



The Annapolis Times

Vol. 37 No. 3

November 18 - 24, 2022

A Baltimore Times/Times of Baltimore Publication

Avid Runner, Entrepreneur with Interest in Baltimore's Homeless Featured in GoDaddy Docuseries



Susan Clayton is a native Baltimorean and avid runner who started her business called WhitePaws RunMitts in 2016. Her side hustle began because she used to run early in the morning with a nonprofit organization called Back on My Feet. It organizes runs with homeless people in the community. Since Clayton was unable to find the right kind of gloves to keep her hands warm, the entrepreneur began making her own. WhitePaws RunMitts is now sold in an outdoor gear and apparel retailer. Clayton is also a part of GoDaddy's Empower Baltimore cohort. Photo credit: GoDaddy (See more on page 6)

Basics You Should Know About Diabetes, Prevention

By Andrea Blackstone

National Diabetes Month is in November. The number of diabetics in Maryland has increased by 17% over the past decade, according to QuoteWizard®, which is one of the nation's leading online insurance marketplaces. Additionally, 86 million adults in America have pre-diabetes.

Sharon Baucom-Myers, MD works as a Physician II for Baltimore County Department of Health within the Bureau of Community Health and Chronic Disease Prevention. The board-certified family practitioner can provide medical care to everyone from babies to seniors and grandparents.

Baucom-Myers provided facts about diabetes to raise awareness about the health condition.

“Diabetes is a metabolic disorder that affects your body’s ability to convert sugar into energy. So, that means that there are several forms of the disease, but the two most common are called Type 1 and Type 2. And of course, if you’re pregnant, you can have gestational diabetes. That means that your regulation of your blood sugar was abnormal, directly related to the hormones associated with pregnancy.”

Baucom-Myers added that often-times gestational diabetes is a flag that could indicate a woman’s greater risk of having a Type 2 diabetes diagnosis

later, but it usually can disappear after delivery of a baby.

She further explained that a Type 1 diabetic had an autoimmune disease, or for whatever reason, the cells that produce the hormone insulin was not produced. Although Type 1 diabetes can occur at any age, it most commonly occurs during childhood and adolescence.

“They have the disruption of the cells in the pancreas, which is the organ that produces the hormone insulin, and so they [diabetics] cannot call upon their body to manufacture that hormone. They have an external supply,” Baucom-Myers said.

The doctor noted that a source of insulin must be provided for someone who has Type 1 diabetes because they cannot make it on their own. It can be given by injections or an insulin pump.

Baucom-Myers compared Type 2 diabetes by explaining that it is associated with the ability to produce insulin, but for some reason, a person does not produce enough of it, or the individual’s body cells are resistant to the effect. Healthy cells that make insulin in the pancreas are attacked and destroyed.

“With Type 2, you could have significant weight loss, and exercise, and healthy nutritional choices, that can actually put you back in a normal range.



If not, sometimes we’ll give people, in addition to those lifestyle changes, tablets and shots. Shots that are not insulin, but increase the production of insulin,” Baucom-Myers stated.

Prediabetes is a high blood sugar range that is not high enough for a person to be labeled a diabetic, but the individual is put at risk for it. Baucom-Myers added that prediabetes can be reversed with lifestyle changes.

She further remarked that rethinking the way we think about being healthy is needed.

“Portion size is important starting at any age. And in addition to the physical health, a lot of people are

overeaters because they have other issues like depression, or they’re on antidepressant medications that can make you gain 20 or 30 pounds, and take you over to the Type 2 diabetes side,” Baucom-Myers said, mentioning that people should be alerted to prediabetes risks. “33% of Americans have prediabetes and don’t know it.”

Baucom-Myers referenced a CDC survey. Seven questions on the test indicate if a person may be flagged as having a higher prediabetes risk. She added that knowing if the score is greater than five would give a person

continued on page 12



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

11/11 Honoring those who serve 24/7



With over 200,000 veterans and service men and women reentering the workforce each year, Bank of America is supporting the unique needs of our heroes as they transition to civilian life and careers.

Some steps we're taking to support veterans and military members:

- Offering free online resources through BetterMoneyHabits.com on topics specific to them, from home buying to retirement
- Expanding the number of financial centers near military installations to address the needs of military customers
- Continuing our hiring momentum — more than 15% of our new hires are military veterans



My teammates and I here in Greater Maryland are proud to support our military service men and women, especially as we celebrate Veterans Day. Thank you for your service.

Janet Currie
President, Bank of America Greater Maryland

What would you like the power to do?[®]

Learn more at bankofamerica.com/greatermaryland

BANK OF AMERICA

Bank of America, Better Money Habits, Mejores Hábitos Financieros and the Bank of America logo are registered trademarks of Bank of America Corporation. Bank of America, N.A. Member FDIC. Equal Credit Opportunity Lender © 2022 Bank of America Corporation. All rights reserved.

Guest Editorials/Commentary

No One Wins in Baltimore's Squeegee Debate

There are no winners when it comes to squeegee workers and drivers who clash during altercations over tips. Windex; squeegees; high-traffic intersections; children who are trying to make money from drivers will never mix. It doesn't matter how anyone flips the discussion. The location of cars that get stopped doesn't matter, nor does the year. Poverty does.

Allowing kids to dash in and out of traffic to "earn" change, CashApp tips, or dollar bills is a recipe for future disasters. This old discussion from the '80s, '90s and now the 2000s needs to be retired. Ban squeegeeing. Find a way to take legal measures. Do it now, not later. Please. Lives are at stake.

Baltimore Mayor Brandon Scott's Administration announced the launch of a 90 Day Squeegee Action Plan to address ongoing issues with squeegee workers in Baltimore. Connecting youth who squeegee to plans, mentors, and services is a good thing. Allowing them to still squeegee on certain street corners leaves the door open for another "incident."

Timothy Reynolds, who was shot and killed at the intersection of Light and Conway streets in downtown Baltimore by a teenage squeegee worker on July 7, 2022, represents what can go wrong when youth are allowed to clean windshields when frustrated drivers are left to handle refusing "services" alone. The squeegee kid accused of shooting Reynolds following an altercation that reportedly involved the man swinging a bat, him getting hit in the head with a rock and then was shot five times. The alleged 15-year-old shooter could be tried in juvenile court as a part of a plea deal which involves a reduced charge, instead of as an adult with first-degree murder charge.

"The Reynolds family plans to attend the hearing Thursday to ask the judge to turn down the proposed deal," according to WBAL's report.

Two families— Baltimoreans, business owners, and residents— all lose in the Reynolds case. Baltimore's allowance of squeegeeing enables a new generation of disenfranchised youth to risk getting tangled up with the prison system. Some drop out of school to clean windshields. If most squeegee kids continue going to "work," the attractiveness of getting quick cash from empathetic tippers won't fade.

