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City Sand Returns to Harborplace



BCT Design Group's team stands behind their interlocking hands sculpture which won as the Judges' Choice winners and People's Choice Winners for Baltimore's 2023 City Sand contest that was held at the Inner Harbor on Saturday, June 24, 2023. Participating design firms creatively represented ideas for a future Harborplace. The event was presented by MCB Real Estate in partnership with the Baltimore Architecture Foundation. Members of BCT Design Group's winning team are Rajesh Gulati; Austen Hesler; Amberlyn Kauffman; Niki Kreynus; Nupur Mistry; Skyler Roberts and Alainah Rosencrance.

Photo by Ursula V. Battle

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Fourth of July

Where to Celebrate the Upcoming Fourth of July

Compiled By Andrea Blackstone

The Fourth of July is just around the corner. The national holiday that celebrates the anniversary of the adoption of the Declaration of Independence in 1776 offers the tradition of a patriotic celebration. Enjoy parades, fireworks, music and celebrations that are being held around the state of Maryland. This list will get you started. Confirm details that may be subject to change.

Monday, July 3rd

Glen Burnie

The **Glen Burnie Improvement Association's Annual Fireworks Display** will be held on July 3, 2023 after sunset, at approximately 9 p.m., located at Sawmill Creek Park on Dorsey Road. After parking fills up at Monsignor Slade School, access to the lot will be closed. Overflow parking will be available at the Light Rail Station on B&A Blvd. An additional viewing area will be at 3rd Avenue Park, which can be accessed by 3rd Avenue or from Lincoln Avenue, but no public parking will be available at the location. See <https://www.facebook.com/GlenBurnieImprovementAssoc> for more details.

Tuesday, July 4, 2023

Annapolis

A special presentation will be held at William Paca House and Garden, located at 186 Prince George Street in Annapolis, Maryland at 10:30 a.m., 11:30 a.m., and 12:30 p.m. Come meet Frederick Douglass and hear an excerpt from his speech, "**For What to a Slave is the Fourth of July?**" Nathan Richardson, who is a renowned Frederick Douglass reenactor, is scheduled to speak. Visit <https://www.annapolis.org/events/4th-of-july-2023> to find out more information.

Annapolis' 4th of July Parade and Fireworks

The City of Annapolis Independence Day Parade kicks off at Amos Garrett and West Street at 6:30 p.m. on Tuesday, July 4, 2023. Prepare to watch the fireworks extravaganza at 9:45 p.m. Begin lining



up at 8:00 p.m. to position yourself for the best view. Viewing areas include public spaces but parking is limited. Annapolis will launch fireworks from a barge in Annapolis Harbor. See <https://www.visitannapolis.org/events/annual-events-and-festivals/4th-of-july> for more information.

Bowie

A **Six Flags Fireworks Celebration** arrives on July 4, 2023 at 9:30, located at 13710 Central Avenue in Bowie, Maryland. Guests can celebrate America in style at the Coca-Cola July 4th Fest while adding on special access to a VIP fireworks viewing area perk. If you would like to play all day, then stay put for fireworks, packages to participate start at \$34.99. Visit <https://www.sixflags.com/america/events> and https://www.sixflags.com/america/vip-fireworks-packages?promo_code=fireworksvip for details.

Baltimore's 4th of July Celebration

The Baltimore Office of Promotion & The Arts (BOPA), Baltimore Symphony Orchestra (BSO) and Waterfront Partnership of Baltimore (WPB) are holding **4th of July festivities at the Inner Harbor**. Beginning at 3 p.m., enjoy food, fun activities, and a DJ at the Red, White, and Blue Picnic at West Shore Park. Entertainment and musical performances will be provided. A 13-minute fireworks display will commence around 9:15 p.m. Visit <https://baltimore.org/event/fourth-of-july-in-baltimore> for more information.

Baltimore

The **2023 Cherry Hill Arts & Music Waterfront Festival** will be held on July 4, 2023 at Middle Branch Park 3301 Waterview Ave in Baltimore, Maryland while celebrating healing through the arts from 1- 10 p.m. Enjoy historical reenactments; vendors; hip-hop legend, Monie Love; a fireworks show at 9:30 p.m. and more. There will be free festival park-

ing at City Garage (101 W. Dickman St., Baltimore, Maryland) and MedStar Harbor Hospital (3001 S. Hanover St., Baltimore, Maryland) with free festival shuttles being offered during the action-packed day. See <https://cherryhillfest.com> to obtain more details.

