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Whitney cuts the ribbon strung from the door of her new home as Maryland State Senator Cory V. McCray holds it. Whitney was joined by family members, friends, Habitat for Humanity of the Chesapeake staff, event sponsors and others during her home dedication ceremony in December. The licensed master social worker, full-time case manager and single mother of three was able to purchase her home through Habitat for Humanity of the Chesapeake, which offers program participants a 0% interest mortgage and a mortgage payment that never exceeds 30% of their annual income. Courtesy Photo (See more page 8)

Part I of II Part Q & A

Tips to Improve Financial Wellness in 2023

By Andrea Blackstone

Marcella Mollon-Williams is a Behavioral Financial Advisor™ who co-founded Legacy Builder Group, LLC along with her business partner and brother, Mark Mollon in 2007. Mollon-Williams provided insight about how a person may improve his or her relationship with money. She is based in Bowie, Maryland.

Q: What is a behavioral financial advisor? How do you help your clients?

A: Behavioral finance is a combination of traditional finance, psychology and neuroscience. Using these areas of study, I help people manage their savings and investment behavior, thereby developing the behavior to build their legacy.

Q: How do you feel emotions are connected to financial habits?

A: One of the most familiar ways in which our emotions are tied to our financial habits is in the area of immediate gratification. For example, someone may have promised themselves that they would increase their IRA contribution this year, but their impulse spending makes it difficult to follow through with that desired action. Another area in which our emotions impact our financial habits is investing. According to numerous studies done on investment patterns over a time period, major loss and gains have very little to do with the market. What does affect outcomes in the market more than anything is your investment behavior. The management of your portfolio is simply not as important as managing your emotions and actions around your portfolio.

Q: What are two things a person can do to improve his or her finances in 2023?

A: We often think that financial change starts with money, but that is simply not the case. It starts with our mindset about money. Here are two things a person can do to improve his or her finances in 2023.

First, ask yourself and answer this question: What is my purpose for money? Money is nothing more than a tool used to acquire things you believe are important to you. If you don't know what your purpose for money is, you will eventually find yourself misusing your tool and you will be left in a dysfunctional relationship with money. You can address this question by identifying your values. Here's a simple method:

Create a list of all the things that are important to you (i.e., family, integrity, helping others, freedom, etc.).

Now, narrow your list down to the 10 things that resonate with you the most.

Finally, select the five most important values. These are your core values.

From there, you will begin to discover how your values give meaning to your money and begin making confident financial decisions with less regret.

Second, set S.M.A.R.T. financial goals. The more clarity you have around your financial desires, the more obtainable they are. SMART stands for Specific, Measurable, Achievable, Relevant and Time-Bound. Whether it's saving for a major purchase or investing for retirement, take the time to create a system, routine or strategy that makes your goal SMART.

continued on page 13



Marcella Mollon-Williams, Behavioral Financial Advisor™

Photo credit: Ron Williams

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Guest Editorials and Commentary

Record Number of People Signed Up for Obamacare During 2022

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

President Joe Biden said he promised to lower costs for families and ensure that all Americans have access to quality affordable health care. On Tuesday, Dec. 27, the president proclaimed that he'd delivered on that promise.

A record number of people – nearly 11.5 million – signed up for insurance on HealthCare.gov – about 1.8 million more and an 18% increase over last year.

With enrollment remaining open through Jan. 15, and not counting those who signed up for coverage through their state marketplaces, Biden said gains like those have helped to drive down the uninsured rate to eight percent, the lowest level in U.S. history.

“In recent days, we received further proof that our efforts are delivering record results and bringing families the peace of mind that comes with health insurance,” the President stated.

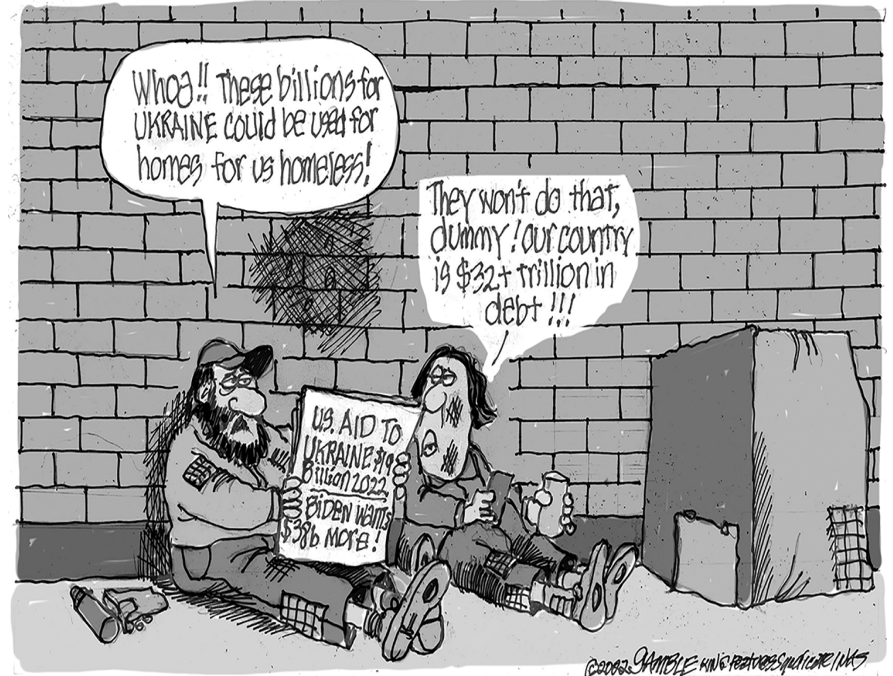
“Right now, four out of five people who sign up for health insurance through the Affordable Care Act can find health care coverage for \$10 a month or less. These lower rates were set to expire at the end of this year, but thanks to the Inflation Reduction Act, we were able to extend them and save millions of Americans on Obamacare an average of \$800 a year.”