According to a Fox 45 story, an anonymous teen who squeegees said, "You can make \$200-\$500 a day." And in 2020, The Baltimore Sun reported comments made by Governor Larry Hogan, after a meeting. "The Republican governor mentioned Monday that "one of the ministers had a program where they were trying to employ some of the squeegee kids, but the problem is some of those squeegee kids make 40 or 50 dollars an hour harassing people on the streets, and it's hard to replace that with a job," per the article.

Some reports mention that the youth are trying to feed their families. Others want to make spending cash, pay bills, or purchase things they need.

Don't skip parental involvement because every squeegee kid lives or stays somewhere. Go there and find out what problems need to be addressed. Knock on doors and maybe there will be less Timothy Reynolds.

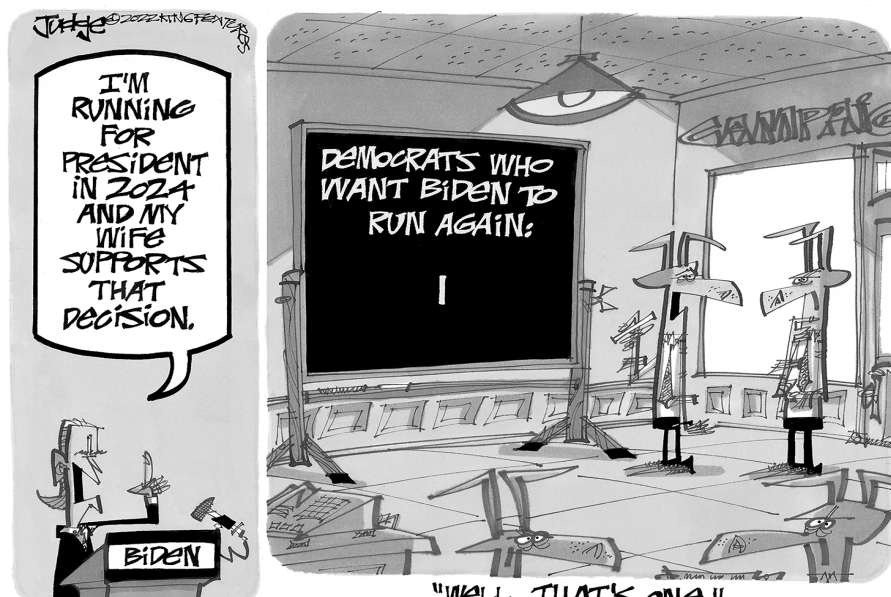
Want to comment on the editorials or any other story?

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

Scholarship Applications Now Being Accepted for HBCU Scholars

The Thurgood Marshall College Fund (TMCf) "distributes 98% of its awards exclusively to Black Colleges and Universities (HBCUs) and Predominantly Black Institutions (PBIs), which is more than any other organization that supports the Black College Community," according to the charitable organization's website. TMCf and McDonald's are teaming up to offer financial assistance to students who are attending HBCUs. Applications opened on November 2, 2022, and will close on March 27, 2023 (noon, EST) for scholarship submissions.

"Sixty three (63) scholars will be selected to receive a scholarship up to \$15,000 for the 2023-2024 academic school year (\$7,500 per semester), which can only be applied to verifiable costs associated with average tuition and usual fees," per TMCf.

Eligible students must be enrolled full-time as an undergraduate freshman; sophomore; junior or senior attending

an HBCU during the 2023-2024 academic school year. Additionally, applicants must have a current cumulative grade point average of 2.7 or higher; be able to demonstrate leadership abilities; be able to demonstrate a financial need; and be a U.S. citizen or legal permanent resident with a valid permanent resident card or passport stamped I-551.

Student applicants are also required to upload a professional image and submit a recorded video about how continuing his or her education would empower the individual to achieve Black excellence. The student will be asked if he or she has ever been a McDonald's team member. This information will be noted for consideration of awarding a potential team member scholarship.

A TMCf account must be created if a student does not have one to log in to apply for the scholarship. Learn more by visiting <https://www.tmcf.org/students-alumni/scholarships/open-scholarships/>.

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

Facebook.com/TheBaltimoreTimes

Twitter: @Baltimore_Times

Instagram: @thebaltimoretimes

National News

The Center for Journalism & Democracy Opens at Howard University

By Stacy M. Brown

NNPA Newswire Senior National
Correspondent

@StacyBrownMedia

The Center for Journalism & Democracy, a first-of-its-kind academic center committed to strengthening historically informed, pro-democracy journalism, has opened at Howard University.

“More than a year ago, I came to Howard University with a vision to create a space for veteran and budding journalists to hone their craft and respond to our increasingly threatened democracy,” the Center’s founder, Nikole Hannah-Jones, said in a news release.

“[on Tuesday, November 15], we officially launched the Center for Journalism & Democracy, and [held] our inaugural Democracy Summit to showcase our philosophy that democracy not only guarantees a free press — it requires one,” Hannah-Jones continued.

“The Center aims to be a key resource and national player for investigative



Photo courtesy of NNPA

journalism. We are an open learning community with a mission to prod the profession to rise to the urgency of the moment.”

According to the release, the day-long Democracy Summit convened historians, democracy experts, and journalists to unpack present and specific threats to American democracy collectively.

The panel examined how American media were covering this moment. They expected to come away with a new vision for protecting democracy. The program included a special message from former President Barack Obama. It featured Ruth Ben-Ghiat, Anthea Butler, Greg Carr, Ta-Nehisi Coates, Avery Davis-Roberts, Astead Herndon, Maria Hinojosa, Sherrilyn Ifill, Cassandra Jaramillo, Steven Levitsky, Wesley Lowery, Rachel Orey, Jodi Rave Spotted Bear, Kathy Roberts Forde, Jay Rosen, Jason Stanley, Keeanga-Yamahtta Taylor, and more.

“Howard University has a time-honored tradition of protecting and preserving our nation’s democracy by shedding light on the Black experience,” Dr. Wayne A.I. Frederick, president of Howard University, remarked.

“We are home to the nation’s oldest Black collegiate newspaper and one of

the world’s most sought-after destinations for archival material documenting the Black experience. In addition, we are honored to be the home of the Center for Journalism & Democracy.”

Dr. Frederick continued:

“It is an incredible gift to have Professor Hannah-Jones’ expertise and leadership be a part of our longstanding tradition of Black intellectual thought. “We are proud to see her vision of creating an academic center that honors and disseminates the traditions of the Black press come to life.

“The curriculum, programming, and resources the Center provides will strengthen our commitment to educating the next generation of diverse journalists.” Officials said the Center would create investigative reporting courses and journalism programs at historically Black colleges and universities (HBCUs). It would support their campus news organizations, provide financial and career support for student journalists, host symposia, train faculty, and launch a visiting professorships program to bring practitioners of investigative reporting into the classrooms of HBCUs.

It will work in partnership with the Moorland-Spangarn Research Center on

the Black Press Archives Project, which seeks to digitize Howard’s extensive Black newspaper archives.

