way. She acknowledged that she was riding in a car with two Black doctors. Ledet returned to the medical school telling some close friends about an idea to take photographs of the Black medical students together to illustrate how far they had come in the world.

Receiving attention led to forming a nonprofit that helps to diversify medicine. Funds raised and donations support Black people to become doctors through scholarships. Photos of The 15 White Coats are placed in classrooms all over the world for free.

Ledet reflected about his impact.

“I think I’m doing what my ancestors would have expected of me,” Ledet said.

Photos of The 15 White Coats can be ordered by visiting <https://www.the15whitecoats.org>. Visit <https://www.youtube.com/watch?v=trcxsSWstcU> to watch Ledet, the 2022 Tulane Commencement Student Speaker.

Veterans Day Salute

Afro-Latina Veteran Breaks Barriers, Owns Bank

By Andrea Blackstone

Benaisha Poole-Watson served nine years in the Air Force. Serving in the military taught her a great deal. The ambitious veteran recalled the day she walked into the recruiting office. Her military journey commenced in Idaho and took her to Korea and California.

"I'll recommend it for anybody who's looking for a place to go and establish some form of discipline, because at some point we all need it," Poole-Watson said, referring to the military.

Poole-Watson's inherited resilience had the makings of a success story. She grew up in South Central Los Angeles, California. When she left her street where mostly working-class families lived, gang violence and drug infestation showed the young girl a different view. Poole-Watson's mother is an immigrant who came to the United States when she was 24 years old. Moving to California from Guatemala was a part of her search for the American dream.

"My mom worked all day and all night from like six in the morning until midnight. She was a nurse in Compton, so that was a 40-minute commute from where we lived," Poole-Watson recalled, adding that she was a latchkey kid.

Her hard-working mother raised Poole-Watson and a sister who passed away at ten years old. Despite struggles, volunteerism, love, and learning were integral aspects of being reared in their home. The Afro-Latina was always academically inclined.

"I always wanted to be better, and I knew that there was more for me. One thing about my mom is that she would take us to model homes. We would walk into the homes and just look at the décor," Poole-Watson said.

The Texas-based entrepreneur realizes that her mother planted seeds for a real estate career by taking her into luxury model homes to see the



Benaisha Poole-Watson, United States Air Force veteran
Photo credit: Benaisha Poole-Watson

possibilities. Later in life, Poole-Watson sought to elevate her career in corporate America, but consistently met challenges due to an undiversified executive management structure. After applying over 200 times for promotional positions and getting denied, Poole-Watson tried another strategy.

"After eight months of praying and asking God to lead me, guide me, show me, He spoke to me and said, 'Get a real estate license,' and so that's how I got into real estate," Poole-Watson said. "I sold over 200 houses my first year in the business while still working that full-time corporate job. The average full-time realtor sells eight to ten homes."

The second year she completed over 350 transactional sales. She began unofficially mentoring other real estate agents.

"People would always say 'If you

started a company, I would join your company.' One day I just woke up and said, 'I'm going to start a real estate company, The Bailey Watson Real Estate Group,'" Poole-Watson said.

She now has over 200 licensed realtors working directly for her covering every major state nationwide, including Maryland. This was all built while working a corporate job. Poole-Watson's ambition kept her wanting to grow so she developed, built, and sold 20 custom houses throughout Dallas substantially increasing her income by not utilizing another real estate agent.

Another stop in Poole-Watson's journey began after she started speaking at conferences about her real estate endeavors, just after the pandemic began. After speaking at an event, someone approached her and asked if she would be interested in an opportunity to own a bank. After attorneys tended to legalities, just two

weeks later, Poole-Watson was up and running as a federally chartered bank. Ironically, she did not know much detail about the industry and now services over 1000 loan programs in every state, except New York. Poole-Watson's bank is called Prime One Home Loans.

"I run a full-service mortgage company funding residential and commercial real estate loans, up to \$650 million. So that means I can fund everything," Poole-Watson said.

She mentioned that she can even fund 1099 independent contractors with 1099 statements and entrepreneurs who have had their business for at least two years with just business bank statements. No tax returns are needed for both loans.

Poole-Watson is a multidimensional individual who graduated from George Washington University in Washington, D.C. She studied law at the University of Maryland in College Park, Maryland. After living in the Washington, D.C. area, Poole-Watson relocated to Dallas.

