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Black Couple Starts Size Inclusive Bridesmaid Gown Line, Lands Deal on 'Shark Tank'



Ashley Young, center, who married Charles Young in 2016, is surrounded by her bridesmaids. After experiencing challenges of finding fashionable bridesmaid dresses that would accommodate a variety of sizes, Ashley and Charles co-founded Bridal Babes. The company offers an immersive online experience. Ashley and Charles secured a deal with Emma Grede on "Shark Tank."
(See article on page 9) **Photo Credit: Erika Layne Photography**

Purposeful Parenting

Implement Purposeful Parenting, Raise Children Successfully

By Andrea Blackstone

The Department of Health and Human Services declared July as Purposeful Parenting Month. Juanita Banks-Whittington— an Odenton, Maryland-based U.S. Army veteran, wife, mother, diversity and inclusion practitioner, licensed master social worker (LMSW) in Maryland and author of “I Love My Daddy,” suggested strategies for parents to bring out the best in their children through purposeful parenting.



Ian Whittington; Juanita Banks-Whittington, a licensed master social worker in Maryland and author; and daughter, Zuri Whittington. Banks-Whittington believes that engaging in family activities builds confidence in children, teaches values, encourages communication, fulfills emotional needs, and creates family traditions.

Photo credit: Nataly Vargas

“Purposeful parenting is going above and beyond to pour into your children's needs and being intentional in making sure their needs are met. It's more than just raising a child with morals and values. It's setting clear values and goals

focused on the development of the child,” Banks-Whittington said.

A few key measures that can be taken to parent children better can be a trial-and-error process, but Banks-Whittington believes that “a few key measures that can assist in parenting children better are working on your patience, being supportive and allowing children to have their own identity.”

For younger children, implementing positive reinforcement can be as simple as using a sticker reward system or

praise to increase the behavior.

“Older adolescents can be trickier because they may be at an age where they have to learn by experiencing or seeing the consequences of their actions,” Banks-Whittington said.

Regardless of age group, parents should always give the reasoning behind why they are being disciplined for breaking rules, so that the child understands.

Rules or boundaries are needed for any household to run successfully.

“For two-parent households to better function when enforcing boundaries: they must communicate with each other; be on the same page; set

realistic expectations; and identify what they are enforcing,” Banks-Whittington said.

She added that a single parent can enforce boundaries by communicating why the boundary is being set, listening,

and setting realistic expectations with their child. Additionally, a child's parent “can have someone the child looks up to or respects as a resource to assist during difficult situations if the other parent isn't actively involved.”

When a child has access to at least one person that the parent feels comfortable with their child talking to and letting them know what is happening, it could also help a young person cope with peer pressure.

“That will provide some form of open communication and a listening ear. Peer pressure is never easy to deal with regardless of age and sometimes it's easy to question your self-identity when you may not fully know who you are yet,” Banks-Whittington said.

The National Center on Birth Defects and Developmental Disabilities, Centers for Disease Control and Prevention reported that during nine to eleven years of age, “healthy friendships” are very important to a child's development, “but peer pressure can become strong during this time. Children who feel good about themselves are more able to resist negative peer pressure and make better choices for themselves.”

The CDC added that parents should help their child develop his own sense of right and wrong during this stage.

Dealing with defiant children can require parents to effectively educate themselves with various tools and techniques. Banks-Whittington added that each child is different. A child's age determines their level of understanding and the type of consequences they may receive, so there is no blanket response or way to deal with children who may be defiant.

“When dealing with a younger defiant child, parents can set expectations by using positive and negative reinforcement. For example, incorporating a token system/reward for good behavior or giving less screen time for misbehavior. When dealing with an older defiant child, parents may have to think outside the box when setting expectations and rules by identifying the

root of the behavior, showing empathy and validation, having open conversations and always building on the positive,” Banks-Whittington said.

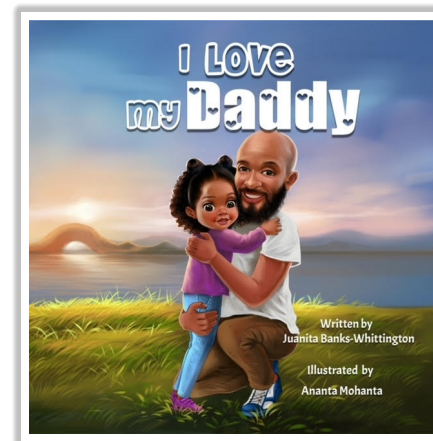
Children need structure in their homes. One tip Banks-Whittington offered entailed starting with establishing schedules and routines which will instill discipline and responsibility.