It will fund reparations reporting projects as well.

Officials said all Center activities would engage in conversation about and commitment to investigative journalism and to strengthen it in service of democracy, officials asserted.

With the Center, Howard University becomes one of the few journalism programs nationwide to offer a slate of courses with an investigative focus. Additionally, the Center will work with multiple HBCUs that offer journalism degrees and concentrations.

That list includes Morehouse College, Florida A&M University, North Carolina A&T, North Carolina Central University, Savannah State University, and Texas Southern University.

“The vigilance, critical analysis, and clarity of purpose that is required of journalism today ground our aspirations for the Center,” Dr. Kali-Ahset Amen, executive director of the Center for Journalism & Democracy, stated in the release. “We want to remind people of the power and necessity of courageous journalism. Now is the time.”

The Annapolis Times

Publisher

Joy Bramble

Associate Publisher

Paris Brown

Editor

Dena Wane

Director of Special Projects

Dena Wane

Dir., Promotions/Entertain. Columnist

Eunice 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

Avid Runner, Entrepreneur with Interest in Baltimore's Homeless Featured in GoDaddy Docuseries

By Andrea Blackstone

Susan Clayton, founder of WhitePaws RunMitts, came up with the idea of creating a patented thumbless convertible mitten designed for outdoor sports because she wanted to keep her hands cozy while supporting the homeless in Baltimore. The native Baltimorean and avid runner desired a solution.

"I used to be a coach for an organization called Back on My Feet. We would run at 5:30 in the morning and we ran in all kinds of weather. In the winter, I could never find the right mitten or glove that kept my hands warm," Clayton said.

Back on My Feet is a nonprofit that helps individuals who are homeless to commit to running three early mornings each week. While setting goals, the members ultimately attend financial literacy classes and job skills training for the purpose of gaining employment and housing resources.

Clayton's participation as a volunteer with Back on My Feet led to her decision to knit prototypes for her mittens. She observed a friend running with a pair of socks on his hands one day. Clayton took the initiative to find another option to keep her hands cozy.

"We did some prototypes with knitted, and fleece-lined, and they seem to work. So, I just on a whim decided to call a patent attorney and see if they can be patented. Three years later, I was awarded a patent for the design," Clayton said.

The entrepreneur started her business called WhitePaws RunMitts in 2016. For the first couple of years, Clayton primarily sold the running mittens on her website, at holiday pop ups, and racing expos because WhitePaws RunMitts were geared toward runners. Clayton's side hustle began to blossom. She found herself trying to figure out cash flow,



Susa Clayton, standing, invented WhitePaws RunMitts. Her entrepreneurial journey is highlighted in season four of GoDaddy's award-winning episodic docuseries, Made in America. Photo credit: GoDaddy

manufacturing needs, and supply chain issues. She needed to fulfill her biggest order with Recreational Equipment, Inc. (REI). It is an outdoor gear and apparel retailer and co-op. Last year, REI began carrying Susan's patented mittens in four stores. Clayton is currently expanding to provide her product to 80 of them.

While diving into new territory, the Baltimore-based entrepreneur became part of GoDaddy's Empower Baltimore cohort. GoDaddy has gained recognition for providing services to assist businesses with online tools. Impact Hub Baltimore—a nonprofit supporting entrepreneurs—launched a partnership with Empower by GoDaddy in February 2022.

Clayton's riveting journey kept unfolding. She was highlighted in season four of GoDaddy's award-winning episodic docuseries called Made in America.

"We aim to inspire people with the true stories of entrepreneurs and intentionally focus on the disparity in opportunities and access to resources for underserved communities. We do this as part of

our commitment to and belief that entrepreneurship should be inclusive for all," GoDaddy reported online.

In episode two of the docuseries, Clayton's success story as an Empower participant in Baltimore shows her persevering through hurdles to do business with REI.

Another positive twist of Clayton's story entails winning a grand prize total of \$27,500 during the Crab Tank Startup Pitch Competition at Amplify 2022. It was sponsored by M&T Bank for the purpose of spotlighting Baltimore's small to medium businesses, startups, and entrepreneurs.

Empower by GoDaddy enabled Clayton to improve online tools for her company, including the website that she built independently. She mentioned that it is cleaner and easier for people to purchase WhitePaws RunMitts online.

"I learned about search engine optimization; Google analysis; and I also connected with a lot of other business owners in the Baltimore area who were struggling like me. It was hard finding that ecosystem where

you had people who were in the same space as you," Clayton said.

She added that she learned a lot from fellow business owners.

According to GoDaddy, Made in America was created alongside their social impact program called Empower by GoDaddy. A GoDaddy Open event concluded with a private screening of GoDaddy's Made in America Season 4 docuseries that was held at the Stavros Niarchos Foundation Parkway Theatre in Baltimore on Oct. 19, 2022. It brought all the programs together to highlight GoDaddy's investment in Baltimore's entrepreneurial community. The in-person affair extended training opportunities to more Baltimore entrepreneurs.

Clayton remarked that her experience as an Empower by GoDaddy graduate helped to educate consumers about the struggles related to creation of her product.

"Being a part of Made in America, being a part of Impact Hub, I've been able to reach my consumers so they can see the behind the scenes of how it's not easy just starting a business," Clayton said, also mentioning the value of the documentary. "I'm glad my story is inspiring other people."

See the Made in America episode via https://www.youtube.com/watch?v=s_uB1Z-0KrI. Visit <https://runmitts.com/> to learn more about WhitePaws RunMitts and <https://www.godaddy.com/godaddy-for-good/empower> to learn more about Empower by GoDaddy. There is currently a pause onboarding new Empower by GoDaddy participants. Interested Baltimore City based business owners are being encouraged to sign up for the newsletter via <https://baltimore.impacthub.net> to stay tuned for announcements and opportunities in 2023.



GIVE BLACK 4 THE HOLIDAYS

A DIGITAL MARKETPLACE

WEBSITE LAUNCHING 11/23/22

The Baltimore Times and Times Community Services, Inc. have teamed up with other civic-minded corporations and organizations to promote Black Businesses during this year's holiday shopping and gift-giving season.

Please join us in supporting Black Entrepreneurs and the jobs that they provide by GIVING BLACK 4 THE HOLIDAYS...

FOR UPDATES AND NEWS VISIT:

www.TheBaltimoreTimes-Online.com



Renowned Historian Passes Away at the Age of 90

Louis S. Diggs 'Wrote The Book' on African Americans in Baltimore County

By Ursula V. Battle

Thanks to a man by the name of Louis S. Diggs, the world knows more about the history of African Americans in Baltimore County. His son Frederic Q. Diggs shared fond memories of how it all began.

"After my father retired from DC Public Schools, he became a substitute teacher and discovered the students really didn't know a lot about the local African American history in Baltimore County," recalled the younger Diggs. "He took it upon himself to start researching things and sharing his findings with his students. That's what started it all off."

