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*In accordance with a
proclamation from the
executive of the United States,
all slaves are free...*

JUNETEENTH

June 19, 1865 - Galveston, Texas



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FATHER'S DAY REFLECTION

Father, Barbershop Owner Dedicated to Kingdom Building

By Andrea Blackstone

Perfect timing can be a Godsend.

Elder Tracinia L. Brooks, founder of Dwelling Place Ministry, would probably agree. She met a man named Samuel Rawlings when he attended a church service that Brooks held through a church collaboration more than 17 years ago. Brooks, who ministers globally, became acquainted with Rawlings and his giving spirit when she needed it most.

"I had adopted two boys from my neighborhood who had lost both of their parents to tragedy. These boys had no one at all. Meanwhile, I have three boys of my own. Samuel came up to me during the service and stated that God laid it on his heart to cut all five of my boys' hair for free until God tells him to stop. I was so overwhelmed and grateful at the same time," Brooks recalled.

She reflected on the manner in which Rawlings provided motivation for the young boys to succeed. Rawlings has used his blessing of inheriting a barbershop as a tool to reach and teach others. The lifelong Baltimorean and father of five is a truck driver. He is also an entrepreneur who owns Kingdom Cutz, located at 1103 Greenmount Avenue. His father, Johnny Rawlings started the business that was previously named The Neighborhood Sanitary Barbershop. The visionary passed along the gift of entrepreneurship to his son who once swept the floor and shined shoes there.

"My father's shop was there before I was born," Samuel recalled.

Samuel's small business has become more than a place where haircuts are given.

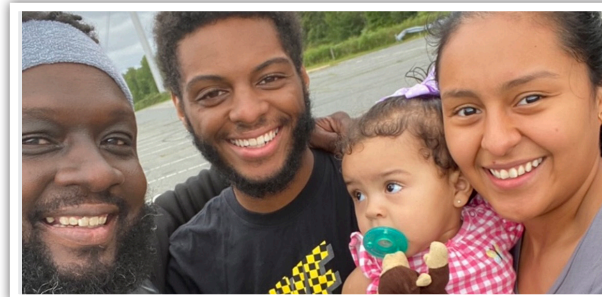
He now refers to himself as a "kingdom builder" who helps other people rise up that he can give back to in some manner. Some customers have come to know Kingdom Cutz as a place where they could get advice, hugs or Christian comradery from a trusted person.

"I take my time with each person like it was my first time cutting their hair," Rawlings said. "My father started it and we pretty much are the only Black business in that neighborhood now."

Through Kingdom Cutz, Rawlings's father blessed people in the community



Samuel Rawlings (left) and son, Elijah Rawlings enjoy boxing together. /Courtesy photos



Samuel Rawlings; son, Darrius Rawlings, granddaughter, Luna Rawlings; and daughter-in-law, Anna Rawlings.



(L-R) Samuel Rawlings' grandson, Jojo Djour Teasley; daughter Zamyia Rawlings; son, Elijah Rawlings; Samuel Rawlings; grandson, Dajuan Gamez; daughter, Diandra Rawlings; son, Darrius Rawlings; and daughter Paris Rawlings get together for family fellowship and to share a meal.

"Children need a mother and father. Girls need to see how one is supposed to be treated through the father. And for sons, you can teach them how to be a man," Samuel said.

who needed a helping hand. His son carried on the tradition. Samuel held tight to humanity in a time when it can be forgotten. He also provided a specified number of hours to cut hair for clients of T.I.M.E., a nonprofit human service agency offering psychiatric and substance abuse treatment services with offices in Baltimore and Glen Burnie, Maryland.

"I had retired from cutting hair and just went full time at the UPS, but I still had my shop open. And when that did that, it kind of pulled me back into the community. I was like 'Okay, I'll do that for a couple months. They can come in every other Saturday. I'll cut their hair for free.' And then once I started doing that, my old clients started seeing me

cutting [hair] and they brought me back into the shop," Samuel said.

He reflected on other ways that he has supported people of all ages. He offered free back to school haircuts, school supplies and hair cutting lessons to kids who may not decide to head to college.

"Barbering is a good trade," Samuel said while explaining what he teaches them.

Away from the barbershop, Samuel has been divorced twice. He coparents his children who range from 13-32, with their mothers. He still has joint custody of a 13- and 14-year-old girl and boy.

"Children need a mother and father. Girls need to see how one is supposed to be treated through the father. And for

sons, you can teach them how to be a man," Samuel said.

He added that just because the relationship with the mothers of his children did not work out, it did not stop him from being a father and role model for the sake of their children.

Heading to the gym, riding motorcycles, bowling, going to the movies and enjoying time while eating out are some of the activities that he and his children enjoy doing together.

Samuel successfully balances fatherhood, giving back and entrepreneurship. He proves that great fathers in Baltimore do exist. More youth would benefit from having a kingdom builder in their lives, if given the chance to experience knowing one. The tools of manhood are first introduced at home, or by a caring community dad who toils to make room for his children, plus a few more.

"His [Samuel's] encouragement helped uplift my boys and myself during this time in life. From his obedience to God, we developed a forever friendship," Brooks said.

FATHER'S DAY REFLECTION

Father Promotes Community Peace, Hands-on Fatherhood

By Andrea Blackstone

Eric Brown, a father of three, is not the kind of community member and father who simply wishes things would improve in his community. He rolls up his sleeves and gets involved. Brown has done it by gripping a megaphone, standing in front of a small group wearing orange shirts, promoting a message of peace in the Severn area of Anne Arundel County.

"We are out here for violence interruption, just trying to keep the neighborhood safe and just bring peace to the neighborhood," Brown said, encouraging listeners to obtain information that was offered outside. "We have a lot of resources."

Brown is a busy man who plays sports and passed on the interest to three children who are 19, 17 and 15 years old. In spite of juggling fatherhood and responsibilities as a husband, he is known as "Coach" to many kids in Severn. Brown makes time to help other kids in the community, taking them to basketball games and football games, or providing a boost when he can.

"We just had one of the children who recently lost their mom to cancer. My husband helped that child with the trauma that he just went through, because losing your parent is a trauma within its own. I will say when it comes down to being a father, not only does my husband give to his own children, he gives to the community," Tierra Brown said.

Eric and Tierra have been a couple for 21 years. Tierra remarked that fathers are needed to provide stability. She is grateful that Eric continues to be the best man that he can possibly be as a husband and father.

"I grew up without my father, after the age of eight," Eric said.

He explained that being in his children's lives allows him to try to help guide them to be good people as they grow older. He added that he tries to support his children in all that they do while physically showing his presence.

"As much as I tell them when I think that they're doing wrong, I also pat them on the back when they're doing good. That's important to me," Eric said.



Eric Brown leads a peace rally that was held in Severn, Maryland in May 2023. /Photo credit: Tierra Brown



(L-R) Emare Brown, 10 years old, when he played football and basketball; Ayanni Brown (center), as a 14-year-old basketball player; and Eric Brown III (right), a 12-year old who played football and basketball. /Photo credit: Tierra Brown

"Brown is a busy man who plays sports and passed on the interest to three children who are 19, 17 and 15 years old. In spite of juggling fatherhood and responsibilities as a husband, he is known as "Coach" to many kids in Severn."

Eric and Tierra's 19-year-old daughter, Ayanni Brown, plays basketball for Chesapeake College. "I'm proud of her. She made an All-Star game as one of JUCO's [junior college] top 40 freshman players in the country. She plays in Atlanta in July," Eric said.

The Brown parents embody solidarity at home, but also in the community. They give back through Man Up, a program that was started in January through Gambrills-based Kingdom Care, a nonprofit's pilot program.

Eric is the lead of the arm of community support known as Man Up. It was cofounded by Kingdom Kare and Tierra and Eric, according to the couple. Man Up's first mission is stopping gun violence in the Severn area and trying

to reach youth.

"We know that children are the future, so it's a lot of things we're trying to stop from going on, just to help people get through trauma," Eric said. "We call ourselves change agents. We're just trying to see a healthier community."

Other activities have included violence interruption, responding to gun violence and a peace rally.

Tierra also mentioned that basketball games, an Easter scavenger hunt for children, providing free food, mental health activities and rental assistance are other efforts that the pair led.

"Before this program even came up, my wife and I have always been pillars of the community," Eric said.

Tierra reminisced about an earlier time when Eric worked at the Boys and Girls

Club. She observed the way he worked with children. Tierra also stated that he helped to take care of his younger siblings at home. His dedication and responsible acts held her attention.

Tierra and Eric will be starting their own nonprofit and partnering with Man Up. While reflecting on Eric's great traits, Tierra pointed out how much her husband embodies leadership. It is greatly needed in today's communities and homes.