Some parents face challenges incorporating rewards into improving a child's behavior although giving rewards may not always be warranted. Age and the situation can be factors.

“As the child ages, the reward needs to be evaluated to determine if the behavior is improving or being masked by the expectation. Many forms of behavior modifications can modify and stop inappropriate behaviors like positive/negative reinforcement and positive/negative punishment. When incorporating rewards there needs to be consistency, patience and realistic expectations,” Banks-Whittington said.

Leading by example and validating a child's feelings while trying to promote respect and obedience can help attract a better response from children. They must be “taught what it looks like first,” according to Banks-Whittington.


Visit www.diversecbm.com and www.nehicares.com to learn more about Banks-Whittington and her book.




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The Supreme Court: A Lesson In Betrayal, Double Dealing And Complicity

By Dr. Joanne Martin, cofounder of the National Great Blacks in Wax Museum



Dr. Joanne Martin, Courtesy photo

It would be a mistake to see African Americans as helpless, pliant victims in the recent attack on affirmative action by a far-right majority of the U.S. Supreme Court, a court guided by white supremacy and white nationalism.

If the lessons of history have messaged anything to Blacks and other people of color, it is that the Supreme Court has often been a purveyor of betrayal, blind injustice and white privilege. African Americans have been witness to the Supreme Court's willingness to kill affirmative action and deny civil rights over and over again.

Consequently, Black people, throughout their long tenure in America, have actively resisted and confronted attempts to silence them, "Jim Crow" them, or use violence, lynching and other acts of terrorism.

Black people have been acutely aware that it is the ideal of America, the promise of America, the hope of

America that we fight for; it is the constant struggle between not what America is but what we strive for it to become from which we draw inspiration and the will to "keep on keepin' on." Ours is a rich legacy that encompasses a people's struggles and triumphs in the pursuit of justice.

The Supreme Court's first attempt to slaughter affirmative action measures was during Reconstruction. Spanning 1865-1877, this period for many Southern Blacks—four million of which were former slaves—was almost a dream come true. They would see the ending of slavery; gain citizenship; realize voting rights for Black men; and by having federal troops sent in to safeguard their new rights, obtain temporary relief from the tyranny most assuredly awaiting them by hostile Southern whites, paramilitary groups like the Ku Klux Klan (KKK); and a disgraced and embittered former Confederate States of America.

Nevertheless, in 1877 the dream became a nightmare with the Compromise of 1877, which effectively ended Reconstruction. The Southern Democrats (still holding onto their confederate racist ideals) would accept Rutherford B. Hayes as president, and the Republicans (who up to then sought to grant legal rights and social equality to Blacks) agreed to withdraw the army from the South and end federal interference in Southern affairs. This act of dirty double-dealing was almost a dream come true for white Southern racists, of returning Black Americans to a condition of dependence, servitude, and quasi slavery.

Fully restored to power, white Southerners began building an elaborate system of oppression known as Jim Crow. The first move was to attack the African American male's

right to vote. They soon discovered that their ends could be achieved through legal means. Humiliating Blacks by requiring them to use public facilities separate from, and inferior to, those used by whites was also a tactic.



*Supreme Court Building
Photo Credit: Tim Mossholder on Unsplash*

The Southern racist whites found a willing accomplice in the Reconstruction Era Supreme Court. Once the Supreme Court declared the Civil Rights Act of 1875 unconstitutional in 1883, his ruling would then put African American voting rights in the crosshairs of Southern states and allow them to implement poll taxes, grandfather clauses and a bevy of legal restrictions on voting.

Moreover, through various other rulings, the U.S. Supreme Court played a further role in turning African American's dream into a nightmare. One such case was *United States v. Cruikshank* (1876). It permitted groups such as the Ku Klux Klan to flourish and continue to suppress Black voting through heinous acts of violence. The *Cruikshank* decision

handicapped the federal government's ability to protect newly freed slaves for nearly a century.

The Supreme Court's *Plessy v. Ferguson* case upheld the separate but equal doctrine. In 1954, the Court reversed *Plessy* in the *Brown v. Board of Education*, declaring that separate schools are inherently unequal.