Catonsville

Catonsville's 2023 theme is **Catonsville 77th Parade and Fireworks Light up the Sky, It's 4th of July**. Games for kids ages 2-13 years will be held at Valley Rd. and South Rolling Road (Catonsville High School Athletic Field) at 9:30 a.m. A parade will feature 12 marching bands at 3 p.m. It begins at Frederick Road and Montrose Avenue, proceeds east on Frederick Road to Bloomsbury Avenue, south on Bloomsbury Avenue to the Community Center. A fireworks show will be underway at Catonsville High School Athletic Fields (Valley Rd.) at 9:15 p.m. on the 4th of July. Read an events schedule via <http://www.catonsvillecelebrations.org/schedule-of-events>.

Columbia

The Howard County and the Columbia Association will co-host an annual **July 4th fireworks display** at Lake Kittamaquidi in Columbia, Maryland. Fireworks will be displayed beginning around 9:20 p.m. on July 4, 2023. Free July 4 public parking will be located at The Mall in Columbia, One and Two Merriweather Garage, located at 10970 Grantchester Way and Symphony Woods garage, located at 6275 Mango Tree Road. Two live music bands will perform on the Lakefront stage before the grand firework show. Visit <https://www.howardcountymd.gov/july-4th-fireworks> for more details.

Students Head to Scotland, Thanks to Local Nonprofit

By Andrea Blackstone

Santana Williams and Kendall Whaley will head to Scotland soon to experience a unique learning opportunity at the Gordonstoun International Summer School, compliments of a nonprofit named the Annapolis & Anne Arundel County Scholarship Trust (AAACST).

Kendall, 16, is a well-spoken scholar who knows that the rare opportunity will help her to create a successful future that she is motivated to build.

"I'm a little nervous just because it's a new experience, but overall, I just feel very fortunate and very appreciative of the opportunity that's being given to me. I feel like, when I get to travel abroad and meet new people and get to experience new things, I'll really have the opportunity to better myself as a person and bring that back to my community as I grow and get to do more things. I'm really looking forward to broadening my perspective on life and getting to see new things aside from what I know," Kendall said.

Kendall, who said that her current career interests lie in the law and diplomacy fields, is a student of the International Baccalaureate (IB) program at Frederick Douglass High School in Prince George's County. Santana, 16, attends the same school and program.

Dr. Letty Maxwell, the International Baccalaureate coordinator for Frederick Douglass High School, oversees ninth and 10th graders in the Middle Years Programme. She explained that AAACST has partnered with the school since 2018. Reginald Broddie is the nonprofit's co-founder and CEO.

"The Trust has a partnership with Frederick Douglass High School, particularly the International Baccalaureate program with the auspices of having international studies. Two students, every year have been selected to attend the Gordonstoun International Summer School as part of their international studies. That's a three-week, all-expense paid scholarship that the students receive," Maxwell said.

AAACST supports youth like Kendall and Santana to travel abroad to a private, prestigious boarding school. Maxwell



Santana Williams

Photo courtesy of Santana Williams



Kendall Whaley

Photo courtesy of Kendall Whaley



(L-R) Sean Roberts; Reginald Broddie, co-founder and CEO of the Annapolis & Anne Arundel County Scholarship Trust (AAACST); and Annapolis Alderman DeJaun Gay. Roberts and Gay are AAACST mentees who helped Broddie welcome students from the United Kingdom. Courtesy photo

added that participating students return from the trip with a global perspective and an appreciation for other cultures and other languages.

"We definitely want to ensure that the scholars that are selected are open to embracing and understanding others, as well as sharing who they are and their cultural experiences," Maxwell said.

Santana, who is passionate about community service and leadership, welcomes a chance to discover what awaits him in Scotland. The trip will be

the first one away from home without his parents.

"I'm really excited. I think it's going to be an amazing experience, being able to be around all these different cultures and just being able to experience a different part of the world that I've never been to," he said.

Broddie mentioned that AAACST was founded in 2000 with Crispin Etherington. Their objective was to find young people who break the cycle of families who would be the first individuals to at-

tend college. Over 320 youth have been served through the nonprofit over the years. College scholarships, a college readiness initiative, a mentoring support initiative and a youth development program that reaches young people from six to 18 are offered.

"We also have a global initiative where we've been sending kids to Scotland to the Gordonstoun International School for 20 years," Broddie said.