Giving back is also on Poole-Watson's radar. She recently created a scholarship to enable two high school students nationwide to attend real estate school, paid in full. The scholarship launched in DeSoto, Texas.

The ambitious veteran also provided a message to share with fellow veterans.

"Take your career in the military seriously and chase your dreams or your goals. The things that you want to do can be accomplished even if you have never seen it done before. Use that military career as an asset and as long as you stay in good standing with the service, you can capitalize in so many different ways," Poole-Watson said.

Follow Poole-Watson on Instagram @iambenaisha. Visit <https://benaishapoolawatson.com/> for more information about her.

Tips to Move Toward Home Ownership

By Andrea Blackstone

Benaisha Poole-Watson is a United States Air Force Veteran who now owns her very own bank called Prime One Home Loans. The entrepreneur who also owns a real estate firm consisting of over 200 high producing real estate agents across the country provides tips on how to move closer to homeownership. Poole-Watson was named the #2 Realtor in Dallas, Texas; #19 in the state of Texas; and Top 100 Real Estate Agent in the United States of America, making her rank in the top 1% in the nation.

Q: Is there usually a penalty for people who do not have credit that's not the best or the top score?

A: If you come in at a 580 credit score, you're basically scratching the surface/entry point to homeownership, so it's not really a penalty. It's just that if you were lower than 580, you would not be able to successfully qualify. So you're basically able to come into the party with that 580 score, you're not going to be in the front where the stage is. It's just like that when it comes to having access to better interest rates, but remember the main goal is to get in the room. The better your credit score, anything 740 or above, will unlock the best rates.



Q: What is the breaking point of better?

A: 739 is definitely a turning point when it comes to unlocking the best rates. If you're going to go into some type of credit repair program you might as well stay in until you can achieve the highest score possible. Especially when it comes to banking and financing and getting qualified for a home loan.

Q: Do you feel there are benefits to owning a home even if you need to build your credit enough to get a home if that's what you want to do?

A: Real estate is the most bankable asset that we have access to in this world. If you are renting a home, it is 100% guaranteed that you are not getting a return on the monthly rent. Owning real estate builds equity. You buy it and let it sit, and even if the interest rates go up to 22%, it will eventually come back down, so you have to have patience. This is why we say buy real estate and wait, don't wait to buy real estate. Remember, real estate is a fluid environment, rates fluctuate, so when it comes to making sound investments, you have to own something that's going to build as an asset. Other investment resources like crypto and the stock market also go up and down, but my investments in real estate have never failed. I'm living proof of it. I bought my first house when I was 19 years old. After I sold that house, my profit doubled. If I didn't get that running start in my life I would not be where I am today. Those are the things that add value to you and success to your legacy. When you own something, and you are able to pull out equity, guess what? You now have access to purchase more assets.



Benaisha Poole-Watson, owner of a veteran-owned mortgage bank called Prime One Home Loans and real estate expert

Photo credit: Laterras R. Whitfield - Dear Future Wifey Podcast

Q: Do you also work with people who have low credit scores?

A: Yes. Absolutely. The minimum entry score for an FHA loan is 580.

Q: Tell me what the process is for something like that if somebody says I want to own a home, but I'm being honest with you, my credit score is low. What is your strategy to get them where they need to be?

A: The average loan entry point is 620 and above. By going down to a 580 this allows more borrowers to be qualified into the space of homeownership. If you have less than a 580, I can provide a payment program or credit building program through a trusted affiliate that deals directly with Prime One Home Loans and has helped get over 100 people; getting their score above 580 and up to qualifying standards. Every single

person that I've sent to him has turned into a positive, has come back and completed a transaction with Prime One Home Loans.

Q: Do you help veterans connect better with their benefits or understand VA loans?

A: Absolutely. I have a special program for veterans that helps them fully understand the process and get them into a home within 30 days or less. Because I am a veteran and have used my VA loan several times, I feel it is my responsibility to ensure veterans have the best experience when it comes to financial literacy and homeownership.

Visit <https://primeonehomeloans.com/> to learn more about Prime One Home Loans.

continued from page 2

Innovator Creates App Focused on Black People, Culture

the last person who anyone else wanted to sit next to during the train ride.

