

t his savings keep growing.

ddad taught him to save

make sure he did.

ice and set up a bank

nend his money.

with Marguis in

community, Jazz

banking, credit

yday loans, check

and other money

He tries to he

his family -

brother --

Teri Williams is OneUnited Bank's president, chief operating officer and the author of "I Got Bank! What My Granddad Taught Me About Money." OneUnited Bank is the nation's largest Black-owned bank. OneUnited Bank announced its 13th annual "I Got Bank" Contest in celebration of National Financial Literacy Month. Ten children will win a \$1,000 savings account. / Photo courtesy of OneUnited Bank See article on page 9

۲

TERF WILLIAMS

WRITTEN BY TERI WILLIAMS

COMMUNITY AFFAIRS

Baltimore Woman Selected as VA's National Advisory Committee's Female Volunteer of the Year

(BALTIMORE, MD) - If time is our most precious resource, Cynthia Davis, 73, has invested hers as a volunteer to appreciate veterans, an activity inspired by the desire to honor her now-late brother who served in Vietnam. "The boy we sent off to Vietnam was not the boy who came back," she said, noting that he returned plagued by the aftermath of combat that he could never shake. Now after nearly a decade of volunteering at the VA Maryland Health Care System and more than a decade volunteering with the Department of Maryland Veterans of Foreign War (VFW) Auxiliary, Davis' work on behalf of veterans has brought her an unexpected tribute of her own. She was selected as VA's National Advisory Committee's (NAC) Female Volunteer of the Year and will be recognized at its annual NAC conference in April in Denver, Colorado.

"Cynthia is an exceptional volunteer at the Baltimore VA Medical Center," said Susan Kern, program manager for the Center for Development and Civic Engagement at the VA Maryland Health Care System. "Her commitment to veterans, and specifically veteran patients, can be observed in her daily interactions with everyone within our facility."

Currently, Davis volunteers as a dispatcher for Escort Service at the Baltimore VA Medical Centerwhich transports veteran patients to and from their appointments and exams throughout the facilitythree to four mornings per week, often picking up other shifts when needed. As a dispatcher, she is responsible for ensuring that all transports are done efficiently and safely. "A huge part of her assignment is customer service in working with



Cynthia Davis, VA's National Advisory Committee's (NAC) Female Volunteer of the Yeary / Courtesy Photo/ VA Maryland Health Care System

"If you don't know Cynthia, her smile says it all. She loves what she does..."

the volunteer Escorts and the staff i calling for a patient transport," Kern VFW Auxiliary VA Veterans Sersaid, noting that over the past five years, she has accumulated 1,530 hours of volunteer service.

Sandra Kriebel, the National vice (VAVS) Representative on the NAC and a VAVS Deputy Representative for the Department of serving veterans."

Maryland VFW Auxiliary for the Loch Raven VA Medical Center, attests to Davis' way with people, saying "Cynthia spreads sunshine wherever she goes. Her positive attitude and her smile and laugh lights up any room she enters."

While Davis has spent the past few years as the dispatcher for the all-volunteer Escort Service at the Baltimore VA Medical Center, her prior volunteer assignment, which was disrupted by the pandemic, brought her to the hospice unit at the Loch Raven VA Medical Center where she sat with dving veterans. "VA trained me to be a hospice volunteer, and that is still one of my favorite volunteer positions," she said.

"Some veterans don't have any family, or their families live far away," said Davis, who retired from her career as a supervisor at the Social Security Administration. "I was happy to be there with them."

During the pandemic, Davis continued to volunteer by participating in the VA Maryland Health Care System's Compassionate Contact Corps Program, talking on the phone weekly with two veterans who had been struggling with loneliness during the lockdown. After the restrictions lifted following the pandemic, she became the Escort dispatcher. For Davis, service is important but serving veterans is especially important.

Said Kern: "If you don't know Cynthia, her smile says it all. She loves what she does and that shows in what she has accomplished in

2 💿 🗗 🖸 🗓 🔊 The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

The next generation network got game



Young ballers are more connected at home than ever. Unlike last season's crew, this generation has it easy thanks to the Xfinity 10G Network. Now, today's players are scoring reliable connections from every yard line, running at faster speeds, and using the most cutting-edge WiFi to soar their imagination.

Introducing the Xfinity 10G Network. The future starts now.



Positive stories about positive people!

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

COMMENTAR

"The State of Our City is Strong," Strongly Troubled



Baltimore Mayor Brandon Scott/ Photo courtesy/City of Baltimore

By Regi Taylor

Mayor Brandon Scott delivered his third State of the City address Monday evening, April 17, 2023 at the new Middle Branch Fitness and Wellness Center in Cherry Hill. Apparently, Mr. Scott's choice of venue spoke to an example of his accomplishments.

The mayor ticked off several other examples of City Hall's achievements, touting reduced unemployment, an expanded tax base, new small businesses, increased hotel occupancy, retrieving illegal guns and abating vacant abandoned properties among his 'successes,' proclaiming, "BALTIMORE. IS. BACK."

Is Baltimore back, or is Baltimore going backward? We're currently number two among the twenty most murderous cities in the country.

Any good news is welcome news; however, our city will never live to its full potential unless we confront dire truths about our condition and circumstances. Baltimore is certainly a strong city for withstanding the daunting issues confronting us that siphon too much of our vitality and resources.

At this writing, Baltimore City has experienced 83 murders this year as of April 19, one murder every 31 hours and 15 minutes, twenty-fourseven, since January 1. Assigning blame away from himself for the city's gun violence crisis, Mr. Scott declared: "Baltimoreans elected me because we were approaching public safety in a way that was not producing results."

During a Q&A with The Baltimore Times, Brandon Scott was eager to share that he had been vice-chair of the Public Safety Committee, eighteen days after becoming City Council president in 2019. He told us: "I have a bigger platform to demand from the agencies and administrative leadership in Baltimore, a comprehensive gun violence reduction strategy." We could use that now, Mr. Mayor.

At the time, I made this statement to Mr. Scott: "Since Ms. Mosby took office in January 2015, these are the stats: 2015, 344 murders, 241 unsolved; 2016, 318 murders, 195 unsolved; 2017, 343 murders, 167 unsolved; 2018, 309 murders, 175 unsolved. Including 2019 numbers there could be as many as 800 unapprehended murderers on Baltimore streets, years prior to 2015 notwithstanding."

The mayor's speech Monday night did not include an acknowledgment that the low murder clearance rate in Baltimore strongly suggests that an inordinate amount of the city's gun violence may be perpetrated by uncaught serial offenders.

I also mentioned to the future mayor that "research shows roughly 10,000 ex-offenders return to Baltimore streets annually with a recidivism rate of about 40 percent over 36 months. There appears a symbiotic relationship has developed between ex-offenders and urban street culture. The prison culture appears to have infiltrated the streets."