Money is raised to send them along with help from a foundation. Broddie said that children who attend the summer school hail from all over the world. He added that students will experience enrichment courses in subjects such as foreign languages and playwriting. Outdoor adventures are included. Broddie explained that previous participants have returned realizing that the world is much larger than the city of Annapolis or Prince George's County.

"Ultimately, what they have said to me consistently for 20 years is 'I can live anywhere in this world and be okay,'" Broddie said.

AAACST is also sending college students to Cambodia. They will provide instruction to poor children living there this summer.

Additionally, the busy nonprofit established a presence in Annapolis Gardens, which is a low-income community in Annapolis. An eclectic summer youth camp that fuses fun with learning is underway but programs will roll into the fall.

AAACST is in the process of developing a teen center at Annapolis Gardens. The environment will be developed around the teens' ideas. AAACST is receiving input from youth who reside there. Broddie thanked the City of Annapolis for accepting the nonprofit's willingness to embrace the challenge.

"It's going to be a fantastic space for the teens in Annapolis Gardens," Broddie said.

Visit <https://www.annapolistrust.org> to learn more about AAACST's programs and to sign up for the newsletter.

FY2024 Budget: A New Process Yielding Results

On June 14, 2023, the Baltimore City Council had the opportunity to do something not done in 125 years – reallocate funds in the annual city budget without mayoral approval. This was made possible because you – the voters – chose to restore financial control to the City Council by approving a charter amendment in 2020. Your decision to approve this amendment didn't just give City Control the ability to determine how funding should be distributed, it was a major step in equitably distributing power when it comes to determining how city funds are spent.

Since late May, 14 members of your City Council and I have heard from all City of Baltimore agencies appearing before the Ways and Means Committee during the annual Budget Hearings. These hearings provide an opportunity for the public to hear how city agencies and, more importantly, city employees are at work for you.

Throughout this process, we not only learned more about services provided and accomplishments made by the hardworking people who keep our great city running, but we also had the opportunity to discuss amongst ourselves ways we believe funds could be more efficiently spent – and that's just what we did.

The budget process started when my team and I received the budget briefing from the Administration's Department of Finance and City Administrator Faith Leach. After ongoing collaboration, the result was a solid, well-thought out and substantive approach to managing what is one of, if not the most important governing responsibility for our city's leadership.

From the final budget, our constituents saw that we have three priority areas for which we want to focus: Public Safety; Youth, Education & Jobs; and Protecting Our Workers. Our goal was to methodically go through and see how we could reallocate funding to cover expenses associated with giving the people of Baltimore what they need and what they deserve. I can say with confidence that this budget does that.

Public Safety

It's no secret that public safety is a growing concern for communities across

the nation. The challenges that we're facing here in Baltimore are similar to what people are seeing in cities to our south, such as Washington, D.C., as well as cities to our north, such as Philadelphia. To assist with measures to enhance monitoring, we amended the budget to provide \$2 million of additional funding to improve the CitiWatch camera system to support public safety initiatives and we allocated \$100,000 in funds to support a rebate program for Baltimore residents who purchase home security camera systems, strengthening residents' ability to monitor the activity taking place outside of their homes.

Youth, Education & Jobs

As a father of two girls, I know how important it is for our young people to have access to resources that allow them to grow and learn in safe and efficient surroundings. I was extremely pleased to see the high level of preparation from Baltimore City Public Schools CEO Sonja Santelises as she appeared before Council and, after careful consideration, Council is redistributing \$1 million of funding for vocational learning to the Dante Barksdale Fund and \$500,000 in additional funds to Baltimore City Recreation and Parks specifically for afterschool programing. These moves will go a long way to offer our youth much-needed resources and support to engage in activities that support their social and emotional development as well as prepare them for life after high school. When I was coming up, college was consistently presented as the only option, but we now know that college isn't for everyone and there are ample opportunities for success through trades and entrepreneurial endeavors.

Protecting Our Workers

Some of the toughest – and most underappreciated – in our city can be found in the Department of Public Works (DPW) and Department of Transportation (DOT). One of the primary reasons DPW has cited for delays in service has been staffing shortages. It's definitely a challenge to attract and retain drivers for sanitation trucks when those trucks don't have air conditioning or there aren't adequate shower stalls where DPW workers can clean up after a long shift. Similarly, representatives from DOT



have had to work in mobile spaces due to inadequate facilities. That's why we will be redirecting \$500,000 in funding to acquire temporary mobile trailer offices for the DOT facility on Pulaski Highway and an additional \$250,000 in funding to upgrade DPW facilities for worker safety and comfort. The bottom-line is this: we respect and value our city workers and we need to show them such.