“We were all dressed for work, so we were all in button downs, and we had on ties and slacks. We all looked good,” Taylor said. “I couldn’t find any other reason why I was the last person to be sat with other than the fact that I’m a Black man and they weren’t with that.”

Taylor embraced his interest in software while deciding how to figure out how to build the app. He brought his vision to fruition with the help of YouTube videos and tutorials. Support

from friends helped Taylor to see it through. Nairobi Jeannition was a business confidant.

Black’s evolution is still underway. According to analytics, the ideal people who love the app are Black women who are ages 45-54 with an interest in politics. They are in a major metropolitan area. The secondary age range of people who view the articles is 18 -24.

Taylor’s timely idea provides a connecting piece for connoisseurs of Black culture. Apple has supported

Taylor. He was a part of the company’s inaugural entrepreneur camps for Black founders and developers in 2019.

“This is something that I’m not doing for my own personal gain,” Taylor said. “This is something that I just needed to put out into the world because this is really about giving that love back to people of color, to people to black people. And I think that I just want to make us proud.”

Visit <https://apps.apple.com/us/app/black/id1282248048> to locate Black.



The Power of BlackStorytelling

**40th Annual National Black
Storytelling Festival & Conference**

Sheraton Inner Harbor Hotel

November 9-13, 2022

Co-Host: Griots Circle of
Maryland

Come Join us...Concerts Nightly!!

More Info: www.nabsinc.org

MCVET
"Veterans Helping Veterans"

COAT DRIVE

ACCEPTING DONATIONS OF NEW
COATS, HATS, SCARVES AND GLOVES:

**301 NORTH HIGH STREET
BALTIMORE, MD 21202**

REAR ENTRANCE

**DONATIONS
ACCEPTED THRU
MARCH 31ST**

FOR MORE INFORMATION:
CERETA SPENCER
DIRECTOR OF DEVELOPMENT
& COMMUNITY ENGAGEMENT
410.576.9626 EXT. 235
CSPENCER@MCVET.ORG

THE MARYLAND CENTER FOR
VETERANS EDUCATION & TRAINING, INC.
(MCVET)

PROVIDES HOMELESS VETERANS
AND OTHER VETERANS IN NEED
WITH COMPREHENSIVE SERVICES
THAT WILL ENABLE THEM
TO REJOIN THEIR COMMUNITIES
AS PRODUCTIVE CITIZENS.

Legal Notice

CITY OF BALTIMORE DEPARTMENT OF RECREATION AND PARKS 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. RP21830 PARKVIEW RECREATION CENTER** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. **December 14, 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. The proposed Contract Documents may be examined, without charge, at the Dept. of Rec & Parks at 2600 Madison Ave, Baltimore, Md. 21217 by appointment only on Wednesdays and Fridays, 8:30am – 4:00pm by emailing benitaj.randolph@baltimorecity.gov as of **November 4, 2022** and copies may be purchased for a non-refundable cost of **\$200.00**. **Conditions and requirements of the Bid are found in the bid package**. All contractors bidding on this Contract must first be prequalified 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 **E13001 Three Story and Under**. Cost Qualification Range for this work shall be **\$13,000,000.00 to \$17,000,000.00**. A “MANDATORY Pre-Bidding Information” session will be conducted via Microsoft Teams at **10:30 A.M. on November 15, 2022**. Email your contact information to ldecker@baltimorecity.gov to receive an invite to the Microsoft Team(video conference meeting) no later than November 14, 2022 at 9:00am. Principal Items of work for this project are Demolition of existing building, Removal of site improvements, Earthwork, Underground utilities, Storm water facilities, New One-Story Building, New Site Amenities including a Playground and Pavilion, Landscaping, Hardscaping. The MBE goal is **15%** and WBE goal is **6%**.

APPROVED: M. Celeste Amato, Clerk, Board of Estimates

Legal Notice

NOTICE TO BID

Minority Subcontractor/Supplier Schummer, Inc. seeking Certified Minority Subcontractors for: Phase 1 - Resolution 235 Region II Sewer System Extension of Sewer - Royal Oak Pump Station #1 Replacement, Talbot County, MD. Prevailing wages apply. Bids due in our office November 14, 2022. Certified MBE's & WBE's for: Pre-cast, Roofing, Electrical, Pipe, HVAC, Masonry, Excavation, Paving, Pipelaying, Plumbing, Aggregates, and Trucking. Fax quotes to: 410-798-1709 or email: schummerinc@aol.com For more information call 410-956-8080.