"I would say he's phenomenal," Tierra said. "As a father, he's great at what he does with the kids. As far as their sports and everything like that, he's on it. He gives back what he didn't have. So, to do that, on its own is just phenomenal."

Visit https://www.instagram.com/man_up_vip/ to learn more about Man Up.

JUNE IS HOMEBUYERS MONTH

What's in Store for Maryland Homebuyers this Summer Homebuying Season

By Janet Currie, Bank of America Greater Maryland President

The spring homebuying season so far has been marked by mixed signals as the nation's housing supply remains limited, causing home prices to remain high year-over-year. At the same time, mortgage rates have moderated.

While hopeful homebuyers may be feeling the whiplash of the last few years, their outlook remains optimistic. According to Bank of America's [2023 Homebuyer Insights Report](#), while more than half of prospective homebuyers surveyed (55%) believe the market is more competitive than last year, just as many (54%) plan to either speed up their home purchases or buy when they originally planned – including 62% of Gen Z and 55% of Millennial homebuyers.

Even the experts don't hold a crystal ball to the ins and outs of the homebuying market, but these are three broader trends Maryland buyers can anticipate in the months ahead:

- **Limited housing supply:** Low inventory has created a challenging market in Maryland for the past several years. The reality is this might not change any time soon given owners have locked-attractive mortgage rates making them reluctant to sell.
- **A steady start to the year:** High rates are challenging affordability, but Bank of America expects mortgage rates to fall to 5.25% by year-end. That said, a common mistake that potential homebuyers make is waiting and trying to time the market. Instead, consider your personal timeline and when you're financially ready to buy.
- **Buyers hold more decision-making power:** At the height of the homebuying frenzy, there were stories of homebuyers overbidding by enormous sums or making numerous concessions. As we shift to a more balanced environment between buyers and sellers, buyers will have more time to think and negotiate – making the shopping experience more manageable.



Janet Currie /file photo



“While hopeful homebuyers may be feeling the whiplash of the last few years, their outlook remains optimistic.”

Homebuying Strategies

The challenges and opportunities that the homebuying environment presents will require some careful planning for those looking to buy. Whether 2023 is the year you become a homeowner or purchase your second home, here are a few strategies to get you started:

- **Take advantage of digital tools:** Looking for more convenience and control over home financing? [Online resources](#) can guide you through the mortgage process from start to finish and prevent any delays in the process, whether it's checking the status of your loan or submitting required documentation electronically. They'll even provide you with a to-do list of outstanding tasks and status and details of a loan application.
- **Show sellers you can meet financial obligations:** Whether you're getting additional down payment assistance or earn a larger income, putting down a larger down payment could lower your mortgage rate. Anytime

you can showcase to the seller that you're in a good financial position, you should do so, as it'll make your offer stronger.

- **Pay discount points on your mortgage:** Mortgage points, also known as discount points, are fees you pay your lender at closing for a reduced interest rate on your loan. While this might not be the right strategy for everyone, paying discount points on your mortgage could offer potential savings over the course of the loan. In general, the longer you plan to own the home, the more you'll save using points. Also determine whether you have the cash available to buy points up front.
- **Research assistance in upfront costs:** Even if a monthly mortgage payment fits into your larger financial picture, many homebuyers might still be struggling with saving for the down payment and closing costs. Recognizing cash reserves are often the biggest barrier to homeownership, Bank

of America offers [down payment and closing cost assistance](#) - no repayment necessary. Additionally, the [Bank of America Down Payment Center](#) helps homebuyers find state and local down payment and closing cost assistance programs in their area and the [Bank of America Real Estate Center®](#) identifies down payment and closing cost grant-eligible properties for sale across the country.

- **Take your time:** Finally, don't rush into it. Take time to improve your credit score, research lender options, and understand what you can comfortably afford before jumping in.

While buying a home today may require a bit more patience and persistence, taking the time to prepare for what's ahead, going in with the right mindset and taking advantage of the resources available to you can put you well on the path to your next home.

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EDITORIAL

Juneteenth Alone Is Not "The Overcome" of African Slaves in America

By Regi Taylor

Although President Abraham Lincoln declared on January 1, 1863, that all enslaved persons residing in Confederate states that had rebelled against the Union in the Civil War "shall be then, thenceforward, and forever free," his Emancipation Proclamation did not make freedom for all slaves a de facto reality for the slaves themselves.

Because there was no mass media that could disseminate the news throughout the nation at once, and due to the recalcitrance of many Southern states to officially accept their battlefield defeat and also to ignore Lincoln's decree demanding slaves' universal liberation, it was not until 30 months later, June 19, 1865, when Union troops marched into Galveston Bay, Texas, that the remaining 250,000 enslaved Africans were freed, moving us one step closer toward an actual blessed event which we will call The Overcome.

Despite these two occasions marking historic chapters in the long journey of African Americans' struggle for a freedom comparable to that of their white oppressors, it is debatable whether newly freed Black people fully seized upon these groundbreaking episodes to internalize their new legal status as "free" Americans, as slaves who had overcome 250 years of brutal bondage.

A full century later, on August 28, 1963, hundreds of thousands of offspring of the African slaves who were emancipated by Lincoln four generations earlier gathered at the Reflecting Pool on the Capitol Mall in Washington, D.C. to petition the United States government for redress of post-slavery racial discrimination made legal through Jim Crow and to bestow them the freedom that President Lincoln had conferred upon their ancestors in 1863.

The theme that day for what was officially billed as the March on Washington was a 1901 gospel hymn by African Methodist Episcopal minister,

Charles Albert Tindley, originally entitled, "I'll Overcome Someday," now "We Shall Overcome," sung by Mexican American folk singer, Joan Baez.

But wait a minute, hadn't we already "overcome" at the end of the Civil War, which is why we've celebrated Juneteenth for a century and a half before it was signed into law on June 17, 2021, as a national holiday by President Joe Biden?

Have we or have we not overcome as Black people in America is at least a 160-year-old paradox. What appears to be the crux of whether or not Americans of African ancestry have or will overcome is ultimately determined by what constitutes "overcoming." If we continue to lament that we will overcome, are we suggesting that hasn't happened or won't happen until it is conferred upon us?

If so, didn't Abraham Lincoln already do that? Isn't it true that Black people will finally "overcome" when we embrace that ideal as a truism; as something we confer upon ourselves and internalize with absolute conviction? When we declare ourselves liberated, spiritually, intellectually, politically, socially, and economically and then diligently pursue our full enfranchisement as Americans collectively, *without permission*.

This point is at the core of a seminal treatise authored by Yale-educated theological philosopher, Dr. Peter W.D. Bramble, in his recently rereleased book, *The Overcome*, originally published in 1989. While Dr. Bramble takes a deep scholarly dive into the history, theology, and politics describing missed opportunities associated with Americans of African ancestry "overcoming" our circumstances since slavery, he makes intricately well-documented arguments that no matter how heinous or ungodly our American odyssey has been, it is only and entirely within our purview as a people to triumph, to overcome.

Dr. Bramble's outlook is not a naïve suggestion that "overcoming" would be achieved by simply ignoring the pain and suffering of our slave legacy by

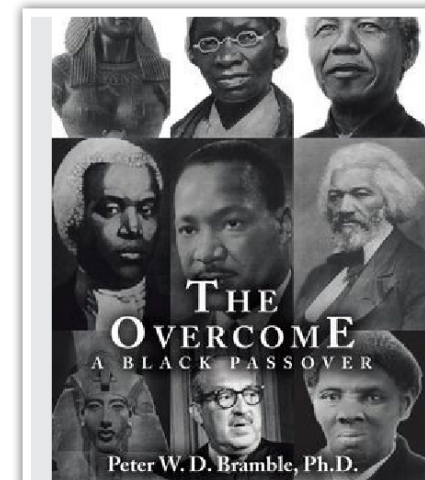


Emancipation Day (Juneteenth) celebration, June 19, 1900, in "East Woods" on East 24th Street, Austin, Texas. Credit: Austin History Center, Austin Public Library

making a declaration that would fulfill itself. Nor, according to Bramble, is liberation attainable by proclamation alone, regardless of the authority or how well-intentioned.

In essence, Peter Bramble's message could not be more honest and pragmatic. Regardless of how horrific, demeaning, or long-suffering one's personal or historic experience may have been, if the trauma and inhumanity are ever to be triumphed over, it will require a total catharsis, a degree of mental and spiritual fortitude that propels an individual or a people from despair to a trajectory of success and accomplishment; *The Overcome*.

Only then can the ancestors of former slaves fulfill the blessed event, the promise of Juneteenth, as President Lincoln said, to be "then, thenceforward, and forever free." It is certainly not that easy, but it really is that simple, according to Peter Bramble. Stay tuned for a thorough review and analysis of Dr. Bramble's book coming soon. Happy Juneteenth!