This process is by no means easy or perfect. Ideally, I envision a system where the normal two-week "budget season"

becomes a 52-week process where we're focused on the budget year-round. This would actually make this huge task a much more efficiently managed process.

When I was sworn in back in 2020, I was committed to making City Council a body that delivered for the people who elected us to lead. I think this process is a prime example of us having the opportunity to keep the interests of our constituents top of mind and doing what's best for them.

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EDITORIAL

Recreational Cannabis in Maryland Legal to Use, Not to Abuse

By Regi Taylor, Editorial Page Editor

As Maryland approaches the reality of legal recreational cannabis within hours, the transformative social and cultural change that it heralds represents several obvious societal benefits. As the motivation for the first wave of legalized cannabis in Maryland in 2014 for medical purposes, which according to a study conducted that year by Charles W. Webb, MD and Sandra M. Webb, RN, BSN for the Hawaii Journal of Medicine & Public Health and published by the National Institutes of Health, "suggest[s] that cannabis is an extremely safe and effective medication for many chronic pain patients." Other research affirms the drug's proficiency as a natural sleep aid.

However, the National Institutes of Health, two years later, would publish research determining that "among all individuals who lived in states with medical cannabis legislation, 17% used for medical reasons and 83% used recreationally." In other words, five of six cannabis consumers used it for personal enjoyment.

"Nearly ten percent of Maryland adults currently use cannabis. In 2021, nine (9) percent of Maryland adults reported use of cannabis in the past month," according to the Maryland Medical Cannabis Commission, in a report entitled, *Maryland Cannabis Use Baseline Study: March 1, 2023*. By this math, roughly 370,000 residents statewide regularly consume cannabis.

Besides the apparent medicinal utility of cannabis, there is the social justice component. The virtually complete decriminalization of the substance removes a major trigger in the mass incarceration pipeline that has historically introduced juvenile African Americans to the prison system. The other positive relating to decriminalization is the prospect of expungement of records relating to arrestees' prior convictions for street dealing cannabis.

While Marylander's legal entitlement to cannabis is deserved and long overdue, there will be negative consequences to the mass proliferation of

recreational cannabis. Evidence portending the threat to youth, particularly Baltimore City youth, resulting from weed is recorded in the *Cannabis Use Baseline Study*.

Rather than editorialize, for clarity of the Cannabis Commission's findings, a complete section of their report follows: "Key Findings. More than 25 percent of Maryland high school students have used cannabis.

- During the 2021-2022 school year, 26 percent of high school students reported ever using cannabis. By 12th grade, nearly 40 percent of high school students tried cannabis at least once and 22 percent used an electronic vapor product to "smoke" cannabis.

- About four (4) percent of middle and 15 percent of high school students used cannabis in the prior month (i.e., current use).

- Current use was slightly higher in females than males and more than 50 percent higher in students who identify as lesbian, gay, bisexual, or transgender.

- About five (5) percent of high school students tried cannabis for the first time before age 13. Age of initiation is an important measure, since early use of cannabis is associated with adverse outcomes, including problem cannabis use and addiction.

To these troubling statistics consider these further disturbing trends cited in the report: "Current cannabis use was highest in men, younger adults, those with less than a high school diploma, Black/African American residents, and residents of Baltimore City and Worcester counties."

Removing the stigma of illegality, relaxing social acceptance, and encouraging more open casual public use of cannabis, bolstered by advertising and marketing, will certainly further expand consumption, including juveniles as the numbers predict, especially Baltimore City juveniles. In a recent editorial, The Baltimore Times examined damning student proficiency scores released by Baltimore City Public Schools.

What is the prospect for Baltimore City students currently scoring 7% and 16% proficiency respectively in math and reading when plentiful high grade

CANNABIS BE LEGAL IN
BMORE
Be More Safe, Don't
**SMOKE &
DRIVE!**



© REGI TAYLOR

Don't Smoke Cannabis and Drive
Illustration by Regi Taylor

legal cannabis further floods their environments with the tacit blessing of the state. Since the state of Maryland recognizes pre-legal consumption is highest among Blacks in Baltimore City, what will Annapolis do to mitigate the newest likely harm that is on its way for Baltimore's children?