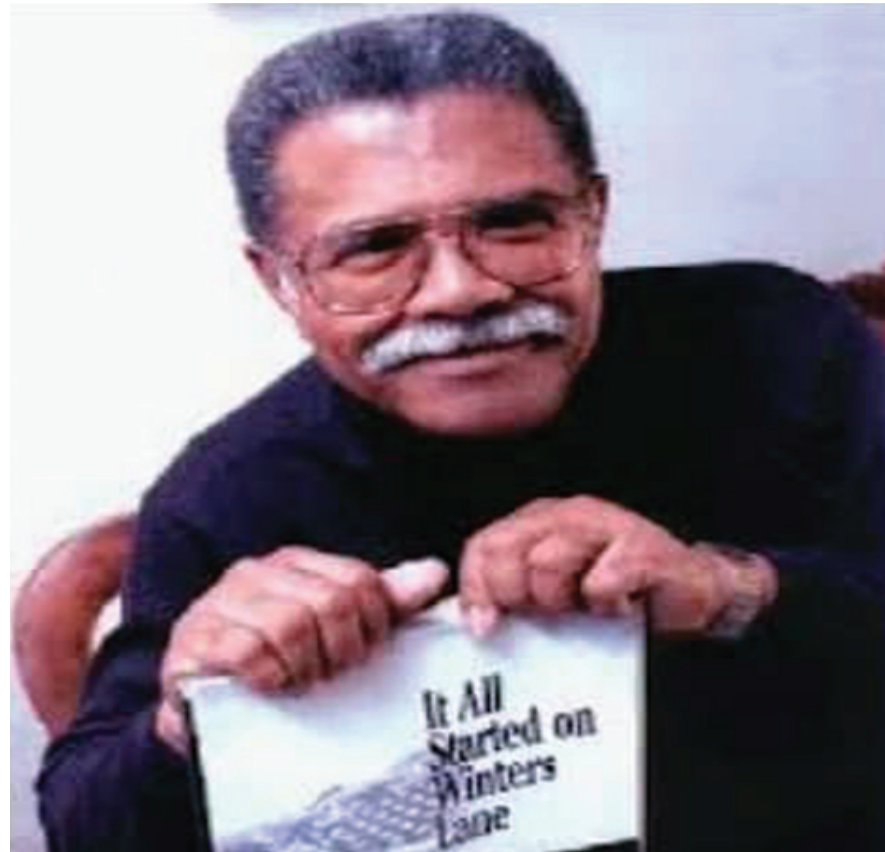
Diggs documented the history of every African American community within the county through free bus tours, plaques, and 13 books that included *It All Started on Winters Lane*, *Holding On to Their Heritage*, *In Our Voices*, *Since the Beginning*, *Surviving in America*, and *From the Meadows to The Point*.

The renowned local historian, author, and U.S. Army veteran passed away at Northwest Hospital on October 24, 2022 at the age of 90 after a lengthy illness. Funeral services for Diggs, who founded the Black Writers' Guild, were held Tuesday, November 15, 2022, at Union Bethel AME Church, 8615 Church Lane in Randallstown, MD.

"The outpouring I have received has been overwhelming," said Diggs. "So many people have told me my father was a great man and how he uncovered so much history behind so many communities here in Baltimore County. As a child, I remember him sitting at a computer what basically seemed like twenty-four seven in his office doing his research and writing. He loved to tell stories about the communities that he was researching at the time."

Diggs added, "I remember him telling me about one house which was not too far from where we grew up that had been a stop along the Underground Railroad. He loved talking about those types of things. He was a humble guy who also found time for his grandkids and to be excited about the latest Baltimore Ravens games."

Diggs, who was a longtime Catonsville



*Louis Diggs was the author of *It All Started on Winters Lane*.*

Photos Courtesy of Betty Stewart

resident, was born in Baltimore on April 13, 1932. He attended Douglass High School, leaving school in 1950 to join an all-Black Maryland National Guard unit. Shortly after joining, his unit was federalized to support the Korean War. Diggs saw action in the war from 1950 until 1952. After his first enlistment, he decided to make the military his career, retiring from the U.S. Army in 1970 after 20 years of service. He was most proud of his assignment as Sergeant Major of the ROTC Detachment at the then Morgan State College.

After retiring from the U.S. Army, Diggs took a position with DC Public Schools as a Military Instructor at Ballou High School. He remained with the system until 1989, retiring as the Assistant to the Personnel Director for Staffing. In 1975, he earned his high school diploma, an AA degree in 1976 from Catonsville Community College, was a 1979 Cum Laude graduate of the University of Balti-

more, and in 1982, received his Master of Public Administration Degree from the University of Baltimore.

"I would think my father's greatest legacy are his books and how they just opened up so much history that was previously undocumented," said Diggs. "Now generations behind him will have access to this information."

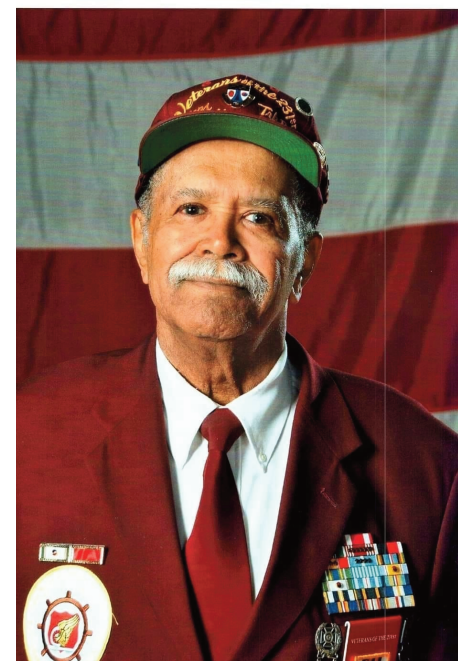
Baltimore County resident and columnist Valerie Fraling said she met Diggs years ago through the AFRAM festival.

"Mr. Diggs really cared about Baltimore's neighborhoods and the African American community," said Fraling, who pens a popular column called *Living for the Weekend* with Valerie. "His life's work was to encourage and educate people about their communities."

The Diggs-Johnson Museum on African American History and Heritage opened November 14, 2015. Located in the former Cherry Hill African Union Methodist Protestant (AUMP) Church built in 1887,

the Woodstock, MD building was restored through state funding under Diggs' leadership. The museum is named after Diggs and Lenwood Johnson. Diggs has received many awards for his contributions to African American life in Baltimore County, which also included helping other churches to get grants to restore and save their historic structures. In 2016, Baltimore County established the Louis S. Diggs Award in honor of his work in preserving African American history in Baltimore County.