The Overcome, a liturgy by Dr. Peter W.D. Bramble /Courtesy: Peter Bramble

JUNETEETH CELEBRATION

Webinar on Juneteenth Provides Information About African American Freedom Celebrations



Dr. Joanne Martin, Co-founder/President of the National Great Blacks in Wax Museum

By Andrea Blackstone

Dr. Joanne Martin, co-founder and president of the National Great Blacks in Wax Museum, Inc. in Baltimore, Maryland continues one of the museum's missions "to stimulate an interest in African American history by revealing the little-known, often neglected facts of history." July 9, 2023 will mark the museum's 40th anniversary.

While some patrons visit in-person to see wax figures located at 1601-03 East North Avenue in Baltimore, Maryland, a virtual history webinar—"From Ring-Shout to Juneteenth," will be held on Monday, June 19, 2023 at 11 a.m. without needing to leave the comfort of your home.

Martin provides insight about Juneteenth and other freedom holidays, ahead of the informative event.

"Juneteenth is the most popular freedom celebration. It's not the first and that's information in terms of the history that we want people to know. It's an important celebration and it represents, when in 1865 troops arrived in Galveston, Texas, to alert the slaves that slavery had been abolished. So, people consider this to be significant because of the whole idea that the Civil War was over, but these people had no notion that they were free and were still being held in slavery, illegally, actually. And so, people have found that story, so compelling and it occurred on June 19 [in 1865]," Martin said.

She reminded that in Maryland, many people refer to Jubilee Day, Freedom Day and Emancipation Day to signify the time when people were free in the state and in some others. This occurred before Juneteenth.



*Emancipation Day, Richmond, Va. [c1905].
Detroit Publishing Company. Prints & Photographs Division*



The Old Plantation ca. 1785-1795. watercolor on paper, attributed to John Rose, Beaufort County, South Carolina. Abby Aldrich Rockefeller Folk Art Museum, Williamsburg, Virginia, (Image in the public domain)

"During the Civil War, President Abraham Lincoln's Emancipation Proclamation of 1863 freed slaves in Confederate states but not in the Union state of Maryland. Indeed, Maryland's Constitution of 1851 had forbidden passage of "any law abolishing the relation of master or slave, as it now exists in this State" (Art. 3,

sec. 43). To end slavery, Maryland had to write a new constitution," according to information provided by the Maryland State Archives' website.

A third state constitution abolished slavery in Maryland. It did not go into effect until November 1, 1864.

"This was a year after the Emancipation

Proclamation and there were some states that declared slavery abolished when Abraham Lincoln declared the Emancipation Proclamation. There were some states like Maryland that declared slavery abolished on a particular day and celebrated that day," Martin also said.

The historian continued by stating that "when Abraham Lincoln issued the Emancipation Proclamation, he said that it would become official on January 1, New Year's Day."

"President Abraham Lincoln issued the Emancipation Proclamation on January 1, 1863, as the nation approached its third year of bloody civil war. The proclamation declared "that all persons held as slaves" within the rebellious states "are, and henceforward shall be free,"" per information provided by The U.S. National Archives and Records Administration.

Martin said that this is the reason why Watch Night Services became known to be a celebratory time in Black churches.

"The Watch Night service typically begins around 7 pm on December 31 and lasts through midnight, as faith leaders guide congregants in praise and worship. Many congregants across the nation bow in prayer minutes before the midnight hour as they sing out "Watchman, watchman please tell me the hour of the night," according to the Smithsonian National Museum of African American History and Culture.

The minister's reply included a countdown to freedom arriving for the purpose of blessing "their transition into the new year."

Martin stated that Watch Night has been very prominent in the Methodist Church. It spread to other churches. Food, singing and praise were included. "That was something that happened in the Black churches during the slavery era and continues today, because it is very much grounded in tradition," Martin said.

Ring shouts, a way of worshiping in traditional Black churches, is another point Martin mentioned.

"Spirituals also stem from the "ring shout," a shuffling circular dance to

continued on page 20

From Ring-Shout
to
JUNETEENTH



CELEBRATING

40

YEARS



THE NATIONAL
GREAT BLACKS
IN WAX MUSEUM Inc

Join Us

For a Virtual History Webinar

June 19, 2023 @ 11:00am

Email info@greatblacksinwax.org to register

JUNETEENTH

A Juneteenth 2023 Round Up to Celebrate Freedom

Compiled by Andrea Blackstone

Another Juneteenth holiday, which is traditionally celebrated on June 19, is just around the corner. Union soldiers arrived in Galveston, Texas to inform people that the Civil War had ended. Enslaved people were finally free. Delivery of the news—in 1865—occurred two and a half years after President Lincoln's Emancipation Proclamation had already abolished slavery.

This year's roundup may help you to explore new or favorite Juneteenth celebrations in or around Maryland. Please confirm event details and times which may be subject to change.

Saturday, June 17, 2023

Annapolis

Annapolis' Juneteenth celebration will kick off with a parade at 11:45 a.m. at the Annapolis City Dock with a libation ceremony at the Alex Haley Memorial. A festival will be held at 1:30 p.m. at the Bates Athletic Complex, located at 935 Spa Road in Annapolis, Maryland. Fireworks will close out the event at 9:00 p.m. Visit <https://www.theannapolisjuneteenth.org/about-3> to obtain more event details.

Baltimore

AFRAM will be held on Saturday, June 17 and Sunday, June 18, from 12:00 – 9:00 p.m. (both days) at Druid Hill Park, located at 900 Druid Park Lake Drive in Baltimore, Maryland See <https://aframaltimore.com>.

Pennsylvania Avenue African Methodist Episcopal Zion Church will celebrate Juneteenth on Saturday and Sunday, June 17-18, 2023. Activities on Saturday will begin with a Community Health Walk from 9:00 -10:30 a.m. A Community Leaders Breakfast will take place from 10:30 a.m. to noon. An outdoor "We Are Family" Reunion and Cookout will follow from 12:30 - 4:00 p.m. A special Juneteenth worship service will be held on Sunday beginning at 9:00 a.m. at 1128 Pennsylvania Avenue in Baltimore. Contact Redessa Harris via 773-454-4776 or by emailing

Statesmen Academy Presents
OPAL'S WALK FOR FREEDOM
SAVE THE DATE
JUNE 19TH
Starting at Anacostia Arts Center
Celebrate Juneteenth!
Martin Luther King Jr. Ave SE
12-2pm
Vendors Welcomed
Register using the link below
<https://opalswalkvirtual.raceroster.com/>

The Charles County Juneteenth Foundation Presents
Save The Date
4th Annual
JUNETEENTH
FREEDOM DAY
June 17
YOUTH ORATORY COMPETITION
2023
Vendors, Food Trucks, Entertainment
Political Campaign Vendor Tables Not Allowed
Waldorf
W.O.A.C.C. Women of Action Charles County
LB INNOVATIONS Collective
For details, follow Charles County Juneteenth Foundation on Facebook
charlescountyjuneteenth@gmail.com

COLDSTREAM HOMESTEAD MONTEBELLO
IS INVITING BALTIMORE TO OUR
2ND ANNUAL FREEDOM COMMUNITY CELEBRATION
FESTIVAL OF NEIGHBORHOODS
LIVE ENTERTAINMENT DJ WINK
FOOD
INTERACTIVE FAMILY ACTIVITIES
Speaks Life

JUNETEENTH
A CELEBRATION OF OUR FREEDOM & OUR FATHERS
JUNE 18
4-8PM
3220-A THE ALAMEDA BALTIMORE MD 21218
Located in the Annex Building at City College High School
410.235.6715
chmc_corp@gmail.com
www.liveinchum.org
Coldstream Homestead Montebello

Harrisred51@gmail.com for more information.

Carroll County

Speak On It Act On It, a 501(c)(3) non-profit organization is organizing a Juneteenth in Carroll County Celebration. It will be held on June 17, 2023 from 10:30 a.m.- 3:30 p.m., located at Carroll Community College, 1601 Washington Road Westminster, Maryland. Call (443) 457-0199 or visit <https://speakonitactonit.org/events/juneteenth-in-carroll/> for more information.

Cheverly

Prince George's County's Civic African American Community Organization and the Town of Cheverly are hosting a Second Annual Juneteenth Celebration that will include a Juneteenth Flag raising Ceremony with the Buffalo Soldiers, vendors, live performances and more on June 17, 2023 beginning at 12 p.m., located at 6401 Forest Road

in Cheverly, Maryland. Bring lawn chairs. Visit <https://www.cheverly-md.gov/home/news/juneteenth-celebration-and-events> for details.