Another hazard brewing is cannabis DUI traffic stops. If state data identifies young African Americans as the most prevalent users do they become the most likely drivers stopped for suspicion? [William H. "Billy" Murphy Jr.](#), former Baltimore City Circuit Court judge and current principal at Murphy, Falcon & Murphy law firm, offers sage legal advice for driver's charged with a cannabis DUI: "Get an attorney."

Murphy's associate, Greenbelt-based [attorney, Lenny Stamm](#), takes issue with the "scientific reliability" of methods used to identify suspected impaired drivers, particularly "assessments conducted by the state's Drug Recognition Experts." Stamm is an author and recognized national authority in his field, conducting seminars and lecturing widely on the DUI topic.

It is imperative to monitor all the changes recreational cannabis will bring to Baltimore and Maryland. Enjoy the Fourth of July. Be careful what you pray for.

City Sand Returns to Harborplace

Presented by MCB Real Estate and the Baltimore Architecture Foundation

By Ursula V. Battle

On Saturday, June 24, 2023, architectural firms, landscape designers, and other creators grabbed their buckets and shovels to build sand sculptures. However, these creatives didn't head to the beach, they headed to the Harborplace amphitheater located at 301 Light Street for City Sand '23. "Reimagining Harborplace" was the central theme of the event, which was presented by MCB Real Estate in partnership with the Baltimore Architecture Foundation.

Teams were given a total of four hours to complete their sand sculptures. Onlookers gathered around the amphitheater which housed several sandboxes to watch the teams build their creations which had to reflect the central theme. According to Lauren Hill, Executive Director of The Baltimore Architectural Foundation, a total of nine teams comprised of 10 firms participated in the event.

"Our goal was to bring energy back to the Inner Harbor and to come up with some creative ideas," said Hill. "With new organizations looking to come up with new ideas for the future, MCB Real Estate was very interested in collaborating and organizing this event along with us to reimagine the Harbor."

Hill added, "It's really important to bring people back to the Inner Harbor. We have gotten a lot of positive feedback about the event. It's great to see a lot of people out. The teams came with their ideas and put them into place."

When it was all "sand and done," it was BCT Design Group who scooped, and shaped their way to victory, winning both the Judges' Choice and People's Choice awards. As the Judges' Choice winners, BCT Design Group was awarded the Golden Shovel. The company received the Silver Pail as the People's Choice winners. Their winning sculpture consisted of three large conjoining hands with the Inner Harbor skyline as its backdrop.

Nicole Kreynus, is an Architectural Designer with BCT Design Group. Kreynus



Tyler Miller of the global design firm Gensler, standing next to "Baltimore Time For A New Shell." Keep title of sculpture all together for uniformity. Photos by Ursula V. Battle



Lauren Hill, Executive Director of The Baltimore Architectural Foundation.



BCT Design Group won both the Golden Shovel and Silver Bucket awards for their sand creation.

said its winning sand sculpture encompassed Baltimore's Inner Harbor, people, unity and connectedness.

"When we were thinking about reimagining Harborplace, we all thought Harborplace comes down to the people," said Kreynus. "The three hands symbolizes unity of people of Baltimore all coming

together."

BCT Design Group is a collaborative of award-winning studios trusted by local and global clients to bring their projects to life.

"We collaborated and sketched it out," said Kreynus. "We brainstormed about what we would need, and it was a team

effort. We had seven people from BCT Design Group on our team, and everyone volunteered to do what they naturally did best. Everything turned out nice and we worked very well together. It was a lot of fun. It was great seeing people moving through and stopping to see us."

The event was fashioned after an idea that started in 1989 by The Rouse Company at Harborplace and returned after a 10+ year hiatus. MCB Real Estate in partnership with the Baltimore Architecture Foundation brought City Sand back to Harborplace.

The Baltimore Architecture Foundation is a 501c(3) non-profit organization that celebrates design and the built environment. BAF reaches thousands of people with its programs and initiatives, from Doors Open Baltimore to Future Architect Resources/Kids In Design.

Founded in 2007, MCB Real Estate, LLC is an institutional investment management firm headquartered in Baltimore, Maryland. MCB boasts a diverse portfolio of operating assets totaling approximately 14 million square feet of retail, mixed-use, multi-family, industrial, office and medical and life sciences properties with approximately four million square feet of development and redevelopment projects underway.