The Biden administration noted that, on Jan. 1, Americans will see the benefits of additional cost-saving measures because of the Inflation Reduction Act.

That includes seniors realizing a month's supply of insulin capped at \$35, Medicare beneficiaries paying \$0 out of pocket for recommended adult vaccines covered by their Part D plan, and prescription drug companies needing to pay Medicare a rebate if they try to raise their prices faster than inflation for drugs administered at a doctor's office.

“We're not finished working to make health care a right, not a privilege,” Biden declared.

The administration continues to encourage individuals to visit [HealthCare.gov](https://www.healthcare.gov) by Jan. 15 to take advantage of lower rates and sign up for health care for the coming year.



Letter to the Editor

Editor:

We Have To Save Ukraine

The United States convinced Ukraine in 1991 to give up its nuclear weapons and send them to Russia. We then guaranteed Ukraine's security, and now we are fulfilling those guarantees.

We have provided about \$70 billion in aid and plan on giving another \$50 billion in economic and military aid. This aid is well spent since Ukraine is fighting to counter and deter Russian expansionist goals in Eastern Europe. If Ukraine goes down Eastern Europe could be next. This would require a response from NATO countries, including the U.S., which would precipitate WWII.

Kevin McCarthy and the far right Republicans in the House Freedom Caucus, including the extremist Marjorie

Greene, want to cut back our commitment to Ukraine. This highly partisan, short sighted, and naive position loses sight of the world geopolitical situation. It would endanger Ukraine and Europe and encourage other bad actors in the world like China, North Korea and Iran to commit aggression with impunity to further their expansionist objectives.

Ukrainian President Zelensky is committed to defending his country. Congress and the American people should realize the strategic importance of saving Ukraine from the clutches of a Russian tyrant.

Donald Moskowitz
Londonderry NH

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Commentary

Gridlock and Low Expectations Greet New Congress

By Stacy M. Brown
NNPA Newswire Senior National
Correspondent
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When the 118th Congress started on Jan. 3, Americans had the slimmest hope that lawmakers would pass any essential laws.

Instead, experts, people who follow politics, and the public have every reason to think there will be gridlock in 2023 and maybe even after that. With Democrats controlling the Senate and Republicans enjoying the majority in the House, much of any bill or other action signed by President Joe Biden would likely come in the form of executive orders.

“The first three months of next year, we should all just kind of avert our eyes. There’s a tremendous amount of pent-up aggression,” Jason Grumet, president of the Bipartisan Policy Center, said in a [recently published interview](#).

Americans, Grumet declared, should expect a bumpy start to the new Congress.



Courtesy photo:/ nnpa.org

But once the growing pains subside, Grumet argues there is room for cooperation and productivity.

“There will be some very angry moments, but there will also be some quiet, competent moments that I think will advance a national policy agenda,” said Grumet.

Lawmakers could find common ground on issues like homelessness, mental health, immigration reform, and more, Grumet continued. Still, he does not expect grand legislative victories to go down in the history books.

The new Congress includes 89 incoming representatives, the largest first-year class in three decades.

The House plans 30 weeks of sessions in the new year, and Republicans may use much of that to investigate Biden and his son, Hunter.

Radicals like Republican Marjorie Taylor-Green of Georgia and Lauren Boebert of Colorado want the House to consider impeaching Biden, citing America’s troop withdrawal from Afghanistan in 2021 and the president’s immigration and border policies.

Meanwhile, House Democrats will have new representation, led by New York Rep. Hakeem Jeffries, the first

African American to lead a major party in the history of Congress.

According to a [Pew Research Center study](#), 65% of American adults think Biden will fail to pass any of his initiatives over the next two years. Approximately 61% said they also expect the GOP to fall short of its goals.

Only 8% of respondents said they expect relations between Republicans and Democrats to improve in 2023. About 48% of Democrats and Democratic-leaning independents said Biden would do well in the next two years.

Meanwhile, 44% of Republicans and those who vote Republican expect GOP leaders in Congress to pass their programs into law.

“These first two years were under full Democratic control. A number of the big-ticket items were voted along party lines, so just Democrats passed those for Biden,” Laura Barrón-López, the White House Correspondent for the PBS NewsHour, said during a broadcast this week.

“That includes, of course, the big COVID response funding at the beginning of his presidency and then, more recently this year, the Inflation Reduction Act, which was that big

Democratic wish list bill that had climate change, action, and prescription drug reform, as well as, of course, Affordable Care Act subsidies,” Barrón-López continued.

She said that Biden likes to talk about bills passed with support from both parties. She also said that the president has a long list that fits that category.