"I was Mr. Diggs' nurse when he had open heart surgery," said longtime friend Betty Stewart who assisted Diggs with his work. "He talked about his books, and the one that he had with him at the time was *It All Started on Winters Lane*. Because I'm not from Baltimore, I was just captivated by the stories and enjoyed talking to him. A few months after he left the hospital, I walked into Security Mall, and saw all these picture boards up about different communities in Baltimore County. I walked up to the table, and he said, 'That's my nurse', and we've stayed in touch ever since."



Renowned local historian, author, and U.S. Army veteran Louis S. Diggs.



Diggs stands in front of the Cherry Hill African Union Methodist Protestant Church. Through his leadership, the historic building was restored and is now called the Diggs-Johnson Museum on African American History and Heritage.

Stewart said she traveled with Diggs on bus tours and assisted him in various capacities.

“Mr. Diggs had a passion for preserving the history and heritage of African American life in Baltimore County,” she said. “That was his passion. His other

passion was to document and put plaques on African American churches that were historic. He wanted to make sure that the importance of these churches was noticed, and that children and their parents knew their history.”

She continued, “I have helped him with



Diggs, who loved educating students about their history, is pictured with youngsters inside the Museum.

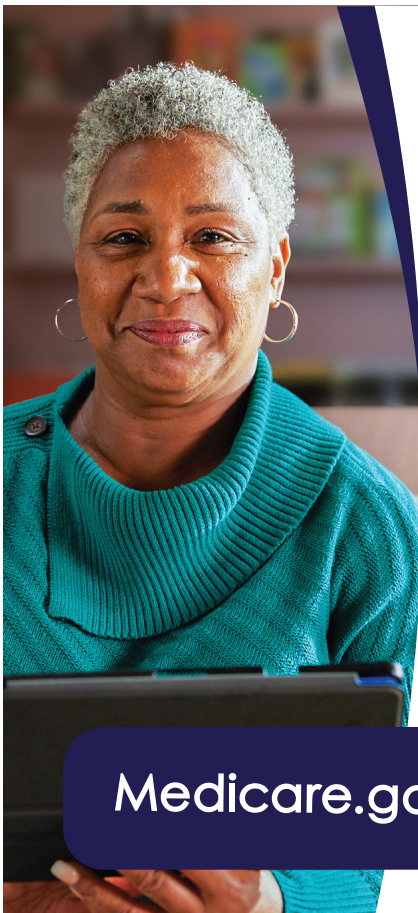
a lot of things for more than 20 years, and he was very appreciative. I was the recipient of one of his awards.” Chuckling, Stewart added, “He tried to make it a surprise, but I found out about it anyway.”

Diggs’ many books also included North County: The histories of historic African American Communities in Northern Baltimore County and African Americans from Baltimore County Who Served in the Military during World War II and The Korean War.

“As Mr. Diggs documented African Americans soldiers in the cemetery, I can

still remember watching him move from headstone to headstone looking for the markings of African Americans soldiers,” recalled Stewart. “A mighty oak tree has fallen. I would imagine he’s in Heaven right now giving out plaques. Now, it’s time for us down here to give him one.”

In addition to his son Frederic, Diggs is survived by sons Blair and Terrance; sister Nettie Holley; sister-in-law Hazel Diggs, 10 grandchildren, and four great-grandchildren.



AN IMPORTANT MESSAGE FROM MEDICARE

“HAVE YOU COMPARED PLANS?”

You might find one that saves you money.”

MEDICARE OPEN ENROLLMENT | OCT. 15–DEC. 7

Medicare plans change every year and so can your health. Now’s the time to compare your current Medicare plan to other options and choose the right plan for your health and your budget.

Use Medicare.gov to easily compare options for Medicare health and prescription drug plans.

Do a side-by-side comparison of:

- Plan Coverage
- Costs
- Quality Ratings

Medicare Savings Programs, run by your state, can help lower your healthcare costs.

If you’re single with an income of \$20,000 or less, or if you’re married with an income of \$25,000 or less, you may be eligible to save with Medicare Savings Programs.

Call your state Medicaid office at 1-800-492-5231.

Medicare.gov

Find your plan at **Medicare.gov** or call
1-800-MEDICARE (TTY 1-877-486-2048)

Paid for by the U.S. Department
of Health & Human Services



Blakk Tatted is 'Smoking' the Tobacco Industry

Entrepreneur Says His Hookah Products are Made with 100% Fruit

By Ursula V. Battle

He's 33-years-old, is a native of New Orleans, Louisiana, is a viral sensation, and created a product that made over \$1 million in less than nine hours. His name is Blakk Tatted, and he is the founder of Blakk Smoke, a unique line of hookah products that the young entrepreneur says are made entirely with 100% fruit. The products include his popular On The Go Hookah Pen - the product that holds the distinction of bringing in more than \$1 million in just over nine hours.

Hookahs are defined by the Centers for Disease Control (CDC) as water pipes that are used to smoke specially made tobacco that comes in different flavors, such as apple, mint, cherry, chocolate, coconut, licorice, cappuccino, and watermelon. Blakk, who is also a music artist, said his revolutionary hookah products offer a solution for those who would like to smoke without exposure to nicotine, tobacco, and chemicals.

"Cigarettes are full of nicotine and tobacco and people are putting those harmful products in their bodies," said Blakk. "I wanted to offer a healthier alternative. I wanted to create a vaping product that could be made with vegetables and water, but no one wants to smoke vegetables or water. I was left with that truth, but felt there had to be a way possible to incorporate fruit into hookah smoking. I tried many things, and received a great deal of feedback. People told me it was not possible, there was no way it was going to happen, it couldn't work, and that the fruit would burn. It was so discouraging."

He added, "This may sound like a cliché, but I believe that if you dream it, then you can see it. I was also aware of the fact that some things don't happen overnight. We have to understand that everybody's



Blakk Tatted, 33, is the founder of Blakk Smoke, a unique line of hookah products. Courtesy Photos

story doesn't align the same way. Some people may pop overnight and some people may take three months, while some might take thirty years to achieve their dreams. But if you truly believe in God, and you are passionate about something, then that's going to be the thing that gets you through those discouraging days and help you to achieve what others say is impossible."

Blakk said it took countless hours of experimenting before finally realizing all of his hard work had not 'gone up in smoke.'

"I experimented for five years," he said. "I knew I was onto something when people told me they enjoyed my hookah product and like the way it tasted. The one thing I know best as an avid hookah smoker is what hookah smokers look for and what hookah smokers love. Creating my own was the best."

Blakk said his independent fruit innovation fills the demand for the smoking population in the United States with a tobacco-free alternative. Noting the banning of JUUL products, he said Blakk Smoke offers a vaping alternative. His hookah vape pens come in a variety of flavors which include cotton candy, green apple, tropical fruit, Skittles, and lemonade.

"I realized I was putting money into the pockets of major corporations when I could be earning it myself," said Blakk. "The great thing about the hookah pen is that it's compact and convenient. It goes in your in your pocket, and it goes in your purse, and a person can take it anywhere and anyplace."