Through it all, the vast majority of African Americans have refused to gently accept the erosion of our basic civil rights. Our 400-year journey on the American continent has been a journey filled with courage and pain and tragedy and triumph. Over 300 years in bondage and much of the rest as second-class citizens, these were the civil wrongs that guided our marches and riots and efforts to create a just United States of America.

Along with the rest of the Nation, African Americans must face the stark reality that the very court system and its jurists we are supposed to rely on to protect justice and uphold the law are betraying their country in many sinister, corrupt, and calculating ways.

Another case that comes to mind is the "dark money" decision made in the 2010 *Citizens United v. Federal Elections Commission*. It would yield a ruling that "independent political spending" did not present a substantive threat of corruption. Could it be that men on the Supreme Court now suspected of dirty deeds of corruption saw no vested interest in taking the case and making the majority decision?

After all, who is alleged to know more about corruption than the Right-Wing Supremes?

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Editorial

Mayor Brandon Scott: “...Deep Issues of Violence in Baltimore, in Maryland and This Country...”

By Regi Taylor, Editorial Page Editor

The Baltimore Times extends heartfelt words of comfort to the families of those lost and injured in the recent mass shooting at Brooklyn Homes. We further offer our support to Mayor Brandon Scott and the city administration as they investigate the shootings and assist the wounded and those otherwise affected.

Mayor’s Scott’s assessment of the situation is spot on: “This tragic incident is another glaring, unfortunate example of the deep issues of violence in Baltimore, in Maryland and this country and particularly gun violence and the access to illegal guns.” At its root, “the deep issues of violence” described by the mayor define America’s long-simmering culture of aggression as the source.

That’s why gun violence is not just a local problem and appears to be happening everywhere all the time. American popular media markets a mass mentality of mayhem through the entertainment industry, targeting consumers from cradle to grave with programming saturated with depictions of maiming and murder.

Violent content aimed at children began in 1908 with Émile Cohl’s first-ever fully animated silent film, “Fantasmagorie,” where pain was purposely inflicted on characters as entertainment, including stabbing and decapitation. In the 115 years since, graphic violence has become the featured component of television, cinema, and video games that many experts believe has desensitized viewers to real pain and suffering as a

consequence of actual violence committed against real people.

The volatile ingredient that has ignited hyper aggression triggered by overexposure to constant depictions of extreme media violence that has morphed from a state of mind to daily mass shootings, as Mayor Scott pointed out, is “access to illegal guns,” and in many cases access to legal guns by people who should not possess them. In 2020, the National Shooting Sports Foundation, the gun industry’s trade group, estimated the total number of firearms owned by civilians at 433.9 million, not including illegal and

unregistered guns. The approximate number of Americans is 333 million.

The combination of being weaned on violence from birth combined with owning 100 million more guns than there are people in America has resulted in the carnage of mass shootings we are witnessing daily nationwide that Brandon Scott called out. Unfortunately, it is only mass shootings that have become a recent trend. Gun violence has been steadily expanding upward for many decades. In an April 2023 editorial, The Baltimore Times reported that from 1975 through 2022, Baltimore saw 12,910 murders, one murder every 32.5 hours for 48 straight years.

Worse yet, according to the Federal Bureau of Investigation’s crime data index, from 1960 (the first-year national statistics were collected) through 2022, there were 1,103,619 murders committed in the United States; 17,517 murders per year for 63 straight years; two murders per hour nationwide for over six decades. In 1960 there were 9,110 homicides nationally; in 2022 there were 20,266. From 1960 to 2022 the U.S. population

grew by 186%. In the same time period murders grew by 222%. In 1960 there were zero mass shootings in America; in 2022 there were 646.

While there is no expert consensus on the direct correlation between consumption of constant, excessive media violence, the sheer volume and extreme graphic nature of violence Americans consume daily is too much to conclude that it has no negative effect on violent behaviors. The Baltimore Times has compiled the following publicly available data for your consideration. Are violent media programs programming Americans toward worsening violent behavior? You decide.