Waldorf

Enjoy vendors, food trucks and entertainment at the 4th Annual Juneteenth Freedom Day hosted by the Charles County Juneteenth Foundation on Saturday, June 17, 2023 from 1 – 6 p.m. at the Shops at Waldorf Center, located at 3003 Festival Way in Waldorf, Maryland. Visit <https://www.facebook.com/events/801592377961287> for more details.

Sunday, June 18, 2023

Coldstream Homestead Montebello Community Development Corporation is inviting Baltimore to their 2nd Annual Community Celebration on Sunday June 18, 2023 from 4-8 p.m. at 3220-A The Alameda in Baltimore, Maryland. Food, activities, community resources, visual

artists and more will be available. Visit <https://www.facebook.com/coldstreammontebello> for more information.

Silver Spring

The gentleman of Extraordinary Investment Group will host a Third Annual Juneteenth Black Business Expo at 1 Veterans Place, located in Silver Spring, Maryland on Sunday, June 18, 2023 from 11 a.m. – 5 p.m. Enjoy music, entertainment, dancing, featured businesses and more. See www.investwithieg.com/events for details.

Monday, June 19, 2023

Potomac

Children can learn information about Juneteenth and create art at Cabin John Village, located at 11325 Seven Locks Road in Potomac from 9 a.m. – 4 p.m. on June 19, 2023, during the Scotland Juneteenth Festival. Volunteers and historians will also retell stories for a day-long examination of the history about a vibrant Black community that became Scotland. The History Pavilion will be available at 11325 Seven Locks Road in Potomac, Maryland from 9 a.m. – 4 p.m. Free. A classic car show and health and wellness pavilion will also be available. Visit www.juneteenthscotland.org/speakers for information about the speaker lineup and visit www.juneteenthscotland.org for more information about the festival.

Virtual

The National Great Blacks In Wax Museum is hosting a virtual webinar, "From Ring-Shout to Juneteenth: African American Freedom Celebrations" on Monday, June 19, 2023 at 11 a.m. Visit <https://www.greatblacksinwax.org> to register.

On Monday, June 19, 2023, Dr. Opal Lee will complete her annual 2.5 mile walk to recognize the 2.5 years that it took for the news and enforcement of freedom to reach the enslaved people in Texas. She continued her walks to educate the nation about the importance of understanding that freedom is for everyone. Walk through your neighborhood, on a treadmill, at a local track or wherever you can, or join Lee's live event in Washington, D.C. Visit <https://opalswalkvirtual.raceroster.com> to register.

THE OVERCOME

Introduction

This Overcome rite has been written with one intent—that is, to serve to change the corporate/collective and individual character of Black people worldwide. Blacks have been made to suffer many things simply because of their color. Now, through the Overcome rite, we declare that the old ways of seeing, talking, and doing are now over. The new day has dawned, offering us many an opportunity to do the myriads of overcoming things that must be done by us.

After we establish and do the Overcome rite, our character changes forever. We are thereafter to be known and understood as the people whose nature demands that we overcome any and all negatives placed in their way. For the Overcome now names our character, its traits and leanings. It points to Black habits, propensities, predispositions, and tendencies to overcome all barriers placed in the way. It shows the children that their forebears came from greatness, that they overcame countless trials and perplexities to bring us to this day.

The Overcome now becomes our collective/corporate victory story. And it is so designed that it can be made to hold all the missing victory sub-concepts we need to take us forward.

The Black preacher and other leading change agents will need to offer saving content to The Overcome. All these are already there in the language and experience of the people, but they could not heretofore be brought together and made to take root until through The Overcome, our common victory story, they are incorporated into the shared value of the society. Overcome will collect and hold, will interpret and pass on the successes, winnings, triumphs, and victories, large and small, of the community.

The Overcome, which is to be celebrated in a big way yearly on April 4 (around Passover, Easter, and Spring) on the day our primary martyr of the civil rights movement was sacrificed, will guarantee the above as we grow to understand the redemptive power within this rite. It should also be done during significant celebrations of the Black Story, such as January 1st, Commemoration the Emancipation Proclamation in 1863; Juneteenth; Martin Luther King's Birthday; and Overcome Day, April 4th

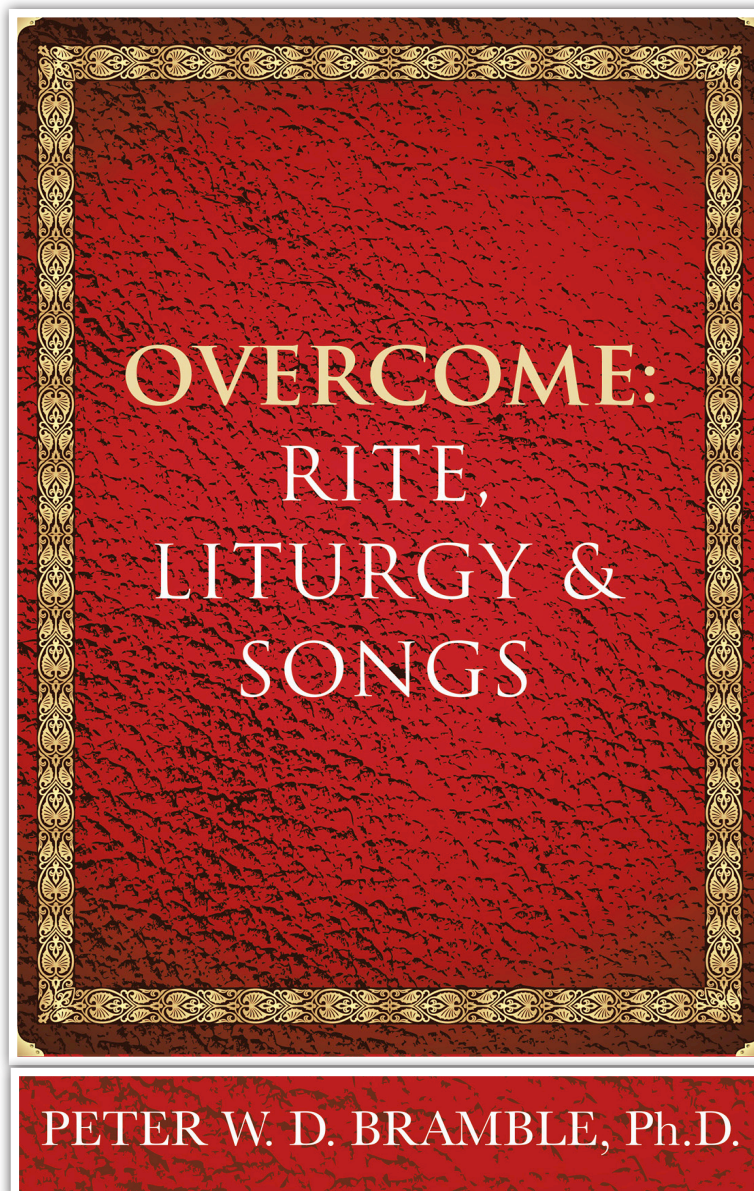
In the end, The Overcome becomes the primary teaching tool for our children. Lies may be told about us, but The Overcome story gives each Black child a base to challenge those lies. Trouble, pain, poverty, and pathology may be currently part of our lives. But because our forebears, in worse times, overcame much more, (the Middle Passage and slavery) and since it is our very nature to overcome, for we celebrate our collective Overcome weekly over a big family meal, then, true to our character, we must overcome what is currently before us. This is the teaching tool we have been waiting for. This is the key that will open the door. This is the insight that frees us to go on as other peoples.

In all that you do, please remember that the doing of The Overcome does not mean that it is time for complacency. There is an already accomplished-ness to our declaring our Overcome. But it functions more like the events around the purchasing of your first house with a thirty-year mortgage. The house is yours, and it is the bank's. You have a generation, thirty years, to make it yours. Please understand that The Overcome, like the Jewish Passover, marks the beginning, not the end, of a victorious walk into the future.

Remember also that the main reason why Blacks are so far behind most other races, the Jews in particular, is that whereas the Jews did their Passover before they left to signal the change in their character and the resolve of their collective will, Blacks plan to do overcome in the end! Note the word Passover is really a verb, to pass over, just as overcome is a verb, to overcome, shall overcome. But the Jews, several thousand years ago, dared to turn a verb into a noun to name a done deal. Now, we will do the same. That act of changing the verb *to pass over* into the noun, the Passover, was the most revolutionary thing, conceptually, ever done in the history of mankind. Our change of the verb *shall overcome* to the noun, The Overcome, will in time and history prove to be the second most revolutionary conceptual change in the history of mankind.

Celebrate The Overcome rite and so discover some of what informs the Jews, keeping them passing over perplexities, even those as bad as the Holocaust. They keep going. We shall do the same too.

In doing The Overcome, you need not change your religion or denomination. I do not want followers. I only need to know that each and every Black person worldwide can believe one simple beginning story and do one simple, same thing. So despite all our diversity in tribe and language, we boast the same character traits.