Legal Notice

ANYONE KNOWING THE WHEREABOUTS OF JERLYN MILES, PLEASE CONTACT ATTORNEY SHERYL M. HOWARD IN NEW ORLEANS, LA AT 504-715-3096.

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

Legal Notice

Kiewit - University of Maryland, College Park NextGen Energy Program Bid Solicitation

Kiewit Power Constructors Co. (KPC), Lead Contractor for Maryland Energy Impact Partners (MEIP), a joint venture between Plenary Americas US Holdings Inc. and Kiewit Development Company, is preparing to respond to the Request for Proposals issued by the University of Maryland Department of Procurement & Strategic Sourcing to provide Design-Build Services to deliver the **NextGen Energy Program (NextGen)**. The vision of NextGen is to replace, renew, and modernize the University of Maryland, College Parks' aging energy system to provide a reliable and resilient energy system to support ongoing energy needs.

KPC is currently soliciting subcontractor/supplier bids from firms certified (or eligible for certification) as Minority Business Enterprise (MBE) by the Maryland Department of Transportation who are interested in participating on the Project upon bontract award.

Multiple bid packages will be released throughout October. Bid responses are due to KPC 10 business days after solicitation notice issue. Please refer to specific bid due dates for solicitations received.

Anticipated opportunities include, (but not limited to):

Subcontract: architectural renovations & repairs, clear & grub, concrete (place & finish/coating/pumping), demolition, electrical testing, fencing, fiber termination & testing, fire protection system, hazardous material consultant, heavy haul, landscaping, paving, rebar supply & install, utilities distribution, & underground piping.

Supply: aggregates, bulk pipe, cathodic protection, communications, concrete accessories/supply, electrical bulks, heat trace, instrumentation bulks, pipe fabrication & supports, security equipment, & structural steel.

**Subcontract/supply opportunities are contingent upon contract award.*

Interested firms are encouraged to visit our website at: www.Kiewit.com/UMD for a detailed list of potential subcontract/supply opportunities, instructions on how to join our bidders' list, and links to required documents to access scope packages.

For questions, email UMDOutreach@kiewit.com

Kiewit is an Equal Opportunity Employer.

Legal Notice

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Notice is hereby given that this lien sale shall be conducted online at www.storage-treasures.com where additional information about the sale and the contents to be auctioned will be posted at least three (3) days before the sale date. The contents will be sold to the highest bidder on 11/08/2022 at 2PM
Unit # Name

3110	Davis, AveMaria
1162	Carr, Gloria J.
1152	Schuman, Michael W.
5020	Mitchell, Latonya R
2169	Lewis, Chaz
2058	Carey, Edward
2074	Sames, Lisa
5025	Provenza, Joseph
3005	Scott, Veronica L.
1138	Chalfant, Michael
1001	Giles, Antonio
1105	Ghee, Aletha Andrea
1116	Sumo, Jean-Marie

This sale is subject to cancellation without notice in the event of settlement between owner and obligated party.

SECURITY PUBLIC STORAGE
3500 Pulaski Hwy, Baltimore, MD 21224
410-276-3300

**To place Legal Notices,
call:
410-366-3900
email:
legals@btimes.com**

Prepare for power outages today

WITH A HOME STANDBY GENERATOR

\$0 MONEY DOWN + LOW MONTHLY PAYMENT OPTIONS

Contact a Generac dealer for full terms and conditions

REQUEST A FREE QUOTE

CALL NOW BEFORE THE NEXT POWER OUTAGE

(855) 993-0969

FREE 7-Year Extended Warranty*
— A \$695 Value!

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

GENERAC



WANTED TO LEASE

+/- 25 acres for solar farm \$50,000+/-yr
Call to qualify

(814) 574-0502



new leaf energy

CAMP LEJEUNE Water Contamination

CLAIM QUALIFICATION

TOXIC WATER EXPOSURE

Significant compensation may be available for Marines, their family members and civilians who worked or lived at Camp Lejeune, NC for a total of 30 days or more between 1953-1987, and who later developed certain cancers or other serious health issues.