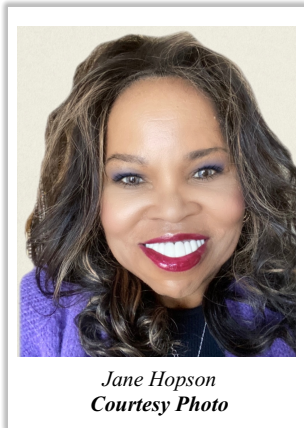
- A preschooler who daily watches two hours of cartoons will be exposed to 10,000 violent incidents per year
- U.S youths watch TV 2-4 hours per day, which exposes them to 2,000 acts of violence annually
- Children who watch TV 4 hours per day will see 8,000 to 16,000 murders and more than 100,000 acts of violence by the time they complete elementary school
- 57% of children’s television programs feature violent content
- Children playing violent video games are more likely to identify with violent characters and consider them role models
- In 2015, the violent video game industry generated \$5.2 billion in revenue in the United States, \$100 million per week
- 80-90% of movies contain some form of violence; 60% of television programs include violent content
- A child will view over 200,000 acts of violence, including more than 16,000 murders before age 18
- 92% of the top-selling video games in the U.S. feature violent content
- Video game sales in the U.S. reached \$21.53 billion in 2020, a 400% growth in 5 years
- 80% of survey respondents believe media violence contributes to real-life violence



Baltimore City Mayor
Brandon Scott
Attribution: Maryland State Archives

Children's Awareness Month: Black Kids Face Greater Risk of Drowning

By Jane Hopson



Jane Hopson
Courtesy Photo

June is Children's Awareness Month, the perfect time to discuss water safety at the pool, by the ocean or a stream. The long, carefree days spent in the water can create splendid summer memories. But it is also a time of year that brings tragic stories of children who cannot swim, wandering off alone and drowning in a shallow creek, or a middle school student who does not know how to tread water, impulsively jumping into the deep end, then floating to the surface, lifeless.

Water accidents kill hundreds of children each year. It can happen quickly, silently or in a violent, mortal struggle known as death by drowning. The Centers for Disease Control (CDC) says drowning is the leading cause of death for children and provides a disturbing statistic that requires the community's immediate attention and action: "Black children ages 10-14 years drown at rates 7.6 times higher than white children."

With the lives of so many Black children at an increased risk of dying, drowning becomes a public health problem, in desperate need of a solution. Ways of addressing the issue include offering water safety classes,

organized swimming lessons and encouraging diversity in pool employment by providing access to Red Cross lifeguard training and certification to Black children.

Teaching all Black children water safety and swimming is a health disparity imperative that should involve community stakeholders, such as health providers. School nurses can make families aware that knowing how to swim may one day save their child's life. Faith leaders could encourage parents to enroll their kids in swimming classes, perhaps make lessons a part of the vacation Bible school curriculum. Parents can lobby the school board to offer water safety and swimming lessons to all students enrolled.

Claire McCarthy, MD, a primary care pediatrician at Boston Children's Hospital, and an assistant professor of pediatrics at Harvard Medical School, says "A child doesn't need to be able to swim butterfly or do flip turns, but the ability to get back to the surface, float, tread water, and swim to where they can stand or grab onto something can save a life."

The CDC offers the following advice to guide parents in selecting safe facilities and properly trained instructors for swimming lessons:

- **Supervision:** Ensure that a qualified lifeguard or swimming instructor is present at all times during the swimming lessons. They should be vigilant and attentive to the swimmers in the pool.
- **Qualified instructors:** Make sure the swimming lessons are conducted by certified and experienced swimming instructors

who are trained in water safety and rescue techniques.

- **Age-appropriate lessons:** Ensure that the swimming lessons are tailored to the age and skill level of the participants. Young children and beginners should start with basic skills and gradually progress to more advanced techniques.
- **Proper warm-up and stretching:** Begin each lesson with a warm-up session and stretching exercises to prevent injuries and prepare the body for swimming.
- **Swim in designated areas:** Make sure the swimming lessons take place in designated swimming areas, such as swimming pools or supervised beaches, that are safe and free from hazards.
- **Teach water awareness:** In addition to swimming techniques, emphasize water awareness and safety rules, such as not diving in shallow water, not swimming alone, and knowing how to recognize and respond to signs of distress in the water.
- **Learn basic rescue techniques:** Teach advanced swimmers basic water rescue techniques, including how to assist someone in distress without endangering themselves. This knowledge can be invaluable in case of emergencies.
- **Proper use of flotation devices:** If needed, use appropriate flotation devices, such as life jackets or floaties, especially for beginners or those who are not confident swimmers. However, remember that these

devices do not replace proper supervision and swimming skills.