“And this is not an exhaustive list, but it includes investment in semiconductor manufacturing—that’s the big China competitiveness bill—expansion of health care for veterans that were exposed to burn pits, the big bipartisan infrastructure bill that was passed with a number of — like, big negotiations that went on for a long time, gun safety, protections for same-sex marriage, Ukraine aid, and averted a rail strike,” Barrón-López added.

“So, all of these were major bipartisan bills that the president really tried to champion, saying, ‘Look, a lot of people doubted that I could work with Republicans,’ and yet he did during his first two years.”

While the 117th Congress concluded with the passing of a bill to replace a bust of former U.S. Supreme Court Chief Justice Roger Taney with Thurgood Marshall, the first Black U.S. Supreme Court Justice, members of the 118th Congress will still traverse a building that contains paintings and statues that honor 140 enslavers.

“In removing Taney’s bust, I’m not asking that we would hold Taney to today’s moral standards,” said Maryland Democratic Rep. Steny Hoyer.

“On the contrary, let us hold him to the standard of his contemporaries: Harriet Tubman, Frederick Douglass, Abraham Lincoln, and all of those who understood that the enslavement of others has always been an immoral act.

“Figures like Taney belong in history textbooks and classroom discussions, not in marbled bronze on public display of honor.”

The Baltimore Times

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Living a Fulfilling Life

A Testament of the Power of Faith, Hope and Courage

By Andrea Blackstone

Beginning a new year is a prime time to revisit stories that display extreme resilience. Maintaining a positive attitude when life throws a curveball can require a person to dig deep to find hope while leaning on faith. Tashell Williams—a licensed hair expert, salon owner, product curator, certified wellness coach, speaker and author—conquered a medical emergency. Exercising faith plays a huge part in her remarkable journey of living with one lung.

“Faith is what pleases God. In order to activate all that He has for me, I have to believe that He will do it,” Williams said.

The Houston, Texas-based owner of Euphoric Essence Hair Salon and Cadence Taylor Organic Beauty Products experienced a brush with death and won. Williams’ challenging period began in September of 2000 at the age of 22, when she experienced minor shortness of breath a few times. After going to an emergency room to



Tashell Williams, author, entrepreneur, wellness coach and one lung survivor
Photo credit: Charlene Jones

seek medical answers about what was causing it, Williams was told that the upper part of her right lung collapsed due to a tumor blocking her airway.

“The tumor was a benign granular cell tumor which was very rare,” Williams said. “In order to save the remaining part of my right lung, doctors decided that I should have surgery to remove the tumor. They set a date of Dec. 13, 2000, to do my surgery. During the surgery, my doctors found that the tumor grew aggressively and completely cut off all oxygen to my right lung and grew up my main airway. They made a decision to remove my entire lung and a portion of my main airway.”

Williams experienced a host of life-threatening complications. She ended up in a medically induced coma and surviving on a ventilator for one and a half months.

“My doctor said that he had never had a patient get that close to death and not die! I was discharged from the hospital after two months while weighing 65 pounds. I was too weak to walk, talk or do anything for myself, but I was alive,” she added.

Williams added that God gets all of the glory for her healing. She described her current health as “pretty good.” She exercises regularly, eats a plant-based diet, and she implements a wellness routine that assists her to stay balanced and at peace. The granular cell tumor returned in her mouth where they are normally found. Williams explained that it is not a dangerous tumor. She remains thankful for the things that most people take for granted.

In an interview, Williams told Empower Magazine that her “entire life flows through the power and perfect plan of God, which gives me

the confidence to do anything.”

The mother and wife decided to begin writing a book about her experience in September of 2021.

“I got COVID in August 2021 and it was a rough road for me. As I laid on my back looking at the ceiling, I began to think about the reasons that I wanted to fight to live once again. Telling the world about how God miraculously healed me was in the top three reasons. The world needs to know about God and His power to inspire them through challenging times,” Williams said.

The fun-loving woman of God self-published “One Lung to Live.” It is a nonfiction story about her life-changing experience.

“Everyone has a story to tell, and it needs to be told. We should tell our story because God tells us to. It brings God glory, it demonstrates God’s power, it promotes strong connections with others, it heals and inspires others. Our story helps us understand and relate to one another,” Williams said.

The author’s journey can serve as a reminder that living with intention has value.

“Everything changed about my perspective of life after I almost didn’t have one. I did not desire to be wasteful with my time because it’s limited. I ran to find my purpose in life so that I could do exactly what God created me to do,” Williams said. “I am now intentional about forgiving myself and others quickly; being present and in the moment; choosing happiness daily; learning how to communicate and resolve conflict; creating health boundaries; finding ways to be of service to God and others; and doing things that bring me joy, self-care and so much more.”

Visit www.tashellwilliams.com to learn more about Williams and her book.