One of the consequences of the miseducation of tens of thousands of youths, particularly in neighborhoods of high-density deprivation, is that illicit narcotics can become the default economy of the community, backed by guns, because jobs, resources and services don't much exist.

Eighty-five percent of incarcerated vouth confronting the correctional system are functionally illiterate, a trend that is roughly equal to unincarcerated youth participating in the school system. Data released by the Maryland Department of Education for 2023 identifies Baltimore City public school students' math proficiency at 7% and reading proficiency at 16%. According to the Warnock Foundation: "70% of students who do not read proficiently by the end of 4th grade will end up on WELFARE or in JAIL. In Baltimore, 7 out of 10 students are at RISK!!"

Shouldn't Brandon Scott have addressed the state of violence consuming Baltimore's children? Grim statistics from the 2023 Gun Violence Archive reports that 40 of Baltimore's children and adolescents have been wounded by gunfire and six killed between January 1 and April 16. "Black children and teens are 17 times more likely than white children and teens of the same age to die by gun homicide," according to <u>everytownresearch.org/</u>.

"We are making constant strides towards building a safer Baltimore," Mayor Scott extolled during his State of the City. That can't happen until the data that defines the true condition of the city's health is addressed. The details are in the data. The data determines the response. We didn't hear a plan of action Monday night that gave us the urgent facts about the threats to our city by the numbers, and in plain English, about how the city intends to tackle that.

The Baltimore Times responded in an editorial to a comment former mayor Jack Young made in 2018. Researching Baltimore murders to Mr. Young's high school graduation year, 1975, added up to 11,554 killings. Add 2019 through 2022, and Baltimore has seen 12,910 murders, 1 murder every 32.5 hours, twentyfour-seven, for 48 straight years.

Unfortunately, these truths pose the mayor's new rec center as just another possible crime scene.

4 **9 6 1 1 1**

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

Joy Bramble Publisher

Paris Brown / Associate Publisher

> **Dena Wane** / Editor

Andrea Blackstone / Digital Content Manager

Eunice Moseley / Entertainment Columnist

Ida C. Neal / Administrative Assistant

> **Sharon Bunch** / Advertising

Ursula Battle / Reporter

Stacy Brown / Reporter

Demetrius Dillard / Reporter

Javne Hopson / Reporter

Phinesse Demps / Podcast / HBCU Sports

Rosa "Rambling Rose" Prvor / Columnist

> **Dennis Roberts** / Photographer

Gar Roberts / Photographer

Brian Young / Designer / Layout

The Baltimore Times (USPS 5840) is a publication of The Baltimore Times/Times of Baltimore, Inc. The Baltimore Times is published every Friday. News and advertising deadline is one week prior to publication. No part of this publication may be reproduced without the written consent of the publisher. 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 Street, Suite 201 Baltimore, MD 21218.

NOTICE

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

unsolicited material. **Mailing Address**

The Baltimore Times 2530 N. Charles Street, Suite 201 Baltimore, MD 21218 Phone: 410-366-3900 www.baltimoretimes-online.com



Positive stories about positive people!

FROM THE DESK OF CITY COUNCIL PRESIDENT NICK MOSBY

Here to Lead, **Committed** to Serve

As a lifelong Baltimorean, it goes without saying that I love this city. While my grandmother, mother and aunts raised me, I owe much of who I am to this city. The resilience of the people who live here is something that has molded me over the years and that is a major reason why I chose to return to Baltimore after I graduated from Tuskegee University in Tuskegee, Alabama. I wanted to come back and be of service to the young boys and girls who grew up in similar situations like me. I wanted to join forces with educators and public servants to make this great city even greater than any of us could imagine. After working as an electrical engineer. I threw my hat into the ring and ran for public office, proudly serving as a member of the Baltimore City Council before going to the Maryland General Assembly and returning to City Council. And two years ago, one of the greatest moments of [my] life occurred when Baltimoreans placed their trust in my vision for the city by electing me President of Baltimore City Council.

Coming into office during a global pandemic was not easy, but my colleagues and I were committed to serving our constituents and we managed to lead this city despite the variety of challenges that we've all faced. While COVID is still with us, we've gladly returned to the office, holding meetings in person and resuming life as many of us knew it prior to March 2020. And we're fully back to work, addressing the issues that matter most to you. The last few months have been busy for my office. I've engaged in productive dialogue with the Scott Administration on a variety of issues because I firmly believe that effective leadership will require one to speak out when they believe it necessary. My position on the underground conduit sys-



City Council President Nick Mosby

lieve it's prudent to give away valuable city-owned assets. I feel the same way about the allocation of some American Rescue Plan Act – or ARPA – funds by the Scott Administration.

I will continue to speak out against situations like this because, at the end of the day, I believe it's my responsibility to always call for what serves you best.

I remain committed to being a voice for those of you who may feel like you don't have the platform to speak out against what you think is detrimental to our city. There are many things for which Mayor Scott and I agree on. For example, I applaud the administration's decision to launch the Build Better BMore 90 Day Blitz earlier this month. a campaign where our hardworking City workers will work even harder to do essential work such as repair potholes, remove graffiti, clean up illegal dumping and repave nine miles of roadways throughout Baltimore. And while this work is being done by the City, it will be work that all of us must support in order for it to have a lasting impact. While I may not see eye-to-eye with Mayor Scott on every issue, he and I are in lockstep when it comes to making sure Baltimore is the best Baltimore for

tem remains unchanged - I do not be- i all of us - and that means we all need to take responsibility and prevent littering, graffiti and other actions that add to the blight that often reinforces the negative stereotypes that people outside of our city have for Baltimore.

> Baltimore, it's my honor to serve you and work to ensure that you receive the support and resources you need to live a better life. In the coming weeks, the City Council will be working on a variety of issues that impact Baltimoreans today and tomorrow, most importantly the 2024 Budget Process.

> This work is never easy, but I am the kind of person who enjoys a tough battle, especially when I know I am fighting on behalf of others. So, I welcome the opportunity to engage with you through this amazing publication that is the Baltimore Times! I thank publisher and founder Joy Bramble for the vision she had to enlighten and educate readers and I look forward to doing my part to ensure that you all are informed and inspired to do your part to create the Baltimore that we all deserve. If you want to share your thoughts on my first column or what you'd like to hear from me moving forward, please email me at CouncilPresident@baltimorecity.gov.

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

 (\bullet)

5 🔽 🖸 🗗 🖸 in 🔊

SPORTS Could Ravens Go CB in Round One?

By Tyler Hamilton

The 2023 NFL Draft is less than a week away and things are starting to come into shape for the Baltimore Ravens roster. The recent additions of veteran free agent wide receivers Nelson Agholor and Odell Beckham Jr. have bolstered the offense.