The Overcome Feast: Liturgy, Rite, and Songs

On April 4 (the day of Martin Luther King's death) and other significant events, such as the commemoration of the Emancipation Proclamation on January 1; Juneteenth; and on Martin Luther King's Birthday, the families assemble in their homes, churches, or other appropriate places of assembly to give God thanks for creation and the blessings of life, for freedom from slavery, and for making us the Overcomers.

In recognition of our ancestral and tribal heritage, it is suggested that a table of condiments be set with thirteen kinds of fruit and/or sweets. The number thirteen is a transforming number. It represents rebirth, resurrection, renaissance, overcoming, starting again after the completed cycle of the round twelve.

The larger feasting table is set with festive foods indigenous to our culture. In addition, the ceremony requires the following foods: sweet potato / pie, rice, greens, grits, meats, peanut soup, homemade bread, and wine (grape juice for teetotalers.)

The place settings are to be of cotton fabric.

The older parents jointly preside or the celebrants determine among themselves who will function as the parents for the ceremony.

The positioning and lighting of thirteen candles on the table is to be seen as symbolic. It indicates that each member of the household, congregation, or grouping is present or accounted for, together with all other persons who share in our heritage.

An empty chair is placed at the table, near the door.

All assemble around the table.

PARENT (Female): All glory, praise, and thanksgiving to God, who alone created and brought forth our ancestors by His holy and divine will to be the visible manifestation of

His invisible presence. All glory, praise, honor, and thanksgiving to the God of our ancestors, who chose us to parent the race of mankind, to nurture the earth, and to save it for those who come after us. All glory, praise, honor, and thanksgiving to the God of our ancestors, who loved us; who has tested us over and over through many trying and difficult experiences; who has helped us to Overcome countless perils and who has saved us for this day. All glory to the God of our ancestors, who kept us through many generations, who safeguarded us through countless perils and trials, even the devastations of slavery, whereby we are now purged and redeemed for the exceeding glories of this day—a day dedicated and set apart to celebrate and enjoy the festivities of the Overcome. This is our day, a day of rejoicing, a day of exulting, a day of utter and complete happiness. The day on which our freedom as a people was finally consummated. The day on which we remember our

former days and thereby resolve and pledge that we will never again be oppressed by any people. This is the day when we give You thanks for elevating us to our former glory, to our former responsibility as framers of conscience and as saviors of the race of mankind parented in the African Garden of Eden. All glory, praise, honor, and thanksgiving to the God of our ancestors, who alone is the creator of all things, master of history and the initiator of epochs. All glory, praise, and honor to God, our guardian through the days of our tutelage and slavery; ordainer and keeper of the new day and age of our Overcome, the day in which we are challenged to live up to the standards of our true nature and divine purpose as parents of the race, shapers of conscience, builders and protectors of civilizations, a special people with a divine and noble calling.

PARENT (Male): All glory, praise, honor, and thanksgiving to the God of our ancestors, who did not abandon us in slavery but made that experience the means whereby we were tested, proven, and fashioned into a new people—a people known by a new name that describes our character, our dispositions, and propensities—the Overcomers. Glory to God, for after the testing as in fire, You fashioned for us this new character. You gave us this new nature. With You at the helm, our most devastating experiences have been changed into that from which a priceless jewel arises, with such brilliance that its alluring brightness awakens our sleeping consciousness, and we are now faced with the joyful realization that we have Overcome, through You. All glory, praise, honor, and thanksgiving to the God of our ancestors, who used the tragic demise of Martin Luther King Jr. as the occasion for the resurgence of every song and prayer that had issued from the lips of our enslaved ancestors, together with every noble plea that fell from the tongues of many a dedicated leader who in their day and time championed our cause. We thank God for this crowning work and its vindication. Through it, we are reminded that we are winners and not losers, because the nature of our divine heritage demands our victory. Therefore, we, the Overcome people, together with all others of just cause, hold April 4 as the Day of the Overcome: a day of solemn remembrance; a day of brotherhood/sisterhood; a day of feasting; a day of jubilation; a day of prayer and affirmation. And in it, we hereby most humbly solicit the blessings of the eternal God, father of creation, who alone is able to confirm our victory; to grant us peace and good health; to direct the energies of both parents and children into wholesome nation-building endeavors; and to bring all the peoples of the good earth together in a peaceful bond of coexistence, for which all peoples of good will aspire and work. All glory, praise, honor, and thanksgiving to the God of our ancestors for Adam, Eve, Akenaton, Moses, Richard Allen, James Varick, Absalom Jones, Nat Turner, Frederick Douglass, Marcus Garvey, and Malcolm X, our ancestors whose individual histories are lost in the mists of time, the Middle Passage and slavery, together with all past Black people, great and small, who suffered for us, who laid the foundation and prepared the way for Martin Luther King Jr., the one chosen for sacrifice and for vindication, the one in whom all the desires, sufferings, hopes, and deeds of those who went before gained their vindication and elevation.



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Children (seven suggested) come forward to symbolize the purity and innocence of our departed benefactors. The children are given an incense swinger. They circle the room and fill it with the sweet-smelling aroma. The person designated now stands and recites the names of our past benefactors. At the end of the recitation of names, anyone desiring to recite the name overlooked may do so. Only the departed benefactors are to be named.

ALL SAY: For all that these and many others have done to bring us to this day, we the Overcomers thank them and You. Amen. We thank Thee, most holy God and Father of creation, for the confirmation of this day of our Overcome and for Thy wisdom and guidance as we go forth from this place, resolved to challenge, persuade, encourage, and help one another in our personal and collective Overcome. We thank You, God, for giving us the spiritual insight to establish and set forth the day of Martin's tragic passing as the symbol of our Overcome. Thus, having so honored him, we deem it fitting that we pause and pay tribute to the many others, without whose selfless commitment and sacrifices, some even unto death, our cause could not have come to its present fruition.

The Overcome story is told.

The questions are asked by children.

CHILD: Who are we?

PARENT (Female): We are the Overcome people, the people of the Overcome. Our people, the Black people of Africa, have been made to suffer much. Out of this suffering, our new character has been forged. We are by nature, definition, and character the people who can, must, and will Overcome every, any, and all impediments, both seen and unseen, placed in our way.

CHILD: Where did we come from?

PARENT (Male): We came from Africa, where we had already developed great civilizations, given the Western world its moral code, the Ten Commandments, its principles of mathematics, especially in algebra and geometry, its first formal philosophy. We came from the land of St. Augustine of Hippo, who developed the framework for all Christian theology, from the continent with the great universities of Timbuktu, the continent of the wonderful pyramids of Giza, the home of Shaka Zulu, Osei Tutu, Menelik II, and other great kings with powerful kingdoms.

CHILD: How did we get so low?

PARENT (Female): In our greatness, we foolishly became complacent and did not continue to develop. We then went into a hiatus or sleep for several centuries while

others came and took our concepts, our religions, our moral codes, our philosophies and techniques, expanding upon them while forcing us to forget our past greatness. They took our lands. Later, they would take us from the land as they developed the sinful Black slave trade. They told deliberate lies about the origins of humanity and the origins of

civilizations, even though their own science now confirms that we are the parents of living mankind, because the genes (DNA) of an African mother are to be found in every man, woman, and child on earth.

CHILD: Why do we celebrate this season?

PARENT (Male): For centuries, we were oppressed and dehumanized as a people. We were described negatively and given demeaning names. But then, when the time was right, the cosmic forces brought their powers to bear, and one of our own was sacrificed for us. His name was Martin. Then he was lifted up. All he stood for, all he worked to accomplish, and all he died for was vindicated and lifted up. So we celebrate his day of sacrifice. We celebrate his death and how his consequent elevation validates our new status as Overcomers. For, you see, not even death could stop him from being vindicated.

CHILD: What does the Overcome demand of us?

PARENT (Male): Overcome Day, April 4, reminds us that we are Overcomers by nature. It reminds us that though pains and hurts abide, it is our nature to Overcome them and not be Overcome by them. We know this because our foreparents Overcame the Middle Passage. They Overcame slavery and all the damages since slavery. They turned slavery and the grief-filled years since into the time of testing our overcoming capacities. And now, out of all the suffering they experienced, our new character as Overcomers has been forged. Now, as Overcomers, we can, will, and must Overcome whatever barriers, whatever negatives, whatever obstacles are placed in our way. Martin Luther King Jr.'s elevation after death confirms that even death cannot stop Overcomers. Those are our reasons for celebrating, exulting, and thanking our foreparents for bequeathing us our new character as Overcomers.

The significance of the Overcome foods is told.

PARENT (Female): We must remember why we eat these foods and use these symbols.