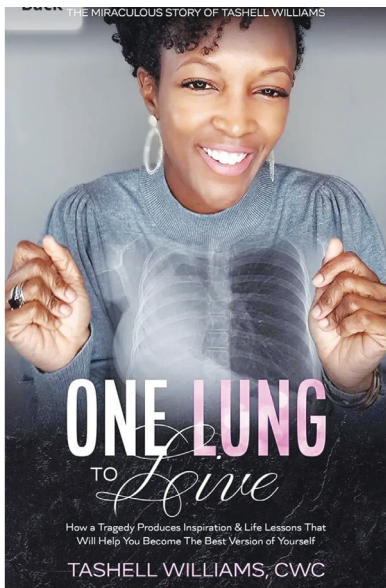


Photo courtesy of
Tashell Williams



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Ring in the New Year With a New Home

Habitat for Humanity Makes Ownership a Reality for First Time Buyer

By Ursula V. Battle

The New Year ‘built up’ to be an exciting start for Whitney. The single mother of three daughters now owns her very own home thanks to Habitat for Humanity of the Chesapeake, which brings people together to build homes, communities, and hope.

In December, Whitney was joined by elected officials, funders and community partners as they welcomed Whitney and her family to the Belair-Edison neighborhood. The event marked Habitat for Humanity of the Chesapeake’s first in-person home dedication ceremony since 2019 due to the COVID-19 pandemic.

Since 1982, Habitat for Humanity of the Chesapeake has built more than 780 homes in 19 communities, providing a brighter future for 2,500 children and family members.

“I was first introduced to Habitat for Humanity as an undergrad student at Morgan when they were starting to develop homes over in that area,” recalled Whitney. “I liked the mission and the overall opportunities that came with Habitat for Humanity. With me having student loans, I also liked the zero percent interest rate which fit into my long-term financial goals. My sister also has a Habit for Humanity home. Habitat for Humanity offers great opportunities for those of us who don’t think that we will be able to own a home.”

Habitat for Humanity of the Chesapeake participants must complete homebuyer education and financial literacy courses as a part of the rigorous affordable homeownership program. All homebuyers receive a 0% interest mortgage and a mortgage payment that never exceeds 30% of their annual income.

“The program is great for people like myself who are in unique situations,” said Whitney. “I am a single parent of three who went back to school to further my education. A high student loan can oftentimes



Whitney (center with green and red plaid jacket) during her home dedication ceremony in December. The ceremony was attended by Habitat for Humanity of the Chesapeake staff and other supporters, and included tours, a choir singing Christmas carols and dessert.

be a barrier when you want to move forward with the next phase of your life. Habitat for Humanity gives you hope and opportunity.”

Habitat for Humanity of the Chesapeake recognizes that having a safe, decent and affordable place to live is one of the most fundamental needs in life. Through their homeownership program, the organization extends the dream of homeownership to low-to-moderate income families throughout Baltimore City and surrounding counties. Habitat homebuyers such as Whitney play a hands-on role in the homeownership process, beginning with the sweat equity hours they perform, which includes working alongside volunteers to help build and renovate the places they will call home and working in the local Habitat ReStores.

“Habitat for Humanity is definitely a great program with great experiences,” said Whitney. “They don’t just throw you out there to the wolves and let you figure it out on your own. They equip you with the knowledge of home ownership and what to expect. One of the classes involved going into one of their homes. They went through all the maintenance that a home needs in order to keep it maintained.”

Whitney’s fully rehabilitated three-bedroom home features all new appliances, energy-efficient windows and central air conditioning.

Mike Posko is CEO of Habitat for Humanity of the Chesapeake.

“I think for many individuals, the housing market for homeownership is priced out of their ability to buy a house,” said Posko. “We give a zero percent interest mortgage, which

enables them to bring their monthly costs down in many cases, to a place where they are able to afford that house once they go through our program. The importance of that is building family wealth.”

He added, “There are studies that show that children that grow up under homeownership have a greater chance of graduating high school and going to college. The teenage pregnancy rate is also much lower. The general health of the family is much better, because in many cases, they’re not moving around from rental property to rental property and have a secure, safe home to live and grow up in.”

In addition to building homes, Habitat Chesapeake operates six ReStores which sell new

and gently used furniture, building materials, appliances and more at discount prices. ReStores serve as an important resource for low-income families, as well as a critical source of funding to support their work.

In 2016, Habitat Chesapeake also launched a workforce development program, HabiCorps, which provides 10.5 months of hands-on instruction in carpentry and construction management to low-income, often previously incarcerated individuals. Trainees receive AmeriCorps stipends and benefits and learn while building Habitat homes.

For more information about Habitat for Humanity of the Chesapeake visit <https://www.habitatchesapeake.org/>.

Youth Learn Chess, The Game of Life

By Andrea Blackstone

Curtis D. Jones has served as the post commander of The American Legion Cook-Pinkney Post 141 in Annapolis, Maryland for the last four years. The retired Marine Corps GySgt. is known to fight for veterans who need assistance with resources and benefits. However, Jones has also offered support to community members by bringing COVID shots, town hall meetings, back to school events, and even opportunities to help youth learn to play chess at 1707 Forest Dr. in Maryland's state capital.

"One hundred and twenty kids have come and played chess at The American Legion on Forest Dr. here in Annapolis," Jones said. "The vision is to get more minority children into chess and also establish an area where we can have an international tournament here in Annapolis or Anne Arundel County."

Jones added that another part of the vision is to inform youth that playing chess is another way to pay for college.

Since September of 2022, kids as young as five and teens up to 16 years old have been learning chess and playing in tournaments in Annapolis. The DC State Chess Federation has been providing free US Chess Federation (USCF) rated chess tournaments at American Legion Post 141.