"The Inner Harbor is what people think of first when they think about Baltimore," said Kreynus. "This event was amazing."

Tyler Miller of the global architecture, design, and planning firm Gensler, said the company paired with landscape architecture, urban design, and planning firm Mahan Rykiel to create "Baltimore Time For A New Shell."

"Everyone was very excited," said Miller. "Half of our team is with Gensler, and the other half was from Mahan Rykiel. This was a great event."

To learn more about upcoming events at Harborplace, visit <https://www.ourharborplace.com/events/qeyo0chhzulwjaqzk78kpsbywhuo5>.

Wealth Summit Live Comes to Morgan State University, Free Tickets Provided for Youth

By Andrea Blackstone

A visionary husband-and-wife team from Baltimore, Raven Paris and Tony Parker, are passionate about bringing financial literacy and generational wealth building information to Baltimore.

Paris, a Morgan State University alumna, is an entrepreneur and founder of a marketing agency called CEO's Evolve.

"I grew up in a middle-class family, but I feel like I have been the first to do a lot of firsts in my family such as being an entrepreneur, not having a nine to five, not doing anything that has to do with my college degree. I'm literally acting off of faith versus fear," Paris said, reflecting on her journey.

She possesses entertainment industry expertise that has led her to work with companies such as TMZ and REVOLT.

Paris' entrepreneurial vision aligns with her husband's. Parker is a real estate agent who gained entertainment and event curation experience during his college years at Florida A&M University. His entrepreneurial leanings link to observing a father who is a serial entrepreneur.

"I even worked for him when I was in middle school. I had a job on my father's truck," Parker said, recalling times when they drove across states together.

But Parker also mentioned that his hardworking father did not have access to knowledge to manage his trucking business more efficiently. Today, Parker is inspired to piece a puzzle together to fill in common gaps that can make or break an entrepreneur.

"I started cultivating my relationship with 'Earn Your Leisure' about 18 months ago," Parker said, referring to one of the top 20 business podcasts in the United States.

Paris and Parker want to give entrepreneurs a chance to broaden their network and expand their knowledge through an inaugural Wealth Summit LIVE. It will be held on July 8, 2023 from 1-4 p.m. at Baltimore's Morgan State University, in partnership with "Earn Your Leisure." Rashad Bilal and



Raven Paris hosts *The Unleashed Conference* for youth in Baltimore. *courtesy photo*

Troy Millings are the founders.

Parker remarked that he felt that "Earn Your Leisure" was the best platform to fill a void of knowledge among minorities and entrepreneurs in Baltimore.

"There's a lot of entrepreneurial-minded people here and they just don't have the resources that most other people might be exposed to and "Earn Your Leisure" bridges that gap. They make the knowledge easily digestible for people who don't have formal backgrounds in business," Parker said.

Chris Simon and his wife, Janeen Simon, who are founders of the popular Baltimore restaurant, BLK Swan will be among "Earn Your Leisure's" interviewees. Parker added that prospective wealth summit attendees can range from people who want to get their feet wet in entrepreneurship to individuals who are already deeply invested in their business. Successful Black entrepreneurs will be honored.

"Some of the takeaways that we want them to leave the Wealth Summit LIVE with are the importance of building your credit, the importance of building your own real estate portfolio, so you can actually begin building your assets versus liabilities, and even knowing what the difference between assets and liability is, or how you can actually pull up a seat at the table in a medical marijuana business that is soon going to be legal as of July 1 [2023]," Paris said.

Successful realtors, stock traders, investors, politicians and various entrepreneurial experts are among the people who will be present at the summit. "We want you to be able to leave with new business partners and leave with new mentors," Paris said.

Parker added that he and Paris want 1,000 youth to attend the wealth summit free of charge through sponsored tickets. Although they are aiming for high schoolers and college students ages 14-

22 to have the opportunity to participate, they are open to including younger attendees who are interested in wealth summit topics. Tickets will be available on a first come, first served basis, until they are gone. The ambitious couple is seeking more ticket sponsors to help youth.

"We want everybody to leave inspired and just know that their dreams are attainable and are possible," Parker said.

General admission tickets will be sold until Thursday, July 6, 2023. VIP tickets will be available until Sunday, July 2, 2023. VIP guests will enjoy an exclusive VIP happy hour, all you can eat experience, fireside chat and meet and greet. "DJ No ID" will provide music. Visit <https://www.theravenparis.com/wealth-summitlive> for more information or to purchase tickets. Email Paris and Parker about youth tickets via Ceosevolve@theravenparis.com.