Also known as the "New Orleans Dip King," crowned by his pioneering the "Dip Challenge," and releasing the viral music single "Dip Witchaaa." Blakk estimates he has an estimated 400,000 social media followers, and that his company Blakk Smoke continues to grow rapidly.

"Through this product, I just hope to reach the masses," he said. "I always love connecting with people and creating generational wealth. I have created the blueprint for my family as an entrepreneur. I want to pass the torch."

He added, "It's great to change mindsets, because it's one thing to look at all the celebrities. But when people like your brother, cousin, best friend or other relative or friend look at you, and you've reached something that seemed unattainable and unreachable that gives them hope that they can do the same thing too."

For more information about Blakk Smoke visit <https://www.blakksmoke.com>.



Blakk Tatted says his On The Go Hookah Pens are made entirely with 100% fruit, and offers a solution for those who want to smoke without to exposure nicotine, tobacco, and chemicals.

Author Offers Memories of the Old Baltimore Through New Novel

By Andrea Blackstone

The Baltimore streets that Odessa Rose recalls when she grew up in the seventies were packed with joy-filled kids who rode bikes and played games like dodge ball and jacks. She hardly recalls crime being intertwined in her childhood memories. When the streetlights turned on when daylight faded, it was time to find the front step of your home.

“Those were the days,” Rose said, reflecting on Baltimore from yesteryear.

When Rose was nine years old, she began penning short stories. She read them to her friends during lunch at Arlington Elementary on Rogers Ave. in northwest Baltimore.

“They thought they were great. One of my English teachers also encouraged me. And when she left the school to devote time to writing children’s books, I became even more inspired to become a writer,” Rose stated.

Adelsia Brown is Rose’s mother. The avid reader fostered a love of books in Rose and her sisters. They spent hours in the bookstores at Waldenbooks and Crown Bookstore in Security Square and Westview Malls.

While Rose sat on her family’s front

porch reading one of her mother’s Reader’s Digest magazines, she informed Brown about her future literary plans, in an era when parents shuffled their children off to church on Sunday mornings.

“I don’t remember what story I was reading, but I was so intrigued by it that I turned to my mother and said, ‘Mama, I want to be a writer.’ And she said, ‘Well, write, baby.’”

Rose, who grew up in the Pimlico area, kept her word. She earned her B.A. in English from Coppin State University, and her M.A. in Literature from the University of Maryland at College Park. The writer’s bestselling, debut novel called ‘Water In A Broken Glass’ was recorded for the Maryland School for the Blind. Additionally, Rose’s work was adapted into an award-winning feature film.

The wordsmith’s second novel, entitled “In the Mirror” received the African American Expo Award for Fiction. Rose is also a Baltimore City resident who is a member of the Black Writers Guild of Maryland.

Michael Rose, who is Odessa’s husband, commented about his wife’s inclusive literary journey.

“Odessa has taken on responsibilities and helped other writers start their

process of creating their works and ideas. She works to bring about a community of writers that bring more voices to Baltimore publishing and writing,” Michael said.

Odessa continues to take new literary leaps of her own, too. Her latest novel, “Kizmic’s Journey” was officially released on Tuesday, November 15, 2022. She self-published her third novel about a young, tough, fun-loving tomboy who does not want to grow up, because she sees growing up as the end of her life.

“I was a tomboy, but Kizmic is not based on me. She has more spunk than I did at that age. She is not based on anyone from my childhood,” Odessa said. “I wrote “Kizmic’s Journey” for a number of reasons. The first was to tell a story about a young girl who was not eager to develop breasts; was not waiting anxiously for her menstrual cycle to begin; and didn’t want to have a crush on a boy. Most of the books I read about the transition from childhood to adolescence always featured girls who couldn’t wait to become a teenager, who couldn’t wait for their bodies to change and have their first kiss with a boy. As a child, I didn’t think about those things.”

Additionally, Odessa sought to write a classic coming-of-age tale while capturing a time in Baltimore City that does not get portrayed.

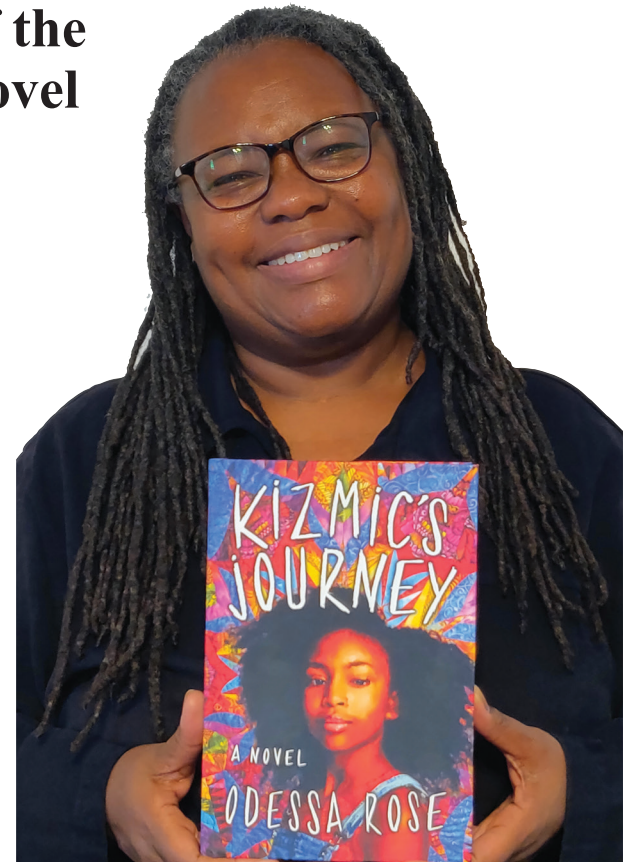
“The time I’m speaking of took place in the black community during the ’70s when families and friends

looked out for one another. When children could play outside without fear,” Odessa said.

The author of “Kizmic’s Journey” also fused the mission of older people remembering what it was like to be a child. Plus, Odessa published the book so that adults could look back and remember all of the fun and freedom they had as kids. She realizes that sharing her story in the world is important. It can enable little Black girls who need stories like her latest book to show them in a positive light; to give them voice; and to let them see themselves in a hopeful light.

“I hope readers will remember what it was like to be a child, and not be so hard on the young people of today, and to do something to help children today have fun and enjoy life,” Odessa said.

Visit <https://coolwaterpublishing-housellc.com> for information about “Kizmic’s Journey.”



Odessa Rose, author of “Kizmic’s Journey”
Photo credit: Nina Rose



Johnston Square, a neighborhood where Odessa Rose’s husband grew up, is mentioned in her book. Photo credit: Odessa Rose

Ravens Look to Extend Win Streak Coming Off the Bye



John Harbaugh

Photo credit: Christian Peterson/Getty Images

By Tyler Hamilton

The Baltimore Ravens have managed to weather the storms that came early in the season and enter the bye week with a 6-3 record. The Ravens find themselves on top of the AFC North coming out of the bye week courtesy of a three-game win streak.