The idea began when one of Jones' friends who resides in Georgia told him that a person in the DC area wanted to start a chess program in Annapolis. Jones said he gave the referred contact named Vaughn Bennett a call. The pair agreed that it was a great idea.

"Learning chess allows kids to start having critical thinking skills which is something you do in life every day.



Josiah Williams plays chess at The American Legion Cook-Pinkney Post 141 with an unidentified player.

Photo courtesy of Curtis D. Jones

You make moves, and you calculate what move you're going to make and what's going to happen if you make the wrong one move," Jones said.

Bennett brings helpers who also teach chess in Annapolis with him, according to Jones. Jones refers to him as "the chess master."

"My calling is teaching chess to children, adults, and senior citizens. I am the executive director of the DC State Chess Federation," Bennett said.

Bennett further explained that he has been playing chess since 1985 and teaching chess for twenty-five years.

"My concentration is on those children who they have labeled as special needs. Chess, properly taught, is a natural Ritalin," Bennett said.

He mentioned that he has been blessed to see these children and youth become chess champions. Bennett believes that everyone has genius within them. As a teacher, he feels that he has "a duty to go where they are and help release it."

But Bennett has played a key role in making chess accessible for more youth of any level and background.

"We, (the DC State Chess Federation), give free US Chess Federation (USCF) rated chess tournaments almost every weekend.

A couple of months ago, we gave a tournament at American Legion Post 141 in Annapolis," Bennett said. "We can teach the basics of chess in one session. To become competition ready, it usually takes four or five sessions."

Jones remarked that his three grandsons learned how to play chess in 45 minutes. Bennett added that during the tournament, he had the privilege of introducing the boys to chess. He noted that the next weekend, the three brothers did something that he had never witnessed before. Despite having

only learned the week before, they all played in a rated USCF tournament, and held their own.

Eight-year-old David Cephas, 6-year-old Devin Cephas, and 11-year-old Daniel Cephas are the brothers from Anne Arundel County Maryland who accomplished the feat. They now practice chess at home.

"I like playing chess because I am learning new moves," Devin said.

David likes playing chess with his other grandfather. Daniel practices the game on his Kindle every other day.

More children from other areas are interested in chess, too. They travel to Annapolis to learn chess and participate in chess tournaments.

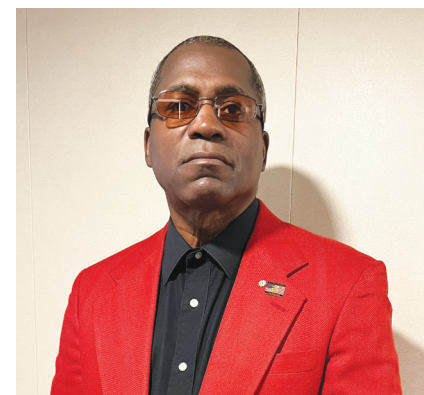
"We have people driving their children here from West Virginia, Philadelphia, different areas out of Baltimore, and Ellicott City, so chess is a big thing. People don't really realize it," Jones said.

Bennett also explained that chess has been proven to enhance math and reading performance of school age children.

"Properly taught, that outcome is almost guaranteed to happen. More than twenty universities offer full or partial scholarships for chess. Almost

every year since 1995, a twelve-or 13-year-old child has been awarded a full scholarship to the University of Maryland at Baltimore County by finishing first place in a tournament called the Maryland Sweet 16 Championship," Bennett said.

The next chess tournament will be held at American Legion Post 141 on January 28, 2023. Visit <https://caissachess.net/online-registration/index/2287> for registration details. Registration closes on January 27, 2023, at 8 p.m. Email vaughn_bennett@yahoo.com, or text (202) 557-9516, for more information. The American Legion Post 141's phone number is 410-269-1416.



Curtis D. Jones, post commander
Photos courtesy of Curtis D. Jones



Vaughn Bennett, chess master
Photos courtesy of Curtis D. Jones

HBCU Alumni, Former Colleagues Create Dynamic Energy Solutions Business

By Andrea Blackstone

For some business and residential consumers, taking steps to reduce energy waste may mean switching to energy efficient light bulbs or installing newer insulated windows. However, there is more to consider when it comes to cutting energy usage on a bigger scale.

“Overlooked energy savings for residents and business include using programmable thermostats that adjust temperatures when the home or business is not occupied, LED light bulbs, proper insulation, making annual checks on the HVAC system for optimal efficiency, and taking advantage of utility sponsored energy efficiency programs,” Phil Croskey, CEO and co-founder of MD Energy Advisors (MDEA) said.

In 2010, three colleagues co-founded MDEA to provide energy solutions to a range of customers while building on the idea of improving energy efficiency. Paul Clary, co-founder of MDEA; Jason Schwartzberg, president and co-founder; and Croskey started an energy solutions company that is headquartered in Baltimore. They began their entrepreneurial journey while working at Baltimore Development Corporation, which is the city of Baltimore’s economic development arm. The budding entrepreneurs wanted to start their own business.

Today, MDEA has become a business to remember by serving clients in diverse manners. Their clients include owners of commercial real estate companies. MDEA helps them to reduce their energy related expenses.