Raven Paris and Tony Parker are curators of a financial literacy event coming to Baltimore, featuring the stars of the hugely popular podcast, "Earn Your Leisure" on July 8, 2023 from 1-4 p.m. at Morgan State University, located in Baltimore. *Photo credit: Elijah Pittman*

How to save enough to buy your first home

For many people, the first step to buying a home is saving up for their down payment. It can feel like a difficult goal when you first start saving, even if you don't plan on buying for years. But there are a few things you can do to help speed up the process. Here are a few tips to help you start saving for your new home.

Determine your budget

Knowing how much you need to save will help you create a focused plan for reaching your goal. To do this, you need to consider how much you can afford for your new home. Keep in mind that most people can qualify for a bigger mortgage than they can comfortably afford. Use a mortgage affordability calculator to help you determine what you could borrow, then speak with a home lending advisor to better understand what fits your budget.

Perhaps the most common down payment amount you've heard of is 20%, but there are lower down payment options available. However, a higher down payment can mean lower monthly payments, and you'll pay less interest over the life of your loan. It can also help you avoid the extra expense of private mortgage insurance (PMI).

Don't forget to calculate the other costs of buying a home, including things like:

- Closing costs and fees
- Homeowners insurance and property taxes
- Moving costs

By taking all these expenses into account, you'll have a better estimate of how much you'll need to save.

Think about your timeline

Thinking about when you want to buy a home will help you start planning for how to save. Decide on a time frame, then break your savings amount down into monthly amounts. For instance, say you want to buy a home in five years and you need to save \$60,000 for the down payment and other costs:

- You'd need to save \$1,000 a month for five years ($\$60,000/60 \text{ months} = \$1,000 \text{ per month}$).

Having a monthly savings plan can help you focus your efforts and make your down payment goal more achievable. It can also help you make better decisions about what you can afford and a



reasonable timeline for doing so.

Pay down your debt

When you are trying to save for a home, it can feel counterintuitive to spend money paying down debt.

After all, shouldn't every extra penny be going into a savings account? Not necessarily. Paying down your debt can help with your home purchase in two main ways:

It's good for your credit score. Credit scores have a big impact when it comes to qualifying for a mortgage. The better your credit score, the lower your mortgage interest rate is likely to be. By paying down your debt, you can have a positive impact on your credit score. It shows lenders you're able to cover your expenses.

It can free up savings in the future. By paying down debt you can gain some wiggle room in your monthly budget. The money you used to pay bills can now go directly into your savings account rather than paying interest on other debts like credit cards. The bonus is that you won't notice the difference in

your budget because the money was going out, anyway.

Paying down your debt can help you once you buy your home, too. The money you were spending can now go toward updating and decorating your new place.

Reduce your expenses

Now's a great time to take a close look at your expenses and decide what you can do without for now so you can save for a home. Saving doesn't have to mean eliminating all your discretionary spending. But the more you cut back, the faster you'll reach your financial goal. Here are a few steps to **reduce your expenses**:

1. Start by listing all of your expenses, then look at where you could cut back. Consider everything, even an expense like rent. Could you move into a less expensive property or split the bills with a roommate?

2. Take a close look at your monthly membership expenses.

Do you need cable when you use streaming services most of the time? Or, could you ditch the gym membership in favor of running local trails?

Maybe brew coffee at home instead of going to the local coffee shop?

Only you can decide what you're willing to live without while you work to save for your down payment.

But remember, you won't be saving for a down payment forever. A few years without that subscription will feel worth it when you're sitting in your new home.

Automate your savings

The more you can automate your savings, the easier it can be to stick to the plan. Create a monthly automatic

withdrawal on payday to send money directly to your savings account. That way it moves without you ever seeing it. Make sure you keep your savings separate, too, either by opening a new account with your current bank or even opening a new account with another bank.

This sort of automated savings plan is known as "paying yourself first." You pay your savings account first, then see what's left to spend for the rest of the month. This removes the temptation of waiting to see what's left to save at the end of the month.

If you aren't sure how to set up an automatic transfer to your savings account, talk to your bank. There are also savings apps that can help you automate the process. Just be sure you read the fine print to make sure the money will be available for withdrawal when you need it.