- **Sun protection:** Remind students to apply waterproof sunscreen before the lessons and reapply it regularly, especially if the swimming lessons take place outdoors. Additionally, encourage the use of hats and UV-protective swimwear.
- **Hydration and breaks:** Encourage swimmers to stay hydrated by providing water breaks during swimming lessons, particularly in hot weather conditions.
- **Pool rules and etiquette:** Teach swimmers about pool rules, such as no running on the pool deck, no diving in shallow areas, and respecting other swimmers' space. This helps to create a safe and enjoyable swimming environment.

Dr. McCarthy reminds parents, "Just because a child can swim doesn't mean he can't drown. Children can get tired, hurt, trapped, snagged, or disoriented. Even strong swimmers can get into trouble. While swimming lessons help save lives, children should always, always be supervised around water, and should wear life jackets for boating and other water sports."

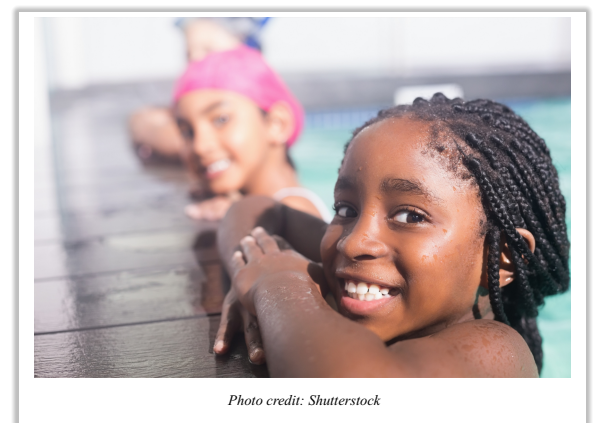


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Baltimore Community Lending Unveils Renovation for Business Development & Resource Center with \$1 Million Check Presentation

Baltimore, MD – June 26, 2023 –

On Friday, June 23, Baltimore Community Lending (BCL) announced a transformative renovation project that will become its Business Development and Resource Center and office headquarters. The announcement was made at a press conference and \$1 million check presentation at the organization's new headquarters at 309 N. Calvert St., Baltimore, MD 21201.

Speakers included U.S. Senator Ben Cardin and U.S. Senator Chris Van Hollen, as well as BCL clients Bianca Wise, President of Home Helpers Home Care Baltimore and Sekwan Merritt, owner of Lightning Electric. Senator Cardin and Senator Van Hollen, CDFI advocates who worked to secure \$1 million in direct federal funding within the fiscal year 2023 omnibus funding legislation to support the Business Development and Resource Center, also presented a check to Watchen Harris Bruce, President & CEO of Baltimore Community Lending.

“Federal investment in mission lenders like Baltimore Community Lending empowers these financial institutions to expand resources in traditionally underserved communities. Lending opportunities for entrepreneurs and small businesses strengthen Baltimore and our entire state's economy,” said Senator Cardin, Chair of the Senate Small Business and Entrepreneurship Committee. “I'm

proud to help deliver this funding and will continue to invest in these institutions as they provide needed support across the small businesses community.”

“Baltimore Community Lending is making this city stronger through their revitalization and community development efforts that span from financing affordable housing to loans for

Financial Services and General Government.

“It takes a village to make the Business Development and Resource Center a reality. The village is the federal, state, local government and all stakeholders who have come together so we can continue supporting small businesses for years to come,” said Watchen Harris Bruce.

make sure that no dream goes unrealized due to a lack of opportunity. Together, we can build a stronger, more inclusive society,” said Sekwan Merritt.

“I learned a quote a long time ago that states, ‘when opportunity meets preparation, the result is success.’ Baltimore Community Lending supports minority business owners like myself by providing an opportunity to secure capital and through their technical assistance and business development resources. They give us the support we need to reach success,” said Bianca Wise.

Construction on the building began on July 1, with occupancy tentatively scheduled for the end of 2023. To receive updates on the progress of the Business Development and Resource Center, please sign up for BCL's newsletter at <https://bclending.org/>.