While offensive line and edge rusher remain a need, the cornerback position could be a likely direction the Ravens go on the first round.

"Yes, it's a strong position. There are probably four or five guys that you look at and say, 'Yes, that's a first-roundtype of guy. That's a first-round pick.' There are maybe six guys. You know us - we have a history of drafting defense in the first round "Ravens general manager Eric DeCosta said at Baltimore's pre-draft press conference.

The Ravens have Marlon Humphrey notched at one of the starting positions. But starter Marcus Peters was released last month which leaves a void in the lineup. With no proven player opposite Humphrey, it's very possible cornerback may be the biggest roster need.

"We love corners," DeCosta said. "Our defense is really built to succeed with a great, strong secondary. [Head] coach [John] Harbaugh loves big, physical, press-type guys. There are a lot of these types of guys in the draft. So, for us to look at that, we think it's one of the most important positions on your football team, and it's a position that we'll always look at very closely."

With the No. 22 overall pick, it's not likely that top cornerbacks Christian Gonzalez from Oregon or Illinois corner Devon Witherspoon will be on the board. But there will still be some solid options for Baltimore in the back half of the first round.

Here's a look at some of them with analysis from Lance Zierlein from NFL.com:

Deonte Banks - 6ft, 197lbs -Maryland

Perimeter corner with desired blend of size, strength and athleticism. Banks is capable of release disruption from press. He plays with smooth hips and easy feet to pedal and glide around the :

field. He's capable of matching the release and running with his opponent. However, he struggles to play with poise and awareness when his back is to the football. He needs to play with better route anticipation and reactive quickness at the break point, but his eye-popping NFL Scouting Combine testing and scheme versatility should create interest from a wide range of NFL teams. Banks has first-round traits and could become a CB1 if he can play with better discipline when challenged.

Joey Porter Jr. - 6'2", 193 lbs. -Penn St

Ascending cornerback combining traits and above average play strength that create a clear definition of who he is as a player. He can reroute the release and has the frame to close catch windows against big receivers in pressman or Cover 2 looks. Delayed transitions and sluggish change of direction put him in conflict in off coverages, so teams must pay attention to matchups and scheme in order to avoid a field full of yellow laundry. There is work to be done to improve tackle consistency in the run game, but he finishes tackles after a catch. Porter has scheme limitations, but he also has CB1 potential with more work and if utilized properly.

Brian Banks - 6ft, 190 lbs. -Alabama

Plug-and-play defensive back with every ingredient necessary to become a high-performing starter early in his career. Branch has primarily handled nickel coverage at Alabama but has the range and instincts for single-high or split safety looks. He's quick, fast and strong with the ability to match up with shifty slots, bigger possession receivers and pass-catching tight ends. He's urgent and has a mind for the game. He takes playmaking angles into the throwing lane, but he does have a tendency to play it a little safe from off-man coverage. There are areas where he can improve but no real weaknesses, which could make him one of the safest picks in the draft.

Cam Smith - 6'1", 180 lbs. -**South Carolina**



Deonte Banks /Photo credit: Maryland Athletics

stinctive eyes and the ball skills to i consistently close on throws when in position. Smith lacks fluidity and acceleration to consistently press and run with speedy downfield targets. Also, he gives ground in his lateral transitions. However, he's highly anticipatory with the vision and route recognition to shine from coverages allowing him to play Long outside cornerback with in- with his eyes and feet forward. While

his timing/length can be formidable weapons on contested catches, he often fails to move his feet quickly enough in transitions and ends up grabbing receivers, leading to penalties. Smith appears to be better suited for zone coverages and off-man, but if he can trust his technique, he might become more schemediverse and develop into a CB2.

💿 🗗 🖸 🗓 🔊

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)



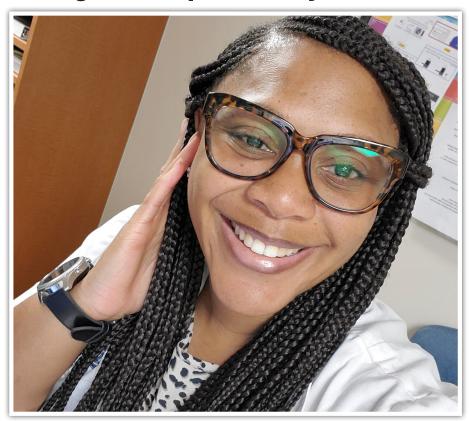
۲

BALTIMORE'S PREMIER FOOD & BEVERAGE EVENT May 10th 6:00-9:00pm | Baltimore Museum of Industry For Tickets, visit kidneymd.org

Positive stories about positive people!

۲

NATIONAL MINORITY HEALTH MONTH **Become Your Own Health Advocate During Checkups and Beyond**



Natasha Brown, registered nurse Courtesy photo

By Andrea Blackstone

According to the Office of Minority Health, Booker T. Washington- an educator, author, and civil rights leader, established National Negro Health Week (NNHW). Washington aspired to bring awareness to health disparities affecting African Americans caused by poor working and living conditions in 1915. The reference to empower themselves. health week led to the formation of health-focused observances. including National Minority Health Month that is celebrated every April.

Natasha Brown is a board-certified healthy adults? registered nurse who earned a Bachelor of Science in Nursing, medical-surgical primary care physician at least nursing certification, gerontological once a year for routine blood work. nursing certification, certified clinical Research suggests healthy patients

and palliative care resource nurse. She noted that patients should write down a list of concerns that they want to discuss with their doctor during their visit, then read the questions in the room with his or her doctor. Brown stated that taking these steps ensure that a patient's concerns are addressed and the appointment time is maximized. Brown also provided additional medical insight and health tips that patients can

Q: Are there any guidelines to note about how often head-to-toe checkups are recommended for

A: Patients should visit their documentation improvement specialist under 50 should see their primary

Those over 50 are advised to visit their primary care physician once annually. Patients who are over the age of 50 and who have an underlying health condition should see their primary care physician more frequently.

Q: Do you believe that some patients do not understand their screening results after checkups?

A: Yes. Doctors, especially those who practice medicine privately, only have a little time to devote to patients. They often give patients their test results, thinking they fully understand them. Doctors review the patients' lab results to confirm the results are in an acceptable range. If this is the case, and the patient is in good health, then there is no further discussion or explanation about the lab results. Patients can be on a downward trend, but doctors do not recognize it because when they receive the patients' test results, they only look for alarming signs in their health. If patients do not know how to decipher what they are looking at when they review their results, then they are left to speculate what their results may mean.