“The way that we do that is through a combination of energy efficiency. We help them use less electricity and less natural gas at their facilities,” Clary said. “Then there is something called energy procurement, where we help them purchase electricity and natural



*(L to R) Paul Clary, Jason Schwartzberg and Phil Croskey
created MD Energy Advisors in 2010.*

Photo credit: Michele Correnti at Correnti Marketing + Events LLC

gas at a rate more favorable than what they were purchasing their electricity and natural gas at prior.”

MDEA also performs outsource engineering functions for utilities. Energy efficiency rebate programs are typically administered by outside firms.

“We are one of the outside firms that assist with administering those utility rebate programs,” Clary said.

Another MDEA service offering is handling energy related financing.

“There’s a form of financing called PACE. PACE is an acronym for Property Assessed Clean Energy financing. It’s basically debt that can be put towards energy related improvements in both new construction projects and then also in major renovation projects as well. So, we serve as an intermediary placing that debt on behalf of clients,” Clary said.

A newer MDEA initiative entails working with HBCUs. Clary and

Croskey graduated from Morgan State University (MSU). Their passion for HBCUs led them to offer services to assist HBCUs through MDEA. Clary pointed out that HBCUs are known for having historic buildings on their campuses.

“One of the challenges that they often face is improving and sort of modernizing those facilities,” he said.

Morgan State University and Benedict College have been working on campus-wide energy efficiency projects to improve the energy efficiency of the campuses and help to address deferred maintenance. MDEA has been involved in energy auditing for MSU by going through the facilities and identifying areas of opportunity to make the facilities more efficient. In the case of Benedict College, Clary added that MDEA has taken on a larger role to help initiate a campus-wide project from start to finish.

Clary explained reducing the amount of energy that is being

consumed leads to reducing costs of operating expenses, but it also reduces the campus’ carbon footprint.

“There’s multiple benefits associated with running a more energy efficient campus,” Clary said.

He also noted that keeping costs down plays a very important role in helping HBCUs to redeploy their capital for other financial uses such as providing scholarships or supporting academic programs.

While reflecting on the company’s beginning, Clary recounted a few reasons why he and his co-founders pursued the energy solution field. Their wheels started turning with an idea after Schwartzberg read an article about energy deregulation in Maryland and opportunities that were associated with it. Although none of the colleagues had energy backgrounds, they decided to collectively invest \$10,000 to launch their business.

“Our first two years in business, we stuck to that adage ‘don’t quit your day job,’” Clary said.

The partners worked on their business nights and weekends. Clary, Schwartzberg and Croskey taught themselves the business during a two-year period prior to pursuing the company full time.

Croskey further noted that MDEA even assists utility clients. He helps them to implement their Energy Efficiency Incentive programs, while overseeing and leading the Utility Solutions division. The division has grown from serving one client in 2018 to having over 11 clients in six states.

“I credit an insistence on a customer and community-centric approach as the pillars to MD Energy Advisors’ success,” he said.

Visit <https://www.mdenergyadvisors.com> to learn more about MDEA.

Rambling Rose



Rosa Pryor Trusty

“DO YOU REMEMBER?”



Friends at the Pennsylvania Avenue Park attend a festival in 2001.



A guest is having a great time dancing at the Arch Social Club 2008.

Hello Everyone,

Welcome to a new year. I'm hoping and praying that it will be better than the last one. Things are so different than in earlier years when people from all over dressed up in tuxedos and gowns to attend black tie and private events. In every nightclub and bar in Baltimore City, people were hanging out with friends and family having a damn good time. This new year there were very few parties and very few night clubs open where people in Baltimore could celebrate the new year. I know many of you know what I am talking about because if you didn't go to church, you stayed home where it was safe and cozy. At the end of the "Happy New Year" week, there's still not much going on at all. So, I put together a group of photos from yesteryear. See if you remember who was in them, what was going on and where they were taken.

The only thing that came across my desk for this week is about Vincent Allen and the ribbon cutting ceremony for his Vinca Farm & Stable. He has invited all his friends to help him celebrate his new adventure on Saturday, January 7, 2023, from 4-6 p.m. at the Vinca Farm & Stable, located at 8523 Dogwood Rd. in Windsor Mills, Md., 21244. You must RSVP at 410-499-5201. The other event is the Celebrate the King Cabaret Day Party. It's being given by renowned DJ Mike Jones on Monday, January 16, 2023, from 1-5 p.m. at Diamondz Events & Catering, located at 9980 Liberty Rd. in Randallstown. It's a BYOB and BYOF event with free set-ups. For more information, call Mike at 443-525-5016.

Enjoy your week and remember, if you need me, call me at 410-833-9474. You may also email me at rosapryor@aol.com. UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.



Some of the original members of the Bandoleros Motorcycle Club in 2011.



Dunbar committee members



The 5 Mile House Reunion in memory of Wesley Johnson.



Victor Green "The Party Animal" getting the party started at Druid Hill Park.



DJ Mike Jones is having a "Celebrate the King Cabaret" on Monday, January 16, 2023, from 1-5 p.m. at the Diamondz Events & Catering, located at 9980 Liberty Rd. in Randallstown, Maryland.