U.S. Senator Chris Van Hollen, Watchen Bruce (President & CEO of BCL), U.S. Senator Ben Cardin, and Jerome Stephens (Community Outreach Director for Senator Cardin) pose with a \$1 million check. **Photo: The Baltimore Times**

small businesses to one-on-one coaching for entrepreneurs. That's why we fought for federal funding for BCL's Business Development and Resource Center, so they can continue to be a positive economic force helping spur equitable growth and opportunity for Baltimore workers and small businesses,” said Senator Van Hollen, Chair of the Senate Appropriations Subcommittee on

“Starting and growing Lightning Electric has been no easy feat. But Baltimore Community Lending believed in me. They saw beyond my past and my age, and that's the reason I stand before you today. They have provided invaluable assistance, from helping us with our business plan to guiding us through loan applications and the complexities we face as minorities. Let's

About Baltimore Community Lending
Baltimore Community Lending supports the revitalization and strengthening of underserved communities throughout the Baltimore metro area through innovative and flexible financial assistance designed to promote community development.

Baltimore Community Lending is a Community Development Financial Institution (CDFI) and mission-based lender serving the Baltimore metro area. We're 100% dedicated to delivering responsible, affordable lending products to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream. We're making loans to real estate developers and small business owners committed to developing underserved neighborhoods.

Black Couple Starts Size Inclusive Bridesmaid Gown Line, Lands Deal on ‘Shark Tank’

By Andrea Blackstone

Bridesmaids come in all shapes and sizes, including curvy girls.

Ashley Young and Charles Young started a bridesmaid’s apparel brand that was created with this reality in mind. The Maryland-based couple runs Bridal Babes. The bridal tech company offers sizes from small to 5XL at an affordable price.

“The idea came about after our wedding in 2016, where I was trying to find dresses for my bridesmaids of all shapes and sizes and I was just stunned at the lack of options that were out there for something that was sexy and curve fitting,” Ashley said.

The wedding was held in Mexico. The bride wanted to integrate use of bright colors without utilizing heavy satin or other dress fabrics. Mixing and matching options from a variety of different stores left her feeling like finding bridesmaids dresses should not have been that difficult.

“I just thought there should be a place where you can shop for the full-size range,” Ashley said.

The bridesmaids ended up feeling good about how they looked in their dresses. Their curves were shown off and not concealed. Ashley said her wedding went viral.

While on maternity leave with her first son, Ashley began exploring groundwork to start a business. By 2019, Ashley and Charles officially launched a website for Bridal Babes.

While some businesses took a hit during the pandemic, Bridal Babes experienced a gargantuan boom. The entrepreneurial couple decided that virtual offering would be better than offering hybrid consultations that included in-person appointments. Carrying dresses and toting a young baby became undesirable. By March

2020, the business exclusively offered virtual consultations.

“People just shifted completely over to us. We actually had to do a lot to keep up with the demand,” Ashley said.

Bridal Babes had already gained the trust of customers. While some other bridal stores had to set up

“Ninety nine percent of our customers are online only and that’s because we really recreate the in-store shopping experience online. We have virtual consultations where the girls can come on with their bridesmaids who can be all over the country, so they no longer have to go to one location which is really nice,” Ashley said.

Most of Bridal Babes’ dresses are ready to ship, although a signature collection which is a luxury, high-end line allows some customizations, such as colors and larger sizing, in addition to offering options for taller women.

By the beginning of 2022, the husband-and-wife team who offered diversity in the wedding industry became full time entrepreneurs.

Ashley and Charles secured a deal with Emme Grede on “Shark Tank.” The show aired last October. Grede is a businesswoman and entrepreneur who is partially known for founding a new generation lifestyle brand, Good American, with Khloé Kardashian.

“That is literally what catapulted us,” Ashley said, referring to the deal.

On the show, Grede reportedly made a \$250,000 investment for a 20% equity stake in Bridal Babes.

As COO, Charles manages Bridal Babe’s operations and logistics. He offered his perspective about the company’s success.

“We are working to solve an issue that our CEO actually went through and understands. We are providing a service that just didn’t exist prior to Bridal Babes,” Charles said.

He added, “Taking this entrepreneurship journey with my wife is great because I’m doing it with someone that I trust fully. She understands the plan, the goal and the drive to accomplish something great. In any business, communication is key and after being together since high school ,marriage and children, the one thing we can do very well is communicate.”

Visit Bridal Babes’ website at <https://www.bridalbabes.co/>.



Ashley Young and Charles Young, founders of Bridal Babes. Ashley is wearing a Bridal Babes dress.

Photo credit: Stanley Babb of Stanlo Photography

online options, Ashley and Charles did not have to scramble to convert their model to an online focus. It was already up and running. Since most of the bridal industry is brick and mortar, they were in a winning position.