All medical professionals learn to teach at a third-grade reading level. However, in some instances, doctors are caring for patients who have developing health issues, such as Alzheimer's or dementia, that pose a barrier to them understanding their test results. Also, in some cases, the patients may not want to acknowledge that they do not understand their results, or they may feel rushed, or that the test results presentation may not be equivalent to the patient's educational level.

Q: According to the Office of Minority Health, "studies estimate that only 14 percent of the U.S. population possesses proficient health literacy." What is health literacy? A: Health literacy is the degree happening!"

care physicians every three years. to which individuals have the ability to find, understand and use information and services to make informed health-related decisions for themselves. My definition of health literacy includes how much a patient understands the health information that I am conveying to them in the present moment. For example, while reviewing the patient's cholesterol screening results, if I state, "Here are your HDL (high-density lipoprotein) and LDL (low-density lipoprotein) levels," does the patient understand which ones of these are good or bad? HDL is sometimes called "good" cholesterol. High levels of HDL cholesterol can lower your risk for heart disease and stroke. LDL is sometimes called "bad" cholesterol. High levels of LDL cholesterol raise your risk for heart disease and stroke.

Q: What are a few simple things that people can do to be their own health advocate?

A: If you believe you need to receive adequate health care, be bold and find another doctor or get a second opinion. Find a doctor with whom you can have open and honest conversations and who will listen to you, take your concerns under consideration and act on them. Do not let anyone tell you everything is okay when it is not. You live in your body, so if you feel like something is wrong, there's a good chance it is. Also, stay calm if your healthcare team is listening to you. Sometimes when patients become frustrated, they give up on getting health care. However, you cannot do this. You have to get up and keep going every day. You must say: "This is for me, this is for my health, and I am not going to be deterred by what is

💿 🗗 🖸 🗓 🔊

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

NATIONAL FINANCIAL LITERACY MONTH Thirteenth Annual 'I Got Bank' Contest for Youth Held by OneUnited Bank

By Andrea Blackstone

National Financial Literacy Month, which occurs each April, is a prime time to draw attention to financial health and savings goals for people of all ages. OneUnited Bank is sponsoring its popular, thirteenth annual "I Got Bank!" national financial literacy contest for youth who are between the ages of eight and 12 years old.

Ten children won OneUnited Bank's 2022 contest. Golden Littlejohn, 9, was among the victorious celebrants.

"When I heard that I won \$1,000, I felt proud, happy, jittery and overwhelmed with emotion. In order to build for your future, you have to plan and save now," Golden said.

Teri Williams is OneUnited Bank's president and chief operating officer. The bank is regarded as the premier bank for urban communities, the nation's largest Black-owned bank, the first Black internet bank and a Community Development Financial Institution (CDFI). Williams is also the author of "I Got Bank! What My Granddad Taught Me About Money."

"For many of us, money was either a taboo subject or was not talked about around the kitchen table. The contest makes money a family topic," Williams said. "Our goal is to make financial literacy a core value in the Black community. What a better way to start than with our youth!"

Participants who would like to enter the contest can be located across the country. They must read a financial literacy book of their choosing, and either write a 250-word essay or create an art project to show how they would apply what they learned from the book to their daily lives. Ten children will win a \$1,000 savings account. OneUnited Bank is offering a free "I Got Bank" e-book, in addition to an opportunity to pursue the contest.

Eleven-year-old Ryllie Stephens entered last year's contest. She was happy with the outcome of submitting an entry.

"Winning this essay contest was a very important achievement for me. When my parents told me that I won, I wanted to scream in excitement, but

Positive stories about positive people!

[I] was speechless at the same time. I i Me About Money" after searching i observing the incredible response to knew that in the end my hard work paid off. Thank you, OneUnited Bank for the opportunity and recognition,"Ryllie said.

Williams was inspired to write "I Got Bank! What My Granddad Taught



Teri Williams, President and Chief **Operating Officer of OneUnited Bank** Photo credit: Jeffrey Salter

for a financial literacy book for her children. She stated that she "realized how few existed that were written for our community or [that] addressed the issues unique to Black families."

After penning "I Got Bank!" and



Golden Littlejohn Courtesy photo of OneUnited Bank



Ryllie Stephens Courtesy photo of OneUnited Bank



Aida Anderson Courtesy photo of OneUnited Bank

the story, Williams remarked that she realized that OneUnited Bank had the power to amplify this message by reaching children in their formative years. It was another tool that was created to make financial literacy a core value in the Black community.

In a previous interview with The Baltimore Times, Williams mentioned that OneUnited Bank provides financial literacy through various tools. The bank educates the Black community about money. This contest illustrates Williams' inclusion of reaching young people who are forming beliefs about finances.

Williams added that if youth follow the simple steps outlined in "I Got Bank! What My Granddad Taught Me About Money" or any good financial literacy book consistently in their everyday lives, they will be able to "achieve financial freedom."

Fusing money matters with the contest is positively impacting families. Williams stated that young people who enter the annual contest help the entire family to make better financial decisions. Achieving results through the contest and book serves a bigger purpose beyond the chance to not only win money.

"I want them to know learning about money can be fun- and lucrative! I want them thinking about money when they are very young, so, as they age, good financial decisions become automatic and commonplace."

Aida Anderson, 11, found a creative way to approach entering the national financial literacy contest for youth.

"This competition allowed me to use art for interpreting what I learned from the book "I Got Bank." Be inspired and believe in yourself. I did it and you can too!" she said.

Contest submissions must be emailed or postmarked by June 30, 2023. OneUnited Bank will choose ten winners and award each winner a \$1,000 savings account at the bank by August 31, 2023. Parental permission is required.

For more information, please visit: www.oneunited.com/book.

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

9 🔽 📵 🗗 🖸 in 🔊

 (\bullet)

FEATURE

Free App Tackles Food Waste, Links Nonprofits in Need of Food with Donations

By Andrea Blackstone

Urban Institute's findings confirm the widespread incidence of food insecurity.

"Adults whose grocery costs increased a lot in 2022 relied on charitable food and other coping strategies but still faced high rates of food insecurity," according to information that was extracted from the recent Well-Being and Basic Needs Survey.

With an uptick of food insecure individuals, rescuing surplus food is timely. A free, mobile app called Careit helps to combat hunger through a collaborative marketplace.

A business that possesses an EIN number (Employer Identification Number), a nonprofit with an EIN number and food retailers such as supermarket chains, restaurants, commercial kitchens, caterers and event producers that have used food from events are examples of Careit's virtual community members.