Put "found" money to work

Found money is the money you earn that doesn't come from your monthly income. It's those unexpected windfalls that you don't factor into your budget. Things like tax refunds, cash gifts for birthdays or holidays, a bonus at work and rebate offers are all "found" money.

Instead of pocketing the money, put it towards paying down your debt or building up your savings. Even small amounts here and there can add up quickly over the years you are saving for your home.

Cover yourself with an emergency fund

Plans are great, but life happens. Protect yourself and your savings by creating an emergency fund. Set aside some cash that you can dip into for unexpected expenses like car repairs or a medical emergency.

You can use this money instead of paying with a high-interest credit card or pulling from your down payment funds. When the emergency is over, pay back your emergency fund first, then resume your savings plan.

When you start saving, it can feel like you have a long way to go to reach your ultimate goal. But as the months go by, your enthusiasm will build as your savings does. While you're saving, make sure you know all of your mortgage options and keep an eye on interest rates.



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Odell Beckham Jr. Photo credit: Ian Nicholas Quillen/Associated Press

SPORTS

By Tyler Hamilton

Hope abounds for the Baltimore Ravens offense entering the 2023 season. A team that has traditionally struggled to field a productive group of wide receivers is looking to do just that this season in large part due to the signing of veteran Odell Beckham Jr.

The Ravens got their first look at Beckham earlier this month during minicamp. Beckham is coming off of a torn ACL that cost him all of the 2022 season. Ravens head coach John Harbaugh wanted to bring Beckham along slowly so he had him take part in individual period first then ramped him up to team reps.

The emotions of putting a jersey back on and taking the field after being away for so long were there for Beckham, but he didn't want to allow it to overtake him, so he did his best to not think about it.

The thing that excites Beckham the

most is being able to catch passes from quarterback Lamar Jackson this season.

"It's one of the reasons why I signed here. I've watched him [Lamar Jackson] for years," Beckham said. "He's definitely – we all know – one of the most electrifying players that we've seen at that position. And one of my favorite players growing up – I'm sure he's always used to getting the comparison – was Mike Vick.

"He just has that 'it' to him. And I remember being in New York with Saquon Barkley, and seeing another guy put on cleats and you just know they're special people. So, I've got to make sure I stay on my blocks, and not get busy watching him when he's doing his thing sometimes; we all want to see it. But like I said, I'm excited about that opportunity."

After getting the chance to go through practice with Jackson, Beckham said the passes from the quarterback get up on you really fast because of his strong arm.

The two didn't get a whole lot of reps together in practice. That won't stop them

Ravens Odell Beckham Jr. Already Making a Great Impression

from beginning to develop chemistry. Beckham said the chemistry can be established through communication while watching film. That's when they can get an idea for how they individually see things on the field.

Jackson is getting his first exposure to offensive coordinator Todd Monken's offense. Beckham on the other hand has played in the scheme before when the two were with the Cleveland Browns. Monken was the Browns' offensive coordinator in 2019. A lot of the concepts are the same, but the terminology has changed.

"It was a while ago, but it's all the same," Beckham shared. "Football is all different verbiage and language; if it's a foreign language, you just readjust into different words. But conceptually, there are a lot of things where it might have been called [this] over there, and it's called this over here, so I'm just familiarizing myself with the offense, the playbook, everything."

The thought of having Beckham in the offense brought a smile to Harbaugh when asked about the veteran addition. Harbaugh liked how Beckham was visibly excited to be at minicamp after working really hard to get back to the point where he can take the field.

He called Beckham a "world class athlete" and a "highly competitive guy."

The way Beckham puts in the work despite being a premier addition stood out to Harbaugh.

Harbaugh went as far as to compare Beckham's work ethic and stardom to back in 2004 when Terrell Owens was traded to the Philadelphia Eagles. Harbaugh was a special teams coach for the Eagles back then. Even though he didn't work with the offense, he saw Owens' hard work first hand because the Pro Bowl player attended special teams meetings.

"He came in – all the hype and all the things from a personality

standpoint – [and] nobody worked harder at practice, nobody worked harder in the weight room," Harbaugh said. "Those kinds of guys reach that level for a reason."

That's the hard work that Beckham has displayed during minicamp. It's something Beckham will look to continue in the offseason when he hopes to have throwing sessions with Jackson in Arizona and Miami.

"He just has that 'it' to him. And I remember being in New York with Saquon Barkley, and seeing another guy put on cleats and you just know they're special people."

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