Regulars and patrons at the jazz show at Post 122



Pamela "Miss Maybelle" Leak's "Sip N' Socks" event

35th Annual MLK Jr. Awards Program

13 Local Civil and Human Rights Activists to be Honored

Annapolis, Md.— The 35th Annual Dr. Martin Luther King Jr. Awards Program will be held Friday, Jan. 13, at 6 p.m. at the La Fontaine Bleue in Glen Burnie, Maryland. U.S. Congressman Bennie Thompson (D-MS), Chairman of the January 6 Committee, will be the keynote speaker at the ceremony. This inspiring evening is the largest celebration of Dr. King’s birthday in Anne Arundel County. Among the 13 honorees acknowledged at the event are: Bay Community Health, recipient of the Coretta Scott King Award, which has served underrepresented citizens in rural south Anne Arundel County for 45 years, and Joshua Hatch, recipient of the Alan Hillard Legum Civil Rights Award, who helps local “returning” citizens reestablish life outside prison in the county. Tickets are \$100 per person and are available for purchase at <https://mlkjrmnd.org/>. For more information, contact Arlene Jackson at 301-538-6353.

The award-winning playwright, actress, and singer Mzuri Moyo Aimbaye returns to the MLK Jr. Committee stage to perform “The Battle Hymn of the Republic,” the rousing opening to her one-woman show, “The Fannie Lou Hamer Story.” As Hamer she

speaks to issues such as voting rights for fair representation.

Other winners of the Dr. Martin Luther King Jr. awards include Jacqueline Allsup, winner of the Drum Major Award; Dr. Linda Boyd, winner of the Drum Major Award; Mayor Gavin Buckley, winner of the Morris H. Blum Humanitarian Award; Alderman DaJuan Gay, winner of the We Share the Dream Award; Nancy Gist, winner of the Wiley H. Bates Legacy Award; Midshipman First Class Kelly Eleanor Hughes, winner of the Drum Major Award; Olivia McMillan, winner of the Drum Major Award; Vincent Moulden, winner of the Dream Keeper’s Award; John “Bumper” Moyer, winner of the Peacemaker Award; Congressman Jamie Raskin, winner of the Courageous Leadership Award; and Commander Josh Veney, winner of the Drum Major Award.

The Dr. Martin Luther King Jr. Awards Program in Anne Arundel County was founded in 1988 by then Alderman Carl Snowden. Designed to pay homage to the memory of Dr. King, the program honors those whose deeds, words, and actions have helped keep Dr. King’s legacy alive. The program is a reflection on the best Anne Arundel County has to offer.



Alderman DaJuan Gay



Commander Josh Veney



Congressman Jamie Raskin



Mayor Gavin Buckley



Nancy Gist



Joshua Hatch



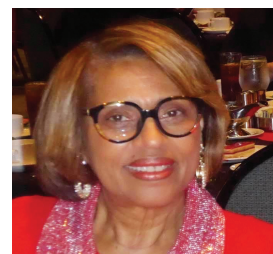
Vincent Moulden



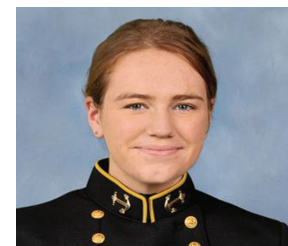
John “Bumper” Moyer



Jacqueline Allsup



Dr. Linda Boyd



Midshipman First Class Kelly Eleanor Hughes



Olivia McMillan



BCH members: Ryan Beyer, chief information officer; Dr. Xin Paul Chen, chief medical officer; Juanita Tryon, chief executive officer; Anthony Hall, chief behavioral health officer; Bret Minarik, chief financial officer; and Lillet Williams, chief operating officer.

Ravens Offense Must Show Up Soon



Tyler Huntley
Photo courtesy of NFL.com

By Tyler Hamilton

The Baltimore Ravens offensive struggles have surfaced over the last month. In fact, Baltimore hasn't scored at least 20 points since November 27 when they lost to the Jacksonville Jaguars by a score of 28-27.

A lot of the struggles can be tied to not having Lamar Jackson under center. Jackson has missed the last four games due to a knee injury. There's no telling exactly when Jackson will be back.

In the meantime, Harbaugh is trying to keep things the same with Tyler Huntley as the quarterback, but it's complicated.

"I'm just going to listen to the doctors and to Lamar [Jackson], and we're prepared," Harbaugh said on Monday. "The offense is not going to change dramatically between Lamar and Tyler [Huntley]. So, how they play their styles, certainly, they apply that. Do you know what I mean? The way Lamar plays and the way Tyler plays, the way a player plays, they apply that to our system and the way we play."

"Our plays are built for those types of quarterbacks. They're built for Lamar. Our offense is built for Lamar,

around Lamar, and to play with Lamar's talents and abilities – that's what we're built for. The way Lamar plays it, and [the way] Tyler plays the same offense, they play it slightly differently, because they're different unique individuals."

The issues extend beyond quarterback. Despite adding veterans like Demarcus Robinson, DeSean Jackson and Sammy Watkins, the Ravens have gotten limited production from the wide receiver position.

The receivers finished with just two receptions for 18 yards in the Ravens 16-13 loss to the Pittsburgh Steelers. Ravens coach John Harbaugh said it was more the flow of the game rather than what the Steelers were doing to stop the receivers.