The bye week could be viewed as a stopper to the momentum that the Ravens have established, but that's not the mindset Ravens head coach John Harbaugh is taking.

"That's not going to be a problem," Harbaugh said. "The season, it starts right back up again. It's not like we've been gone for a month. We get a little bit of rest, and we get right back at it. We just have to go play our best game on Sunday, and that's what we're going to try to do."

Baltimore's staff got the opportunity to self-scout during the bye week. The coaching staff took time to search for things that did well and find ways to replicate it in the coming games. They also combed through film to find tendencies and identify things they didn't do well.

The time off from game planning gave the coaches a chance to evaluate players as well. Are they doing enough to get players in position to make plays? Are the players maximizing opportunities when they are put in position to make things happen? Those are the things the coaching staff considered over the past week.

This week they'll face the Carolina Panthers who coincidentally have old friend and former Cleveland Browns quarterback, Baker Mayfield, as the starter.

"Sure, [and] I'm sure it helps him [Baker Mayfield]," Harbaugh said when asked if there's familiarity advantages. "He's had history with us, as well. So, [I have] a lot of respect for Baker Mayfield. We've had some incredible battles with him when he was with the Browns – some great games. We know what he's capable of doing, we understand his strengths as a quarterback, and we're going to have to do everything we can do to stop those things."

The bye week gave some of the Ravens players a chance to rest up as well. Left tackle Ronnie Stanley has been in and out of the lineup. Not playing gave his ankle relief from the pounding that happens in practices and games.

continued from page 2

Basics You Should Know About Diabetes, Prevention

an opportunity to work with his or her physician to find out what he or she could do to see what could be done to drop the risk of proceeding to Type 2 diabetes by 50%.

"That consists of diet and exercise, and better, healthy food choices. So, rethinking the way we think about foods and food portions. Culturally, if somebody is going to have mac and cheese, or take fresh produce greens and put fatback and ham hocks in it, we just need to understand food as pharmacy," Baucom-Myers said, mentioning the need to increase health literacy of the community about the impact of food.

She emphasized that it is better to use nutrition and food as that medication as opposed to a pill. Complications of heart attacks, strokes and kidney damage that goes with Type 1 and Type 2 diabetes that can be avoided should be.

Baucom-Myers explained that reading labels to see what we are putting in our bodies is important. Also, children who are not being as active as they would be because of technology, and supersizing portions of fast-food, is creating obesity. Diabetes linked with obesity, hypertension, and strokes are prevalent in certain populations.

"Those three things are off the charts for people of color," Baucom-Myers said.

Please visit www.cdc.gov/diabetes/basics/prediabetes.html to take a quick test to help determine if you may have prediabetes, and to determine more steps to take to prevent the disease.



Now providing small business financing **in Baltimore.**

Expand a small business

Acquire a business or
buyout a partner

Cover day-to-day expenses

Finance commercial real estate



Lendistry combines the speed and convenience of technology, the knowledge and guidance of responsible lending, and the investment capital of social impactors and national banks. As a minority-led Community Development Financial Institution, we are dedicated to providing economic opportunities and progressive growth for underserved urban and rural small business borrowers and their communities.

Lendistry.com to learn more



© 2022 B.S.D. Capital, Inc. dba Lendistry. California Financial Lender, License #60DBO66872. NMLS #1945565.
All Rights Reserved. Approved to offer SBA loan products under SBA's Community Advantage Program

Legal Notice

**CITY OF BALTIMORE
DEPARTMENT OF PUBLIC WORKS
OFFICE OF ENGINEERING AND
CONSTRUCTION
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 **SANITARY CONTRACT NO. 983R-Improvements to the PST Scum Collection System at The Patapsco Wastewater Treatment Plant** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. on **January 11, 2023**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates and can be watched live on CharmTV's cable channel 25/1085HD; charmtvbaltimore.com/watch-live or listen in at (443) 984-1696 (ACCESS CODE: 0842939) from City Hall at Noon. The Contract Documents may be examined, without charge, at Contract Administration 4 South Frederick Street Baltimore, Maryland 21202 on the 3rd floor (410) 396-4041 as of **November 18, 2022** and copies may be purchased for a non-refundable cost of **118.00**. **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 OBC at 4 S Frederick St., 4th Floor, Baltimore, MD 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 **E13003 Water and/or Sewer Treatment Plants and Pumping Stations**. Cost Qualification Range for this work shall be **\$5,000,000.01 to \$10,000,000.00**.

A "Pre-Bidding Information" session will be conducted via Microsoft Teams. Vendor can call 1 667-228-6519 PASSCODE: 805 253 761# on November 29, 2022 at 10:00 AM.

To purchase a bid book, please make an electronic request at:
<https://publicworks.baltimorecity.gov/dpw-construction-projects-notice-letting> For further inquiries about purchasing bid documents, please contact the assigned Contract Administrator Latonia.Walston@baltimorecity.gov

Legal Notice

Principal items of work for this contract include, but are not limited to:

Remove and replace existing scum troughs, actuators, isolation valves, and all associated appurtenances typical for all Primary Settling Tanks (PSTs), Drain and clean all PSTs. Remove and Replace Existing Scum Pump, Pump Control Panel, electrical support devices, and all associated appurtenances for north scum pit. Provide new pit isolation valve and davit crane. Remove and provide new pump discharge piping, air mixing piping, and mixing system for north scum pit. Pump discharge piping to be provided to Sludge Blending Tanks (SBTs) and Gravity Sludge Thickener (GST) Distribution Box. Remove and replace existing scum pump, pump control panel, electrical support devices, and all associated appurtenances for Scum Pit No. 2. Provide new pit isolation valves, mixing system, and davit crane. Remove and provide new pump discharge piping, air mixing piping, and mixing system for scum Pit No. 2. Pump discharge piping to be provided to Sludge Blending Tanks (SBTs) and Gravity Sludge Thickener (GST) Distribution Box. Remove and provide new scum discharge piping, valves, sludge blending tank penetrations, and pipe connections. Provide new scum baffles at PST Nos. 1-3. Abandon existing scum well. Provide new scum piping at GST distribution channel. Improvements to process control system.