Bridal Babes’ business model remains attractive to consumers. Ashley added that the majority of Bridal Babes’ customers still do not come into their studio to try on dresses.

Free Zoom calls are offered so brides can ask questions. Bridal Babes’ founders created a unique, easy shopping experience, according to Ashley. The company offers size charts for all their dresses.

Clients are also taught how to take their bust, waist and hip measurements or they are advised to seek assistance from a local tailor who can measure them accurately. She added that tailors typically help for free because women may commonly return needing alterations for their evening gowns.

Small Business Owners – Catalysts for Economic Growth

Almost half of all U.S. employees work for small businesses, defined as companies with fewer than 500 employees, and a staggering 99 percent of all U.S. companies fall under the “small business” designation, according to the Small Business Association.

Entrepreneurship can be a stepping stone to wealth generation. In recent years, however, small business owners have faced many challenges, and that’s particularly true for those in majority Black, Hispanic and Latino communities. Fortunately, data is showing a strong trend toward improvement and normalization.

Many small businesses have more cash than they did before the pandemic, notably the smallest businesses with less than \$100,000 in annual revenue. With more than two-thirds of small businesses expecting increased revenue and sales

this year, they’re planning to put that money back into their workforce, to hire and retain employees by increasing wages and offering upskilling and training opportunities, according to JPMorgan Chase’s Business Leaders Outlook survey.

Black, Hispanic and Latino small business owners, in particular, say they’re optimistic about the year ahead, and the number of new businesses formed in cities like Baltimore is at an all-time high – in Baltimore, new business formation is up 46% over the last three years.

“Minority-owned businesses are fueling the U.S. economy – driving growth, innovation and job creation,” said Mikal Quarles, head of Chase Business Banking Racial Equity Strategies. “It’s important that we provide them with tools, resources and

network capital to help them take their business to the next level and create and sustain wealth long-term.”

Citing access to capital as one of the top barriers for small businesses, banks play a critical role as catalyst in small business success. Over the last few years, JPMorgan Chase has doubled-down on its commitment to help minority-owned business succeed, including through its \$30 billion [Racial Equity Commitment](#) that seeks to help close the racial wealth gap, such as through new mentorship programs, events, and expanded access to credit for business owners.

Small business owners have a plethora of resources and information available to help them at any stage of their business. Whether it’s looking for guidance on how to start or grow a small business, or access financial tools, here are some important steps to consider:

- Starting a business: Prospective owners can consider a few important foundational pieces, including writing a business plan, establishing a business bank account and applying for and filing the right permits and licenses. Also, prospective business owners should think through their business structure – will they be a sole proprietor, operate an LLC or choose another structure? Gathering funds and deciding where to do business are two more key steps to take before finally launching a company.
- Growing a business: As business owners continue to generate revenue, they can shift their focus to growing and scaling their business. Future financing plans could include applying for additional loans, grants or investor funding. Business banking accounts can be leveraged

to help meet the goals of a business owner.

Forging ahead: If a business owner has a few years of success under their belt, they can discover new ways to optimize their business and streamline operations. That includes keeping cash flow healthy, continuing to build their customer base, and looking for digital tools to help simplify processes like invoicing and payments.

Small business owners can also access new tools designed to help lower the barrier to entry to accessing capital and the tools needed to set them up for success. Last year, JPMorgan Chase introduced a [Special Purpose Credit Program](#) to help expand credit access in majority Black, Hispanic and Latino communities for business owners who otherwise might not be approved or receive it on less favorable terms.

JPMorgan Chase also expanded its free one-on-one coaching program to 45 trained senior business consultants in 21 U.S. cities, including in Baltimore, where they’re providing mentoring and advice to Hispanic, Latino and Black business owners within the community on everything from boosting creditworthiness to managing cash flow to effective marketing.

“We’re changing the lens of how we define business success by integrating new practices and products that drive more equitable outcomes,” said Carolina Jannicelli, head of JPMorgan Chase’s Community Impact division, which facilitates the firm’s Racial Equity Commitment. “Our commitment is simply a starting point that is transforming our overall work as a company, driving business and more inclusive economic growth.”

For more tips to help you launch or grow your small business, check out chase.com/business/knowledge-center/start.