CHILD: Why do we use cotton mats on the table today?

PARENT (Female) (pointing to cotton cloth): The cotton used to make the cloth was the killer crop that needed many fingers to harvest. Many millions of Africans were



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brought to this country as slaves to pick the soft cotton from the rough pods. This cloth reminds us of that sad and de-meaning period in our lives. But even in our sadness, we are reminded that even though our bodies were enslaved, our minds were thinking, planning, and moving toward our freedom.



CHILD: Why do we eat grits today?

PARENT (Male) (holding a bowl of grits): While we were in bondage, we built monuments, businesses, and all kinds of institutions for others. The grits represent the mortar we must now use to build and repair our own life-giving, life-supporting, and life-sustaining institutions.

CHILD: Why do we eat greens today?

PARENT (Female) (holding a dish of greens): The greens represent the land and its fruits. It is African land, North American land, West Indian land, South American land, any land we claim as our homeland. The land that holds the blood and very bodies of our foreparents. The land we once tilled for others. The land that our forebears worked to sustain life, to send their children to school, and to keep our people healthy and strong. We too must claim the land and produce fruit in our day and time.



CHILD: Why do we eat peanut soup today?

PARENT (Female) (holding a bowl of peanut soup): The peanut soup is our link to the motherland, Africa. The peanut, like our people, has many wonderful qualities. It is a rich, healthy food, plentiful in Africa and indigenous to the motherland. It has spread

around the world. The genius of one of the Overcome people, George Washington Carver, a former slave, allowed him to make more than three hundred products from the peanut.

CHILD: Why do we eat these meats today?

PARENT (Male) (holding the platter with meat): We are a creative and inventive people. In order to get sustaining strength, we made delicious food from the parts of the animals our captors did not want—soul food. We ate feet, tails, innards, and heads. Today, we eat little of this food, but we remember that such soul food helped to give us much of the strength to overcome slavery.

CHILD: Why do we eat rice today?

PARENT (Female) (lifting the bowl of rice): The rice reminds us of the legend told by our foreparents about how we brought grains of rice under our finger nails and planted them to provide familiar foods in a strange land.

CHILD: Why do we eat sweet potato / pie today?

PARENT (Either one) (lifting the dish with the sweet potato / pie): We are the Overcome people. Like the sweet potato, we may appear rough on the outside, but on the inside we are filled with goodness. Our hearts are soft and sweet. We are the Overcome people. We have overcome because we believe in sweetness, we believe in a God who makes things right, and we believe in love for all of God's children, Black or white or red!

CHILD: Why do we drink the fruit of the grape today?

PARENT (Male) (lifting the glass of red wine or grape juice): This wine (juice) represents the blood of all our martyrs that has been spilled over the years to bring us to this day of the Overcome. We pour some in honor of their memory, and we drink the rest, connecting their lives, their hopes, their sufferings, and their victories with ours. We, through this libation, share in the lives of one another—our successes and our pain. And together we pledge to work to Overcome all negatives.



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CHILD: Why is there an empty chair by the open door?

PARENT (Male): This is the space we hold within our circle to welcome our wayward children. It awaits our former oppressors who would now join with us to build a new community. It can hold the stranger who we do not know. It is a place for any to join with us and help in the healing and mending of the human family.

All sing "The Overcome Song."

Overcome litany:

God of our forefathers,
hear our prayer.

God of our foremothers,
hear our prayer.

God of our ancestors,
receive our thanks.

For Adam and Eve, parents of all living mankind; for the revelation that the genes of an African mother, Eve, maps all life on earth,

We, the Overcomers, thank You.

For the wise King Solomon, demeaned by his color, who was the first to claim, "I am Black and beautiful,"

We, the Overcomers, thank You.

For Makeda, the African queen of Sheba, who came to check the wisdom of he who was "Black and beautiful;" for the queen who bore a son for Solomon, creating the ancestry of the great Hailie Selassie, reason for the Rastafarians among us,

We, the Overcomers, thank You.

For the great pharaohs of Egypt, the builders of civilization, the minds behind medicine, the enablers of philosophers, mathematicians, and the conquerors of nations; for these kings who confirm our victorious and overcoming nature,

We, the Overcomers, thank You.

For the children of Israel, sons of Africa, who went there so that the God of Israel could say, "Out of Egypt have I called my son,"

We, the Overcomers, thank You.

For Jesus Christ, saved in Egypt of Africa from the murderous hand of Herod, protected by our forebears to offer religious salvation to much of the world, Thy Son who was again called out of Egypt,

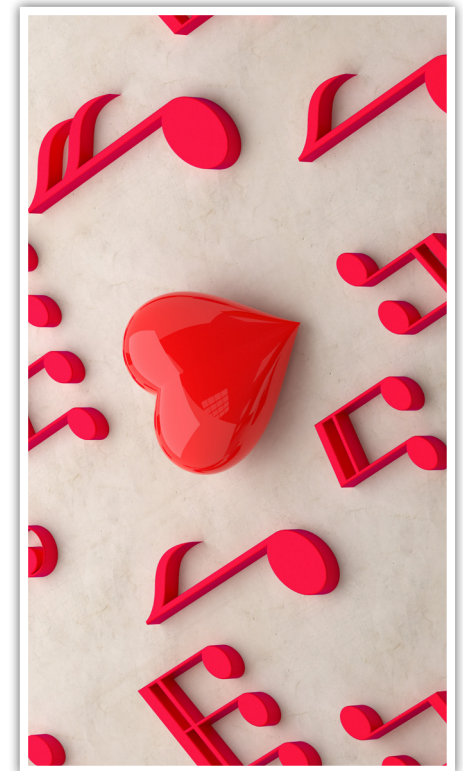
We, the Overcomers, thank You.

For Jesus, Christus Victor, described in Revelation as having woolly hair with feet of tarnished bronze, savior of many in the world, protected by Africans for this work,

We, the Overcomers, thank You.

For the African Church, converted and baptized by Phillip, father of the oldest Christian church in the world, the Coptic Church of Africa,

We, the Overcomers, thank You.



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For Monica, mother of the great Augustine of Hippo, who saved her son for the church,

We, the Overcomers, thank You.

For St. Augustine of Hippo, the one who fashioned most of the fundamental doctrines of the Christian church, philosopher, theologian, bishop, saint, and African,

We, the Overcomers, thank You.

For the other African fathers of the church; for Tertullian, not a father to them but one of the greatest Christian thinkers of all time, another son of Africa,

We, the Overcomers, thank You.

For Hannibal of Carthage, the great general who dared to cross European mountains with elephants to conquer, confirming our winning, overcoming, victorious propensities,

We, the Overcomers, thank You.

For the Black popes, who in times past, when men were indeed judged by the content of their character and not by the color of their skin, headed the growing Christian church

and were in the position to crown the kings and emperors of Europe, for these great religious and political pioneers,

We, the Overcomers, thank You.

For Beethoven, maestro par excellence, for his musical genius,

We, the Overcomers, thank You.

For General Thomas Alexander Dumas, Haitian charismatic leader who was feared by Napoleon as the only general who could usurp his position,

We, the Overcomers, thank You.

For Alexander Dumas, author of the *Three Musketeers* and other great literary works, descendent of the great general,

We, the Overcomers, thank You.

For Pushkin, the Black Russian writer; for Shaka Zulu, the fierce African warrior king who menaced the colonists; for Mansamusa, the wealthy West African who traveled from West Africa by spectacular caravans through Egypt on pilgrimage to the East,

We, the Overcomers, thank You.

For the famous four Black guards, the only persons that General George Washington trusted to guard him, examples of our trustworthiness to those who are honorable,

We, the Overcomers, thank You.

For Prince Hall, founder of the Masons; for Paul Cuffy, super-rich shipping magnate of the 1800s who confirmed with his success that we can do anything and succeed at it if we so chose; for Crispus Attucks, political leader who led the

assault on the British for his country, America; for Banneker, who remembered and drew the plans for Washington DC when the French architect got mad and left; who made the first clock in America and who made his own almanac; for these winners of yore,

We, the Overcomers, thank You.

For Richard Allen and Absalom Jones, who pioneered trends for Black Christians, one establishing the largest church for Blacks in the world,

We, the Overcomers, thank You.

For the experience of slavery, complete with all its hurts, whereby we were assured of your guardianship, through which we were tried, tested, toughened, disciplined, and

proven worthy for reclaiming our place in the world as parents of the race of mankind; as protectors and guardians of conscience and as overcomers of perplexities and trials,

We, the Overcomers, thank You.

For Harriet Tubman, the woman who master minded the Underground Railroad; for Sojourner Truth and all the great women, many who remain nameless pioneers and mothers through the centuries,

We, the Overcomers, thank You.