Our Camp Lejeune legal team is led by a Marine.

CALL NOW to speak with an attorney within 24 hours to determine claim eligibility. Free and confidential.

800-347-6495

www.lejeunelegalanswers.com

DENTAL Insurance

from Physicians Mutual Insurance Company
Call to get your **FREE** Information Kit
1-855-337-5228

Dental50Plus.com/MDCC

Product not available in all states. Includes the Participating (in GA: Designated) Providers and Preventive Benefits Rider. Acceptance guaranteed for one insurance policy/certificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, NY; call 1-800-969-4781 or respond for similar offer. Certificate C250A (ID: C250E; PA: C2500); Insurance Policy P150 (GA: P150GA; NY: P150NY; OK: P150OK; TN: P150TN). Rider kinds: B438, B439 (GA: B439B). 6208-0721



We Cancel **TIMESHARES** for You

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

Get your free information kit and see if you qualify:

888-984-2917

dish

FOR NEW SUBSCRIBERS
2022 OFFERS!
MULTI-SPORT PACKAGE
with NFL RedZone **Call us now! 1-855-407-6870**

- 99% Signal Reliability Guaranteed
- NFL RedZone from NFL Network
- 2-Year TV Price Guarantee

ORDER TODAY & RECEIVE A \$100 GIFT CARD

GET DISH, GET SPORT! \$100 GIFT CARD

The Multi-Sport Pack is included at no additional cost. Must sign up for service by 11/9/22. Only available with packages starting at \$64.99/mo., excluding America's Everything Pack. Through 11/30/22. Availability is subject to change. Limited time offer. Subject to change. Available only for new or returning Dish customers. Guarantee does not include outages due to weather, electrical, or other factors. Some restrictions apply. See website for details. Must contact Dish customer service by phone or chat within 72 hours of the outage. Dish will issue gift credits. Gift credit amount is based on the length of the outage until the outage is resolved. Not available to Dish Outdoors customers.

LeafFilter
GUTTER PROTECTION

BEFORE LeafFilter AFTER LeafFilter

BACKED BY A YEAR-ROUND CLOG-FREE GUARANTEE

EXCLUSIVE LIMITED TIME OFFER!

20% OFF + 10% OFF
YOUR ENTIRE PURCHASE* SENIORS & MILITARY!

FINANCING THAT FITS YOUR BUDGET!
USA Subject to credit approval. Call for details.
Promo Code: 285

FREE GUTTER ALIGNMENT + FREE GUTTER CLEANING*

CALL US TODAY FOR A FREE ESTIMATE **1-844-566-3227**

Mon-Thurs: 8am-11pm, Fri-Sat: 8am-5pm, Sun: 2pm-8pm EST **A COMPANY OF LEAFHOME**

*For those who qualify. One coupon per household. No obligation estimate valid for 1 year. **Offer valid at time of estimate only. 2The leading consumer reporting agency conducted a 16 month outdoor test of gutter guards in 2010 and recognized LeafFilter as the "#1 rated professionally installed gutter guard system in America." Manufactured in Plainwell, Michigan and processed at LMT Mercer Group in Ohio. See Representative for full warranty details. Registration# 0365920922 CSLB# 1035795 Registration# HIC.0649905 License# CBC056678 License# RCE-51604 Registration# C127230 License# 559544 Suffolk HIC License# 52229-H License# 2102212986 License# 262000222 License# 262000403 License# 2106212946 License# MHIC111225 Registration# 176447 License# 423330 Registration# IR731804 License# 50145 License# 408693 Registration# 13VH09953900 Registration# H-19114 License# 218294 Registration# PA069383 License# 41354 License# 7656 DOP. #10783658-5501 License# 423330 License# 2705169445 License# LEAFFNW822J License# WV056912

ALL ROADS
LEAD TO

FUN!



YOU COULD WIN UP TO
\$1,000,000

with THE GAME OF LIFE™ Scratch-Off.

mdlottery.com/thegameoflife

Available at participating Lottery retailers.

PLAY Responsibly

See how to play within your limits at mdlottery.com/playresponsibly or call 1-800-GAMBLER. Must be 18 years or older to play.

THE GAME OF LIFE and HASBRO and all related trademarks and logos are trademarks of Hasbro, Inc. © 2022 Hasbro.