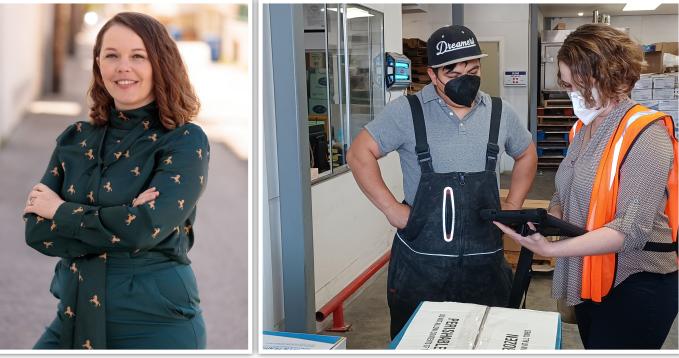
Food donation and rescue software make it simple for donors to post surplus, edible food that can be used by local nonprofits to feed local community members. Alyson Schill, co-founder and CEO at Careit, added that available items may extend beyond food.

"A business can make a post of their available donations. It doesn't have to be food. We have categories for nonfood items because a lot of times people will need non-food items,"Schill said. "A lot of times people will need diapers or feminine hygiene products. Sometimes clothing is on the app, or after an event, sometimes there's furniture items and appliances. We send out a notification to all of the local nonprofits through the app that a donation is available.'

A nonprofit may reserve the donation and arrange logistics with the donor. The weight of the donation is measured. Donors can use the information for recording metrics of social impact. Accountants can also be given the information for tax donations.

The app launched in July of 2021. "Early [in] 2022, we started seeing i based in Canada. Schill moves around





Careit co-founder and CEO, Alyson Schill Photo credit: Jason Leyla (Say Cheese and Die)

Alyson Schill (right) teaches a seafood plant how to identify and post available food donations safely on Careit. / Photo credit: Natalie Lessa

people from across the country use it, i and in summer of 2022, we onboarded our first major corporate user which was Sprouts Farmers Market. That's who introduced us to some of the users in the Baltimore area and that has been our first kind of entry point for Baltimore," Schill said. "Right now, we have users that are actively using the app in over 30 states."

Schill stated that the number of users is increasing daily. Over eight million pounds of food have been rescued to date through the app.

Schill is a former events coordinator who also worked in the event sustainability field. She later became involved in rescuing agricultural food and produce that would otherwise be unharvested or unsold. While working as an events coordinator, she had a difficult time finding places to donate perfectly edible food that was left over.

"I said 'There needs to be an app for this," Schill recalled.

Ben Arledge is Careit's co-founder and chief tech officer (CTO) who is

frequently but she is California-based. In early 2021, Schill posted an inquiry in a Facebook group, asking for some advice on finding a CTO. Arledge sent a note to Schill. The pair was able to quickly finish the Careit build and launch it within six months. Advanced features are offered through Careit's pay model.

Legal parameters of food donation and food safety have not been overlooked. The Bill Emerson Good Samaritan Food Donation Act of 1996 encouraged food donations to needy people through nonprofit distribution by minimizing liability. Schill noted that earlier this year, the Food Donation Improvement Act expanded protection of businesses that want to donate food to registered 501(C)3 nonprofits. Schill explained that nonprofit organizations work with health departments to learn how to inspect donated food for food safety purposes.

Careit's expansion in more locations is underway. Schill informed that new Careit users, including donors, are actively encouraged to sign up. The app

can be downloaded on a mobile device for use across the United States and Canada.

"As soon as we see a donation come through in an area where we don't have nonprofit organizations, we immediately get on the phone and start looking for nonprofits in that area to sign up and rescue the food," Schill said.

Catherine Morneault, president and founder of the nonprofit, Let's Eat Inc., located in Baltimore, Maryland feeds 3,000 to 5,000 people a week through partners. She stated that she looks forward to Careit being a weekly contact to find more food.

"I have been using Careit for about six months," she said. "The first thing that struck me was, it was obvious that a person that was familiar with food rescue designed it. It makes reporting so much quicker and I know all the information is safe!"

Visit https://careit.com/about/ to learn more about Careit. See https:// my.careitapp.com/auth/register to register.

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)



Lendistry Customer: Ashiah Parker No Boundaries Coalition, Inc.

Baltimore, MD

As a minority-led, non-bank lender, Lendistry is empowering **Baltimore** small businesses and startups with affordable financing choices, starting at **\$50,000**.



Learn more today! lendistry.com/baltimore

©2023 B.S.D. Capital, Inc. dba Lendistry. All rights reserved. Loans are made pursuant to state law and may not be available in all states. SBA loans originated by Lendistry SBLC, LLC, a wholly owned subsidiary of B.S.D. Capital, Inc. dba Lendistry. Lendistry SBLC, LLC is approved to offer SBA loan products under SBA's 7(a) Lender Program. Lendistry SBLC, LLC California Finance Lender, License #60DBO-49327. NMLS# 1571851.

Positive stories about positive people!

capital

BEAT

By Jayne Hopson

The University of Virginia School of Medicine (UVA) announced this week their research has identified a gene that plays a crucial role in determining our risk for heart attacks, deadly aneurysms, coronary artery disease and other dangerous vascular conditions, all illnesses that disproportionately affect Black patients.

According to the American Heart Association, Black patients in the United States have a higher prevalence of heart disease compared to other racial and ethnic groups. Specifically, it says Black patients are more likely to have high blood pressure, diabetes, and obesity, which are all risk factors for heart disease.

This discovery "advances our understanding of the underlying causes of a wide range of serious health conditions, including atherosclerosis (hardening of the arteries), and moves us closer to new treatments and preventive measures that could help people live longer, healthier lives," says Dr. Clint L. Miller, PhD, UVA's principal investigator for the research project.

Dr. Miller points to lifestyle choices such as smoking, sedentary behavior. and a diet heavy in red meat as playing major roles in the development of vascular diseases such as coronary artery disease, a leading cause of death worldwide.

"But our genes, the genetic material we inherit from our parents, also shape our risk. Understanding precisely how, however, has been a major challenge for scientists." says Dr. Miller. "By identifying these early-stage risk factors we hope to raise awareness for more proactive monitoring of coronary calcium and elevated blood pressure, which can help reduce or eliminate heart health disparities."

"The first step towards translating the knowledge of population risk for vascular disease is disentangling the fundamental cellular processes that could be affected. Ideally this can be done systematically in disease-relevant models," said Dr. Miller,

UVA Discovers Gene That Shapes Risk for Heart Attacks and Vascular Diseases

gaining insight into the gene regulatory networks that underlie specific vascular disease pathways, we can develop more tailored interventions for patients.'

Given the high rates of heart disease in the Black community this discovery holds great promise for many African Americans. This writer believes any pharmaceutical interventions developed as a result of these discoveries should include Black people in the clinical trials to help ensure its effectiveness for all patients.

Ethical, well-regulated clinical trials are an essential tool in eliminating health disparities. In order to properly administer and access its effectiveness, when a new drug enters the market researchers will need to seek participants beyond the historically narrow and homogeneous demographic population of white males.