For Steve Biko and other martyrs of the South African revolution,

We, the Overcomers, thank You.

For the Black Panthers, freedom riders and martyrs of the American revolution, for Elijah Mohammad and Malcolm X; for the Black Muslims, the modern-day nation builders,

We, the Overcomers, thank You.

For Clarence Mitchell, Jr. of the NAACP, who developed the Overcoming laws; who ushered them through Congress and gained the signature of the president,

We, the Overcomers, thank You.

(Other names of Overcomers who have already died, with one phrase or sentence about their contribution, may be added.)

Thanksgiving Prayer and Festive Blessing



The Overcome Creed

All recite:

I am an Overcomer,
I repeat this night and day,
And that winning victorious spirit
Will never go away.
So believe the Overcomers
Who gave, to let us be.
Yes, I am an Overcomer.
Yes, I am an Overcomer.
Yes, yes, I am an Overcomer.
I have the victory!

The feast begins.

“An Overcome Song”

by David Bramble, March 1990

Refrain:

Up ye glad and joyous people,
Raise your voice in glorious song.
For we are His chosen people,
We O Lord, we have Overcome

Verse 1:

We have Overcome today;
Now we take our well-earned place.
Up above and down below,
The Overcome dost overflow.

Refrain

Verse 2:

We fill our hearts with good food;
Now, O Lord, we are festooned
With the right and heavenly power
To take our place up on the tower.

Refrain

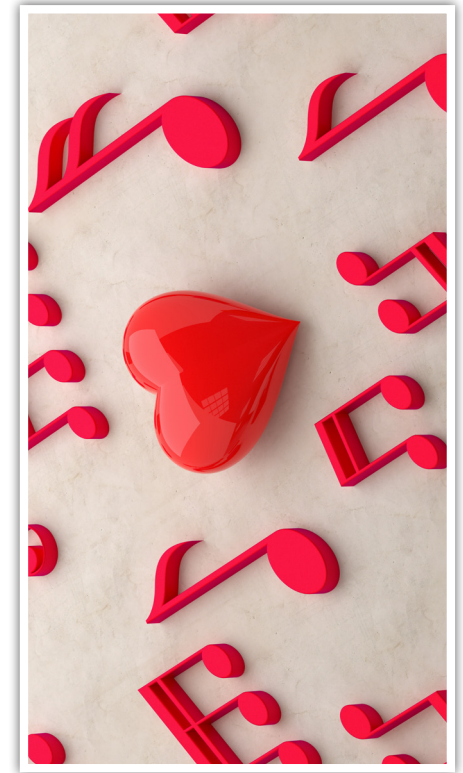
Verse 3:

Winners may lose a battle, but
They always win the war.
God has made us his new leaders,
And we have Overcome.

Refrain:

Verse 4:

Now we thank our forefathers for
what they have delivered us.
Now we proclaim ourselves victori-
ous, for we have won the war.



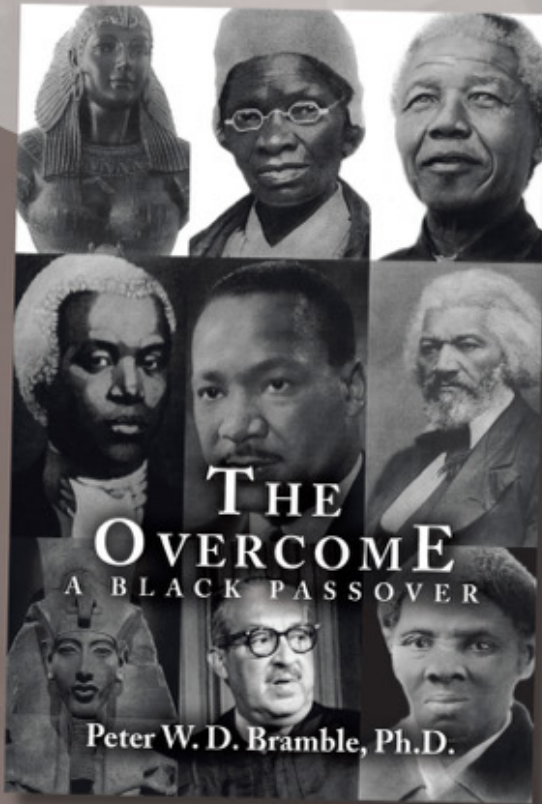
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The proposed ritual, The Overcome: A Black Passover, is the concept of a yearly celebration of and by African Americans commemorating the significance of overcoming slavery, Jim Crow, and institutionalized racism to ascent as leaders in all walks of life. This proposed ritual has been compared to the yearly commemorated Jewish Passover. The book The Overcome: A Black Passover delineates the logical explanation of a celebration. Overcome: Rite, Liturgy & Songs outlines the actual celebratory ceremony. So, like those of Jewish ancestry, **there is no going back to Egypt and for African Americans, there is no going back to slavery!**

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5 Tips to Become a Homeowner in 2023

Homeownership is the largest financial undertaking for most Americans and a key to building generational wealth. It can provide a base of security, as building home equity provides you with more financial options in the future. For instance, home equity can be used to pay off debt, increase savings, start a business or invest for the future.

Below are five first-time homebuyer tips to help prepare you financially for buying and owning a home.

1. Save today for tomorrow's financial goals.

If you know you want to be a homeowner, don't wait until you've found the house you want to buy – start saving now. There are many expenses along your homebuying journey, including deposits, home inspections, appraisals, down payment and closing costs. Boosting your savings now can help you prepare for expenses that can occur even after you move in, including unplanned maintenance and repair costs. Begin by setting up an automatic transfer to your savings account from each paycheck and try to set aside bonuses and tax refunds.

2. Exercise financially healthy habits.

Your credit score is an important measure of your financial health and gives lenders a good indication of how responsibly you use credit. There are several things you can do to improve your credit score, including using monitoring services offered by your financial partner. Set up alerts to track any new activity, including charges, account openings and credit inquiries.

3. Describe your dream home.

The homebuying process often brings up a lot of questions related to your finances and lifestyle. *How are the nearby schools? Is it close enough to work? Is this the right price?* The first step to looking for a home is to consider what you truly need in your home. While you may have always dreamed of a two-story house with a yard, take the time to make a list of things you need and want in your new



“Your credit score is an important measure of your financial health and gives lenders a good indication of how responsibly you use credit.”

home. Having a clear understanding of your [housing needs](#) will help you identify what's most important when looking for homes.

4. Buy within your financial comfort zone.

Your true housing costs includes more than your mortgage payment. A good first step is to [use a mortgage calculator](#) to estimate your monthly payment, but you'll need to add in utility costs (e.g., electric, gas, water and sewer), property taxes, homeowners insurance and any other monthly costs. Also consider the cost of home maintenance, including lawn care, unplanned repairs and a possible Homeowners Association fee.

Utilize tools like Chase's [affordability calculator](#) to help you determine how much you can comfortably afford based on your income and debt.

5. Research down payment assistance programs.

Down payment assistance programs may be provided locally or even through your mortgage lender. Work with your lending professional to understand your options and what may be available to you. Chase, for example, offers eligible customers a \$5,000 Homebuyer Grant that can be used toward down payment, closing costs, or even to buy down your interest rate. Learn more about this

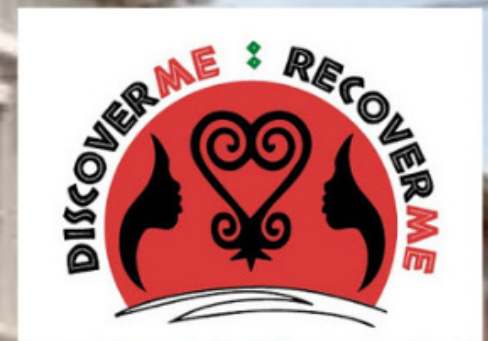
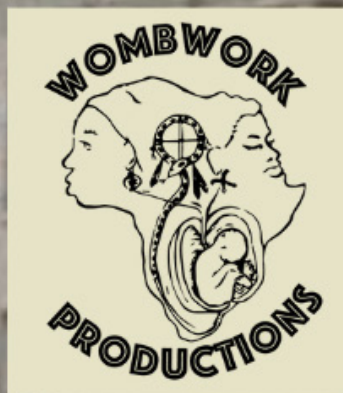
grant and see if a property you're interested in is eligible at [chase.com/affordable](#).

There are many resources available to help first-time homebuyers boost their knowledge of homeownership. For more discussions around the homebuying process this podcast, Beginner to Buyer – [beginnertobuyer.com](#) – offers conversations with real buyers and expert guests that take listeners through each step of the process – from navigating mortgage rates to preparing for closing.

For more information on home lending financial tools, such as a mortgage calculator, visit [chase.com/mortgage](#).