"Not specifically," Harbaugh said of the Steelers plan. "I think the ball could have gone there a few times, and it didn't, and Mark [Andrews] got a lot of targets. It's not like we threw the ball a lot. But there are times it could have gone there and it didn't – not to say it should have. It's just that's the way the game plays out sometimes."

Andrews leads the Ravens with 73 receptions, 847 receiving yards and five touchdowns on the season. He's

a bona fide threat, but there is limited help in the passing game.

"Just get better, you know, we're a dangerous team, and I know there's a fire in this group, there's a fire today, and I don't think the score indicates that, but we'll be alright," Andrews said.

Huntley tried to summarize the offensive struggles after the loss.

"We're driving down there, we just have to finish the drive. [We have to] stop getting three [points]; get seven [points]. That's what we just have to keep striving for. That's it."

Whatever the issue is, the Ravens have to figure it out in time to get a win against the Cincinnati Bengals and at a minimum secure a postseason berth. Given the uncertainty behind the Bengals game against the Buffalo Bills being postponed due to safety Damar Hamlin's severe injury, there isn't much that can be done to win the AFC North.

There's a chance that Jackson could return which adds one of the most dynamic players in the league to the offense. However, the Ravens will need more from the offense as a whole, if they are to make a deep playoff run.

continued from page 2

Tips to Improve Financial Wellness in 2023

Q: When people find themselves trying to pay off high credit card debt, is negotiating with credit providers possible? If not, what is another technique to chip away at paying off chunks of credit card debt?

A: It is always a good idea to explore your options with the credit card companies. Some companies may allow you to skip a payment or provide a lower minimum payment. If no options are available, here's a SMART strategy. Target one card and aggressively pay it down. Pay the minimum on the other cards. It's important to continue to pay on the other cards to maintain a positive payment history. Once you have paid off the first card, roll the aggressive payment to a second card. Continue this step until you have reached your financial goal.

Q: What are a few tips that can be implemented to raise a person's credit score?

A: Tip 1. Hold on to your oldest card as it will help you build credit history. Sometimes it may require you to hide it from yourself. This will apply for those who are not disciplined.

Tip 2. Use your card but be disciplined. When using your credit card, spend only what you have in the bank. Such as funds for groceries, gas, etc. At the end of the month pay the balance off. This will allow you to use the funds at zero interest and build good credit.

Tip 3. Take advantage of credit card points. It is basically free money. Think of it as the credit card companies rewarding you for being disciplined.

Mollon-Williams' website is www.marcellamwilliams.com.

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 01/10/2023 at 2PM

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2100	Ramroop, Yolonda
1008	Vigna, Alena
1108	Ghee, Aletha Andrea
3025A	Washington - Farnsworth, Deborah
3109	Beard, Ernest L.
2076	Bradshaw, Patsy
1051	Alax Rivas, Maritza
3047	Carr, Kelly A.
3013	Carr, Kelly A.
3093	Coleman, Desiree L.
1145	Johnson Jr., Charles A.
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BARCLAY WASTEWATER COLLECTION PROJECT

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200 South Church Street
Sudlersville, MD 21668

The Town of Sudlersville, Maryland is requesting Bids for the construction of the following Project:

Barclay Wastewater Collection Project
Project Number: 131221668BSW

Bids for the construction of the Barclay Waste Water Collection project will be received at the **Sudlersville Town Office**, located at **200 South Church Street, Sudlersville, MD** until **February 20, 2023**, at 2:00PM local time. At that time, the Bids received will be **publicly** opened and read aloud.

The Project includes the following Work:

The installation of 28,000 LF sewer force mains, 75 individual grinder pump systems serving 82 users, connection to the Sudlersville sewer system, location and demolition of existing private septic tanks, connection of residences to grinder pump system and restoration of all

affected areas including pavements, lawns, and roadways. The work shall reach Substantial Completion in 335 days, Final Completion accomplished 365 calendar days. Contractors must show a good faith effort for MBE/WBE participation as detailed in MDE requirements for projects financed by state grants. A 5% Bid Bond is required; a Performance Bond and Payment Bond will be required at time of award.

The Issuing Office for the Bidding Documents is:

KCI Technologies, Inc.
614 N Dupont Highway
Dover, DE 19901

Prospective Bidders may obtain or examine the Bidding Documents at the Issuing Office on Monday through Friday between the hours of **1:00PM – 4:00PM** and may obtain copies of the Bidding Documents from the Issuing Office for a non-refundable fee of one hundred fifty dollars (\$150.00). Partial sets of Bidding Documents will not be available from the Issuing Office. Neither Owner nor Engineer will be responsible for full or partial sets of Bidding Documents, including addenda, if any, obtained from sources other than the Issuing Office.

Pre-bid Conference

A pre-bid conference for the Project will be held on **January 30th, 2023** at **2:00PM** at the **Sudlersville Town Office, 200 S Church Street, Sudlersville, MD 21668**. Attendance at the pre-bid conference is highly recommended.

Instructions to Bidders.

For all further requirements regarding bid submittal, qualifications, procedures, and contract award, refer to the Instructions to Bidders that are included in the Bidding Documents. Bids shall be good for ninety (90) days from the date of the bid opening.

This Advertisement is issued by:

Owner: **Town of Sudlersville**
By: **Jonathan Keith Griffith**
Title: **President of Commissioners of Sudlersville**
Date: **December 28, 2022**

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