"We are involved in studies to identify African ancestry specific genetic risk factors for heart disease and hope this work will inform follow up clinical trials to develop more effective and tailored interventions," said Dr. Miller.

Photo credit: Shutterstock

complex. In coronary artery disease, for example, scientists have determined that genes that affect our risk can be found at more than 300 locations on our chromosomes. That's a vast area for scientists to explore.

The new discovery from Dr. Miller and his collaborators, however, identifies a gene that directs an entire network of genes and processes. In that sense, the gene, FHL5, is like a general deploying troops on the battlefield. That makes it an extremely attractive molecule for scientists seeking to unravel the targetable pathways for new treatments or prognostic tools.

To understand how the FHL5 encoded protein functions, Dr. Miller and his team evaluated its effect on smooth muscle cells, the cells that form the structure of our arteries. They found that when FHL5 was too active, the cells began to calcify accumulating too much calcium. This is a key step in atherosclerosis, the buildup of harmful plaque in the arteries that can lead to heart attacks, strokes and other serious health problems.

ButFHL5's role doesn't stop there. The subtle changes that take place in Instead, the scientists found, it has a far-

who holds a PhD, in pharmacology. "By i our blood vessels over time are extremely i reaching effect on other genes and cellular processes that shape the "remodeling" that occurs in our arteries over time, the researchers report in a new scientific paper. "Unbiased genetic studies led us to this specific cofactor. However, studying its regulatory network could explain its link to several vascular diseases," said Dr. Miller.

> He adds, "The identification of this key regulator gives scientists important new insights into the genetic factors that contribute to vascular disease and provides an attractive and influential target as they develop new treatments and work to prevent the harmful changes that causes those diseases."

"We hope this work serves as a template for future studies to investigate the functional consequences of perturbing key regulators in the vessel wall," Dr. Miller said. "Translating this knowledge to the clinic will require ongoing interdisciplinary collaborations, and we look forward to ultimately seeing the impact of these genetic studies."

12 🔽 🗿 🗗 🖸 🛅 🔊

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

 (\bullet)





Health Beat

Get Glowing Reviews with a Healthy At-Home Spa Regime

By Jayne Hopson

You may think of a spa day as extravagant or indulgent. But it is selfhealth care. Whether it's a day spa for professional pampering or an athome DIY experience, spas are a great investment in good health.

Even in the best of times, life is stressful. The emotional, physical, and social demands most of us face daily can take a heavy toll on our minds and bodies. A day of spa treatments could be just the thing to restore a fading healthy glow, and perhaps put a little pep in your step. Spa treatments including therapeutic massage, saunas and aromatherapy have been known to lift spirits and help declutter the mind.

Treating yourself to a spa need not dent your budget. If you are short on money or prefer the privacy of your home, consider giving yourself at-home spa treatments--- you create the ambience and collect the bath products needed to create a rejuvenating spa at home.

In preparation, invest in a 100 % cotton robe, thick towels and comfy slippers. Gather bath sponges, natural loofas, and body scrubbers for exfoliation of arms, legs and back. Splurge on fine milled soaps and bath powders, essential oils and as many scented candles as you can afford, to fill the air with aromatherapy, purported to relieve stress, encourage relaxation and induce sleepiness. Don't forget music, and the beverage of your choice, served in a bathroom safe, shatter-proof glass.

Mineral, fresh or tap water is essential to the spa experience. Water is commonplace yet mysterious in its powers to heal. Ideally, the at-home spa will include soaking in a tub. Researchers refer to therapeutic bathing as a form of hydrotherapy. "The use of water as a healing medium dates back many centuries, it has many physiologic effects. These effects are seen in the cardiopulmonary, circulatory, autonomic, and renal systems" said David Soto-Quijano, MD, Associate Professor Physical Medicine and Rehabilitation,

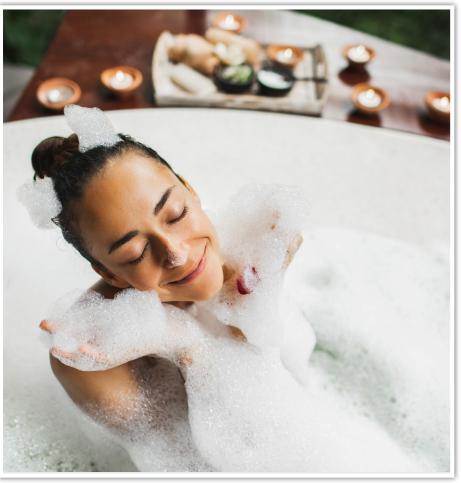


Photo credit: Shutterstock

"foot massage improves circulation, stimulates muscles, reduces tension and often relieves pain."

University Central Del Caribe School i and improved balance can be helpful in of Medicine.

"The primary therapeutic effects of hydrotherapy are the promotion of muscle relaxation with decreased muscle spasm and the increased ease of joint motion. Additionally, decreased pain sensitivity, reduced gravitational forces, increased

the rehabilitation of patients with chronic pain says," says Dr. Soto-Quijano.

Women in this writer's family had no medical training, but they knew the benefits of adding Epsom salt to their bath water. "An Epsom salt bath is one of the easiest and most ideal ways to enjoy circulation, increased muscular strength, i its health benefits. The sulfate in Epsom

salt helps with nutrient absorption, flushes toxins, and helps ease migraine headaches, writes chiropractor, Michael Kessler, DC., a "Doctors Health Press" contributor.

Dr. Kessler believes taking an Epsom salt bath should not be limited to spa days. Touting some very desirable benefits, he writes "bathing in Epsom salt at least three times a week will help you look better, feel better, and provide you with an extra boost of energy."

To make the spa day a head-totoe experience, give yourself a steam facial. It's a pleasant, easy way to open pores, and it can leave your face feeling refreshed. Only three things are needed: a bowl of steaming hot water, a few drops of rose oil (or a light essential oil of your choice) and a medium-sized towel. Add a few drops of oil to the bowl of boiling water, drape the towel over your head, then lean over with your face directly above the bowl to capture the steam as it rises to your covered head.

A foot massage can bring measurable health improvements to your home spa regimen. In their newsletter, Harvard Medical School touts the therapeutic benefits: "foot massage improves circulation, stimulates muscles, reduces tension and often relieves pain." The newsletter offers simple instructions on how to give yourself a foot massage. It is a straightforward treatment with such desirable benefits, you may want to increase the frequency of foot massage beyond spa days. Begin by washing and drying your feet, then:

Sit in a comfortable chair. Bend your left leg and rest your left foot gently on your right thigh.

Pour some skin lotion or oil into your hand. Rub it gently into your foot and massage your whole foot including the toes, arch, and heel.