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“During the Civil War, President Abraham Lincoln’s Emancipation Proclamation of 1863 freed slaves in Confederate states but not in the Union state of Maryland.”

continued from page 6

chanting and handclapping that was common among early plantation slaves,” according to the Library of Congress.

Martin noted that the tradition emerged when the drum was outlawed by slave masters, fearing it was communication that would lead to enslaved people running away. Black people had to find different ways of creating a good percussion sound that the drum provided while holding on to an African tradition and communication of aspects of drums.

“They use sticks in particular. There was a rhythm to it,” Martin said.

Another point Martin mentioned was that Pinkster started out as a Dutch holiday that has been recognized as an African American holiday.

“It was a day that we could celebrate in the ways that we celebrate with African drumming, singing and dancing and so forth,” Martin said.

Originally a Dutch festival, Pinkster is a celebration of spring’s arrival and a time of rest to be enjoyed among friends and family, according to the National Parks service.

Martin, who offers a wealth of knowledge, wants people to sign up for the webinar to learn more about African American celebrations that were held for various reasons. Online registration for the webinar is required. Interested attendees can make them before 11 a.m. on June 19, 2023 via <https://www.greatblacksinwax.org/events>.

A video will be shown. A Q & A period will follow. Children and adults are welcome.



By Jayne Hopson

Addressing an Epidemic: New University of Maryland Addiction Medicine Institute Seeks to Lower Drug Overdose Deaths

Though officially classified as ongoing, the government funded crusade known as “the war on drugs,” has largely been consigned to the history books. The war’s successes and failures are unclear. Did we ever declare victory, or quietly swallowed defeat? The absence of well-funded, ongoing intervention ushered in a cold war on drugs.

For years this socially destructive detente kept the ravages of addiction contained within the boundaries of chronically violent, poverty-stricken neighborhoods. While well-to-do communities crossed their fingers, hoping none of their offspring or loved ones become a statistic, joining the growing ranks of affluent opioid overdose victims.

The rising number of deaths by opioid overdoses on both sides of the social economic divide clearly indicates this inhumane, perhaps unconscious separate and unequal strategy has failed.

The Centers for Disease Control (CDC) has declared opioid addiction an epidemic. The agency states in 2020 “nearly 75% of the 91,799 overdose deaths involved an opioid.” According to the CDC, Black opioid users ages 15 to 24 had the nation’s largest death rate increase, an astounding 86 % between 2019 and 2020.

The urgent mission to address the alarming rise in drug overdose deaths just received a much needed, multi-million-dollar deployment. The University of Maryland School of Medicine (UMSOM) has announced plans to open the new Kahlert Institute for Addiction Medicine.

The UMSOM has secured a commitment of 30 million in funding to spur innovation into new addiction treatments, better access to existing treatments and prevention. To meet the growing demand for medical intervention, the Kahlert Institute will bring together leading addiction experts in a shared research space to collaborate and create the synergy necessary for systemic change.

“Last year, 20 million Americans were diagnosed with substance use disorder, and only 10 percent received treatment,” said



Photo credit: Mark Teske, University of Maryland School of Medicine (L-R) Maryland Lt. Governor Aruna Miller, Dr. Bruce Jarrell, Dean Mark Gladwin, Greg Kahlert, Dr. Eric Weintraub, Dr. Sarah Kattakuzhy, Dr. Yngvild Olsen, Dr. David Stewart and Dr. Asaf Keller

UMSOM Dean Mark T. Gladwin, MD, who is Vice President for Medical Affairs, University of Maryland, Baltimore.

The Institute is aiming for radical innovation. “We need revolutionary progress in the area of addiction treatment and recovery. The Kahlert Foundation recognizes that to achieve radical innovation, you need to bring together the leading experts across multiple disciplines,” said Greg Kahlert, President of the Kahlert Foundation.

Institute members also will include substance use disorder specialists who understand the daily realities of caring for patients with complex disorders often involving psychiatric illness, trauma, and socioeconomic stressors.

Education will serve as a foundational pillar of the Kahlert Institute with inter-professional training on addiction treatment provided within the University system, as well as to the greater Maryland community.

Trainees will include community members and peer counselors as well as

health professionals and UMB graduate students entering the medical field. The aim is to educate and increase the next generation of addiction counselors and health providers and to create a model that will serve as a national blueprint for community-academic partnerships.

Faculty members also will conduct accelerated preclinical research to identify why certain individuals are more susceptible to addiction. Others will explore the cause of the high comorbidity between substance abuse disorders and neuropsychiatric diseases such as depression and schizophrenia.

Fetal programming studies investigating how genes are expressed will aim to measure the impact of prenatal exposure to drugs and ways to reduce the long-term consequences.

Clinical studies will include analyzing innovative treatment strategies to determine, for example, how supportive therapies delivered by peer counselors can prevent relapse. A foundational activity of the

Kahlert Institute will be to establish a Community Advisory Board, which will include individuals with substance use disorder, community members affected by addiction, and harm reductionists.

“In order for the Kahlert institute’s scientific, clinical, and educational work to have relevance and impact, it must be grounded in and shaped by the lived experience of individuals with addiction,” said Kahlert Institute Interim Deputy Director Sarah Kattakuzhy, MD, MPH.

“We want to reduce death and long-term complications of addiction especially in disproportionately affected communities. Black patients, for example, are far less likely to receive certain medications to treat opioid use disorder than white patients, and we need to find ways to eliminate this disparity.”

Another major goal of the Kahlert Institute focuses on improving the continuum of care for individuals with addiction. Patients with addictions often face additional challenges in accessing traditional health care settings. Experts will focus on creating a more effective care model to address these patients’ primary health care needs and ensure they have continued access to medication like suboxone or methadone as well as psychiatric services for mental health issues.

“Millions of people are affected by addiction in this country, including the child of one of our team members at the Kahlert Foundation. We are hopeful that the Kahlert Institute for Addiction Medicine will discover new treatments that will save countless lives in the future,” says Greg Kahlert, President of the Kahlert Foundation.



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Chuck Smith /AP Photo/Matthew Hinton

SPORTS

Ravens Chuck Smith Dives into OLB Coach Role

By Tyler Hamilton

New Baltimore Ravens outside linebackers coach Chuck Smith made a name for himself as a pass rusher in the NFL mostly with the Atlanta Falcons and before one season with the Carolina Panthers. Smith posted 58.5 sacks over his eight-year career, including doubt digit sack totals in 1994, 1997 and 1999.

The road to outside linebackers coach has been a long one for Smith. It's something he knew he wanted to do as his playing days were coming to an end. Smith saw how position specific training was becoming a trend for NFL players. He was a part of the early trend when he started training pass rushers. Out of that, Chuck Smith Training was born in Atlanta.

The process started to yield results with players such as Von Miller and Bud Dupree crediting Smith with helping their game elevate. Smith's training focused on teaching guys to go pass rush moves. It was almost like a wrestler on WWE that has a finishing move before pinning his opponent for the three count.

"The first thing you want to do is teach him to understand that if you use moves,

you'll have success," Smith said. "The best players in the NFL who use moves have success. The all-time greats who get sacks and are productive use moves."

"If I think of [Terrell] Suggs, I think of a long arm with power, right? If I think of Von Miller, all you guys can say he does a what? Spin, right? Reggie White does a what? Exactly, right? Lawrence Taylor did power. Dwight Freeney did what? But the beauty of this whole thing is every one of those guys were taught."

Smith credited the Bill Walsh Minority Coaches program for getting him the opportunity to work with the Ravens staff back when John Harbaugh first got the head coaching job in Baltimore. Naturally Harbaugh's staff or the one Smith joined for his first season as an NFL position coach.

Having played alongside greats such as Reggie White and learning from Derrick Thomas, Smith has a lot to offer the young Ravens pass rushers. The impact on the Ravens so far has been teaching them how to use a bull rush despite their size.

Smith's ability to dissect the pass rush is second to none. Just look at how he breaks down the bull rush.

"Size, weight doesn't really dictate the

best bull rush," Smith declared. "It has to do with speed off the ball and how you generate power in the angles you take towards the offensive lineman. You want to get them moving. When you go straight into a bull rush, he's going to be there waiting."

"We've been working on stutter bull, where when you stutter, he's going to get light on his feet."

"There are certain angles that you just don't bull rush from five yards out, but the mindset is, 'If I get five yards out, I'm going to bull rush.' But if you're five yards out, who does it give more to time to see you're going to bull rush? You want to be tighter. It's about angles. So, we know we're going to add power, but when you add that kind of speed, he's going to have power and he's going to have success with the bull rush."

The Ravens group of smaller, lightweight edge players will benefit greatly from Smith's guidance. The bull rush is just one example. Look for Odafe Oweh and David Ojabo to take off.

The success of the pass rushers is the key.

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