The MBE goal is **13%**

The WBE goal is **5%**

APPROVED:
Clerk, Board of Estimates

APPROVED:
Jason W. Mitchell
Director/Department of Public Works

W. Michael Mullen
Chief Solicitor
City Hall

Timothy W. Wolfe, P.E., B
Chief
Office of Engineering and Construction

Christopher Lundy, Esq.
Chief
Minority and Women's Business
Opportunity Office

Legal Notice

**CITY OF BALTIMORE
DEPARTMENT OF PUBLIC WORKS
OFFICE OF ENGINEERING AND
CONSTRUCTION
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 **WATER CONTRACT NO. W.C. 1327-Chlorine Handling Safety Improvements** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. on **February 1, 2023**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates and can be watched live on CharmTV's cable channel 25/1085HD; charmtvbaltimore.com/watch-live or listen in at (443) 984-1696 (ACCESS CODE: 0842939) from City Hall at Noon. The Contract Documents may be examined, without charge, at Contract Administration 4 South Frederick Street Baltimore, Maryland 21202 on the 3rd floor (410) 396-4041 as of **November 18, 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 OBC at 4 S Frederick St., 4th Floor, Baltimore, MD 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 **E13003 Water and/or Sewer Treatment Plants and Pumping Stations**. Cost Qualification Range for this work shall be **\$20 Million to \$30 Million**.

A "Pre-Bidding Information" session will be conducted via Microsoft Teams. Vendor can call 228 839 593 175 PASS-CODE: Nf8qpp on December 2, 2022 at 10:00 AM.

Legal Notice

To purchase a bid book, please make an electronic request at:
<https://publicworks.baltimorecity.gov/dpw-construction-projects-notice-letting> For further inquiries about purchasing bid documents, please contact the assigned Contract Administrator Latonia.Walston@baltimorecity.gov. **Please contact Remi Urbonas with questions at remi.urbonas@baltimorecity.gov**

Principal items of work for this contract include, but are not limited to:

Chlorine Handling Safety Improvements at Montebello Filtration Plants 1 and 2, and at five remote sites located in Baltimore County.

This project includes U.S. Environmental Protection Agency (EPA) Water Infrastructure Finance and Innovation Act (WIFIA) Loan Funding

The MBE goal is **16%**
The WBE goal is **6%**

APPROVED:
Clerk, Board of Estimates

APPROVED:
Jason W. Mitchell
Director of Department of Public Works

W. Michael Mullen
Chief Solicitor
City Hall

Timothy W. Wolfe, P.E., B
Chief
Office of Engineering and Construction

Christopher Lundy, Esq.
Chief
Minority and Women's Business
Opportunity Office

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

Legal Notice

**CITY OF BALTIMORE
DEPARTMENT OF PUBLIC WORKS
OFFICE OF ENGINEERING AND
CONSTRUCTION
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 **WATER CONTRACT NO. 1434-Urgent Need Water Infrastructure Rehabilitation and Improvements Phase II-FY22** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. on **December 14, 2022**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates and can be watched live on CharmTV's cable channel 25/1085HD; charmtvbalto.com/watch-live or listen in at (443) 984-1696 (ACCESS CODE: 0842939) from City Hall at Noon. The Contract Documents may be examined, without charge, at Contract Administration 4 South Frederick Street Baltimore, Maryland 21202 on the 3rd floor (410) 396-4041 as of **November 18, 2022** and copies may be purchased for a non-refundable cost of **100.00**. **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 OBC at 4 S Frederick St., 4th Floor, Baltimore, MD 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 **B02551 Water Mains**. Cost Qualification Range for this work shall be **\$10,000,000.01 to \$15,000,000.00**.

A "Pre-Bidding Information" session will be conducted via Microsoft Teams. Vendor can call 443-984-1696 PASSCODE: 3391073# on **November 23, 2022 at 10:00 AM.**

Legal Notice

To purchase a bid book, please make an electronic request at:

<https://publicworks.baltimorecity.gov/dpw-construction-projects-notice-letting> For further inquiries about purchasing bid documents, please contact the assigned Contract Administrator

Cynthia.Harry@baltimorecity.gov

Principal items of work for this contract include, but are not limited to:

Urgent need water main repairs and replacement as necessary, including, but not limited to, replacement/installation of various size new ductile iron pipe, valves, fittings, and appurtenances replacement/installation of fire hydrants, small (residential) meter settings and meter vaults, renew and replacement of existing water services, sidewalk restoration, curb and gutter, roadway paving, sedimentation and erosion control measures and maintenance of traffic, as required.

The MBE goal is **9%**
The WBE goal is **3%**

APPROVED:
Clerk, Board of Estimates

APPROVED:
Jason W. Mitchell
Director of Department of Public Works

W. Michael Mullen
Chief Solicitor
City Hall

Timothy W. Wolfe, P.E., B
Chief
Office of Engineering and Construction

Christopher Lundy, Esq.
Chief
Minority and Women's Business
Opportunity Office

Legal Notice

**ADVERTISEMENT
INVITATION FOR BIDS**

The Housing Authority of the City of Hagerstown, Maryland, 35 W. Baltimore Street, Hagerstown, MD 21740 will receive bids from qualified, responsible contractors (general or sub) until 2:00PM current time, Monday, November 28, 2022, for Scattered Sites Kitchen Project located at various locations owned by Hagerstown Housing Authority.

Construction period is ninety (90) calendar days. Actual construction start date will be established by mutual agreement between the owner and the contractor. Davis-Bacon wages for Washington County, Maryland and Liquidated Damages apply to this solicitation.

Electronic drawings and specifications are available upon request. Contact Dawn Bragunier, Modernization Coordinator, at telephone 301-733-6911 Ext. 168 or email: dbragunier@hagerstownha.com for bid documents. Drawings and specifications may also be obtained at <https://www.hagerstownha.com/procurement>

Sean Griffith
Contract Officer

E.E.O.

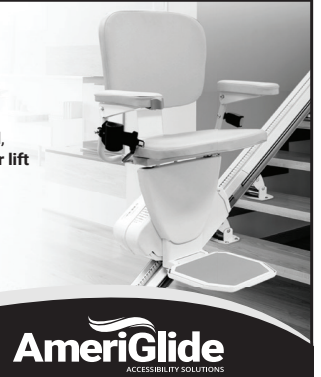
Don't let the stairs limit your mobility.

If you find yourself worrying about using your stairs due to a previous fall, balance issues, or lower body joint pain, then the AmeriGlide Rave 2 stair lift is the solution for you.

Why choose the Rave 2 stair lift?

- ✓ Regain your independence
- ✓ Age safely in place
- ✓ Eliminate the risk of falls
- ✓ Access *all* of your home

Call today to save on a Rave 2 stair lift!
☎ 1-866-416-3540



AmeriGlide
ACCESSIBILITY SOLUTIONS

Call today and receive a FREE SHOWER PACKAGE PLUS \$1600 OFF

SAFE STEP WALK-IN TUB
1-877-338-0602

With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase. CSLB 1082165 NSCB 0082999 0083445

SPECIAL OFFER

EASE OF USE CERTIFIED
MADE IN TENNESSEE
BBB ACCREDITED
LIFETIME LIMITED WARRANTY
FINANCING AVAILABLE WITH APPROVED CREDIT

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

The holidays came early!

And so did the extra chances to win holiday cash!

12 weekly second-chance drawings
Win up to \$25,000
Enter early for more chances to win

Instant
top prizes
up to
\$100,000



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.