Do a deeper massage. Press the knuckles of your right hand into your left foot. Knead your foot as you would bread. Or work the skin and muscles by holding a foot with both hands and pressing your thumbs into the skin. Using your hands, gently pull the toes back and forth or apart. This stretches the muscles underneath.

Repeat on the other foot.

Professional pampering at a day spa is of course a real treat. But if time, money or convenience doesn't permit, you can gain some of the same health benefits from your at-home spa treatments

Positive stories about positive people!

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

13 🔽 🖸 🗗 🖸 🔝

Legal Notice

CERTIFICATION OF PUBLICATION

CITY OF BALTIMORE OFFICE OF BOARDS AND COMMISSIONS PUBLIC NOTICE

PROJECT # 1381R – PROGRAM MANAGEMENT SERVICES FOR THE CITY'S MS4 (STORMWATER PER-MIT) PROGRAM AND DRAINAGE IMPROVEMENT PROGRAM

The City of Baltimore Office of Boards and Commissions has been requested by the Department of Public Works, Office of Engineering & Construction, to advertise for engineering firms to provide Program Management Services for the City's Drainage Improvement Program and the Municipal Separate Storm Sewer System (MS4) Permit Program. The City needs these program management services to provide a broader, more integrated approach to the City stormwater infrastructure management and to meet or exceed the City's annual goals for the MS4 permit. The program will address various planning, design, construction, scheduling, and the associated maintenance activities required to meet these goals and improve surface water quality. The City intends to select the services of one (1) firm only.

The firms interested in providing these services must demonstrate and document:

1.Experience in providing Program Management services for the development and implementation of watershed implementation plans, Environmental Restoration projects, preferably relating to stream restoration, Best Management Practices (BMP), scope development, design review, utility coordination, agencies coordination, quality control, estimating, specifications development, permitting and preparation of construction documents.

2. Experience in providing Program Management services for the development and implementation of Drainage Improvement Projects.

3. Experience in responding to storm water system and open channel emergencies by rapidly assessing situations and recommending corrective measures.

4. Experience and expertise in economizing the cost of providing Program Management services without sacrificing the design quality and construction schedules.

5.Experience and expertise in overall Capital Improvement Plan (CIP) planning,

Legal Notice

prioritizing, and minimizing project costs. 6. Experience in a document control system for all documents including design submittal, review comments, schedules monitoring or design progress, Request for Information, as-built drawings, updating Geographical Information System, etc. 7. Demonstrate strong QA/QC skills in areas such as risk assessment on projects, cost control, value engineering on the deliverables, seamless design deliverables integration with electronic plat and as-built documentation

system, etc. 8. Project construction supervision of MS4

BMP and storm drain improvement projects. 9. Experience in program management of Municipal Chesapeake Bay TMDL plan implementation through staff augmentation.

10. Experience in research technical writing and interagency communication on MS4 topics and storm drain projects.

11. Experience in invasive vegetation management regulation and specifications.

12. Experience in facilitating inter-agency MS4 program collaboration and streamlining and an agency capacity buildup of MS4 projects and storm drain improvements.

13. Experience in the coordination of a multi-disciplined team including Minority and Women Business Enterprises and demonstrated manpower availability to complete the project based on a quantitative schedule.

The scope of services will include but not be limited to:

1. Program Management Services including prioritizing, scheduling, monitoring, managing, and reviewing all projects designed and proposed.

2. Coordinate project implementation with the City departments, utilities, and other agencies to minimize city-wide disruptions and reduce construction costs.

3. Streamline design approach including design standardization and Standard Operating Procedure (SOP) creation to increase design efficiency and reduce overall costs.

4. Provide field assessments of a stream segment, an existing BMP, or a storm drain system on an as-needed basis. Provide alternate solutions and biddable documents on an as-needed basis.

5. Assist the City in providing information to the City Agencies, citizens, or any other interested entities relating to the City's MS4 permit program and individual projects/contracts.

6. Provide on-site support staff on an asneeded basis.

Legal Notice

7. Support hydraulic modeling on an asneeded basis.

8. Develop and maintain key performance indicators to reflect the City's progress toward its MS4 permit and Total Maximum Daily Load goals.

9. Supervise and manage the design consultants and construction contractors.

10. Develop RFPs to solicit future design, construction management, and other project-related consultants.

11. Entering projects and contracts in Envista software (web-based utility coordination software), or any other software systems and updating them same periodi-

cally, resolving conflicts, etc. 12. Provide appropriate training and sup-

port for staff development. 13. Review and approve all submittals sub-

mitted by design consultants. 14. Manage available resources to the MS4

program 15. Develop a Recovery Action Plan for

projects behind schedule. 16. Perform BMP and Stormdrain assess-

ment as needed.

17. Obtain all permits and/or approval necessary for repair and construction of BMP including but not limited to joint MDE/USACE permit, Building permit, Erosion and Sediment control approval, Stormwater Management approval, Maryland Historical Trust approval, Critical Area approval.

18. Provide assistance to obtain access agreement rights of entry (ROEs) for construction and/or repair with property owners.

19. Manage various project delivery methods such as Design-build, Design-Bid-Build Emergency.

20. Develop a comprehensive project management plan incorporating all the required activities mentioned above.

21. Develop post award and inspection request for proposals, as built standards and drawings,

22. Review and justify bid tabulation for contracts, develop task orders for BMP repair and develop engineering drawing standards.

The services would be for a period of five years for a fee not to exceed \$ 2,000,000.00

Should you have any questions regarding the scope of the Project, please contact **Mr. Quan Ton** at **(410) 396- 3440** or by e-mail at **Quan.Ton@baltimorecity.gov.**

Legal Notice

Prequalification Requirement

All firms listed in the specific proposal for the Project must be prequalified by the Office of Boards and Commissions for each applicable discipline at time of submittal for this Project. A copy of the prime and sub consultant's current Prequalification Certificate should be included in the bid submittal package. Information regarding the prequalification process can be obtained by calling the Office of Boards and Commissions on 410.396.6883.

Submittal Process

Each consultant responding to this Request for Proposal (RFP) Project # 1381R is required to complete and submit an *original* Federal Form 255 unless otherwise specified in this RFP, along with <u>five (5)</u> copies, to the Office of Boards and Commissions on or prior to June 2, 2023 by NOON. Submittals *will not* be accepted after this deadline.

The Federal Form 255 *cannot* be supplemented with additional pages any additional information such as graphs, photographs, organization chart, etc. All such information should be incorporated into the appropriate pages. Applications should not be bound; should simply be stapled in the upper left-hand corner. Cover sheets should not be included. Inclusion and/or submittal of additional material may result in the applicant being disqualified from consideration for this project.

Firms interested in submitting a proposal for this Project, shall address a "Letter of Interest" to the Office of Boards and Commissions, 4 South Frederick Street, 4th Floor, Baltimore, Maryland, 21202 or vou may email: OBC.consultants@baltimorecity.gov). Letters of Interest will be utilized to assist small minority and women business enterprises in identifying potential teaming partners and should be submitted within five (5) days of the date of the project's advertisement. The Letter of Interest must provide the name and number of your firms contact person. Failure to submit a "Letter of Interest" will not disqualify a firm submitting a proposal for the project.

Only individual firms (including, for example, individuals, sole proprietorships, corporations, limited liability companies, limited liability partnerships, and general partnerships) or formal Joint Venture (**JV**) may apply. Two firms may not apply jointly unless they have formed a joint venture.

🗸 🙆 🗗 🖸 🗓 🔊

14

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

Legal Notice

MBE/WBE Requirements

It is the policy of the City of Baltimore to promote equal business opportunity in the City's contracting process. Pursuant to Article 5, Subtitle 28 of Baltimore City Code (2000 Edition) – Minority and Women's Business Program, Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) participation goals apply to this contract.

The MBE goal is 30%

The WBE goal is 15%

Both the proposed Minority and Women's Business Enterprise firms must be named and identified as an MBE or WBE within Item 6 of the Standard Form (SF) 255 in the spaces provided for identifying outside key consultants/associates anticipated for utilization for this project.

Any submittals that do not include the proper MBE/WBE (in some instances DBE) participation will be disapproved for further consideration for this project.

Verifying Certification

۲

The firm submitting a SF 255 for consideration for a project is responsible for verifying that all MBEs and WBEs to be utilized on the project are certified by the Minority and Women's Business Opportunity Office (MWBOO) prior to submitting the proposal. A directory of certified MBEs and WBEs is available from MWBOO. Since changes to the directory occur daily, firms submitting SF 255s should call MWBOO at (410) 396-4355 to verify certification, expiration dates and services that the MBE or WBE is certified to provide.

Non-Affiliation

A firm submitting a proposal may not use an MBE or WBE to meet a contract goal if:

- 1. The firm has a financial interest in the MBE or WBE
- 2. The firm has an interest in the ownership or control of the MBE or WBE
- The firm is significantly involved in the operation of the MBE or WBE (Article 5, Subtitle 28-41).

Legal Notice

Insurance Requirements

The consultant selected for the award of this project shall provide professional liability, auto liability, and general liability and workers' compensation insurances as required by the City of Baltimore.

Local Law Hiring

Article 5, Subtitle 27 of the Baltimore City Code, as amended (the "Local Hiring Law") and its rules and regulations apply to contracts and agreements executed by the City on or after the Local Hiring Law's effective date of December 23, 2013 which is applicable to all vendors. The Local Hiring Law applies to every contract for more than \$300,000 made by the City, or on its behalf, with any person. It also applies to every agreement authorizing assistance valued at more than \$5,000,000 to a City-subsidized project. Please visit www.oedworks.com for details on the requirements of the law.

Additional Information

A firm submitting as a prime consultant that fails to comply with the requirements of Article 5, Subtitle 28 of Baltimore City Code when executing a contract is subject to the following penalties: suspension of a contract; withholding of funds; rescission of contract based on material breach; disqualification as a consultant from eligibility to provide services to the City for a period not to exceed 2 years; and payment for damages incurred by the City.

A resume for each person listed as key personnel and/or specialist, including those from MBE and WBE firms, must be shown on the page provided within the application. Please be advised that for the purpose of reviewing price proposals and invoices, the City of Baltimore defines a principal of a firm as follows:

A principal is any individual owning 5% or more of the outstanding stock of an entity, a partner of a partnership, a 5% or more shareholder of a sub-chapter 'S' Corporation, or an individual owner.

Out-of-State Corporations must identify their corporate resident agent within the application.

Firms will not be considered for a specific project if they apply as both a sub-consultant and prime consultant.

Failure to follow directions of this advertisement or the application may cause disqualification of the submittal.

Deena Joyce, AEAC Executive Secretary Chief Office of Boards and Commissions

Legal Notice

Legal Notice

NOTICE OF LIEN SALE

Notice is hereby given that a public auction will be held by competitive bid on www.storageacutions.net on04/28/2023 at 11:00 to satisfy the lien on the property Store Here Self Storage at 7120 Old Waterloo RD, Elkridge, MD 21075 in the units listed. Tenants may have notated the inventories listed at the time of rentals. Land-lord makes no representation or warranty that the units contain said inventories.

0030=Tanya Taylor-Misc. Household Goods/Personal Effects. 0389=Rosita Perez-Misc. Household Goods/Personal Effects. 0048=Leirdre Galloway-Misc. Household Goods/Personal Effects. 0132=Raulphard Black-Misc. Household Goods/Personal Effects. 0101-Denise Hutchinson-Misc. Household Goods/Personal Effects. 0371=Kenny Chen-Misc. Household Goods/Personal Effects. 0391=Albert Whiting-Misc. Household Goods/Personal Effects.

All units must be paid for at the time of sale. Credit card payment accepted if the transaction is over \$100. No checks accepted. No one under the age of 18 is allowed to attend the sale. Each person attending must agree to follow all Rules and Regulations of the sale. The landlord reserves the right to bid at the sale. All purchased goods are sold "as is" and must be removed by 5:00 p.m. on the day of the sale. Buyers must provide a current, original or a photocopy of their original resale permit at time of sale in lieu of sales tax. This sale is subject to cancellation in the event of settlement between landlord and obligated party.

Legal Notice

Abandoned Vessel

Notice is given that the following vessel has been abandoned for over 180 days on the property of Bayview Marina located at 2121 Aliceanna Street Baltimore, MD 21231. The vessel is described as: a 1975 36 ft Trojan Yacht (by the Whittaker Corp), Hull # 460-4156 named Capricorn. Application for title will be made in accordance with Section 8-722 of the Annotated Code of Maryland, Natural Resources Article, if this vessel is not claimed and removed from the above property within 30 days of this notice. To place Legal Notices, call: 410-366-3900 email: legals@btimes.com

FREE INTERNET

Qualify today for the Government Free Internet Program

YOU QUALIFY for Free Internet if you receive Housing Assistance, Medicaid, SNAP, WIC, Veterans Pension, Survivor Benefits, Lifeline and Tribal.



Bonus offer: 4G Android Tablet with one time co-pay of \$20

CALL TODAY (888) 592-5957

CONNECTS CONNECTS ACP program details can be found at www.fcc.gov/affordable-connectivity-program

Positive stories about positive people!

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

 (\bullet)

v o f o i b b 15

nan



۲

16 90000

The Baltimore Times, April 21 - 27, 2023 (www.baltimoretimes-online.com)

Positive stories about positive people!

۲

۲