Photo Credit: Getty Images

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Family Sticks Together, Committed to Building 'Heaven in a Jar'

By Andrea Blackstone

Renate Garrett knows what it feels like for her hands to become numb while she is in the middle of making banana pudding for a family business known as Freakin' Sweet Jars.

"Our number one seller is banana pudding. My mother, Vivian Stanley, taught me how to make that," Garrett said.

even when Renate was diagnosed with lupus in 2021. Jaheel, the owner of Freakin' Sweet Jars, sticks by his determined creative partner and wife.

Renate—who worked at Lowe's for 23 years—founded the business with her husband in 2014 after she tried someone else's dessert in a jar. They decided to try a business making their own version using Jaheel's grandmother's sweet potato pie and pound cake recipes.

Renate often looks fine if an individual looks at her, but pain may be seizing her body. It can mean going home early and letting a member of her tribe step up to lend a hand. Renate finds ways to stay involved in Freakin' Sweet Jars operation, even if it is running their social media accounts from home. Building the tasty enterprise is a passion that she can talk about for hours.

"The lupus is really trying to get me, but I'm working through it. It's going to be fine because my kids have my back," Renate said confidently. "Running our family business has come with trials and tribulations, but at the end of the day, we're all still together and we all still try to work together as a family."

Jaheel is a strong arm of support who fills in where he is needed whether it is sitting next to his wife in a hospital bed or making ends meet by working someplace else to help them stay afloat.

When Renate got sick, Jaheel's involvement in the business increased, along with her daughters. Renate's daughters know that her mother cannot run the business by herself. Renate shows up at the mall a few days a week. Family members head to farmer markets on the weekends.

"I'm here to help them. I believe in their vision. I feel like the business can go a long way," Keeyanna Kentish said.

Teshara Stanley, Renate's other daughter, works as Freakin' Sweet Jars' full time store manager.

"It's important to me that we have something to pass down to future generations. Independence is also a huge factor. Being your own boss and setting your own tone is a different feeling," Stanley said.



(L-R) Renate Garrett, Keeyanna Kentish and Teshara Stanley build Freakin' Sweet Jars, make cookies and prepare cake pops. **Photo credit: Genita Edmonds**

Renate's mother has been Freakin' Sweet Jar's biggest contributor.

"We literally would not be operating if it wasn't for her. She's contributed to us majorly both financially and physically. We love her dearly and she's motivation for us to continue," Teshara said.

It is easy to want the Garrett family to succeed in achieving a piece of the American dream. They remain unafraid of hard work. Even when it hurts, Renate remains relentless to earn the reward of building a successful business, one dessert recipe at a time.

"I honestly don't know how she's been able to persevere through her consistent pain, but she does every day," Stanley said, reminding that empathy and a helping hand goes a long way.

Freakin' Sweet Jars is located at 2002 Annapolis Mall Road in Annapolis, Maryland. Visit <https://freakin-sweets.square.site/> to learn more about the business.



Renate Garrett stands near desserts made by Freakin' Jars. The business recently opened in Annapolis Mall, located in Annapolis, Maryland. Garrett, the company's creative partner, manages a Lupus condition and remains determined to help Freakin' Jars thrive. Her husband, Jaheel Garrett, is the company's CEO. **Photo credit: Keeyanna Kentish**

Garrett's family and close friends step in to keep the business running when her body hurts and she feels tired. Managing a lupus condition did not stop the Garrett family from holding a grand opening in Annapolis Mall, on May 13, 2023.

"Since we've been here in Annapolis, we've transitioned into other things such as cookies, cake pops, brownies and things of that nature, but primarily we make premium layered desserts," Jaheel Garrett said.

Renate and Jaheel are Baltimore County residents who have faced extreme obstacles while running a family dessert business. The husband and wife refused to throw in the towel,

"We started off with just cheesecakes, pies and pie puddings," Renate said.

It was a rough time during the pandemic. In 2019, Freakin' Sweet Jars had a presence in Arundel Mills and Columbia. There was rent and employees to pay although the mall traffic was slow. Additionally, Renate worked in the business while she was sick for a year. Initially, the cause of how she felt was unknown to doctors.

Muscle and joint pain, prolonged or extreme fatigue and memory problems are just some of the symptoms Renate endures.

"Lupus can affect almost any organ in your body. The symptoms of lupus also differ from person to person," according to information provided by the CDC.

WEAA 88.9 FM's Ernestine Jones is Still 'On Cue'

By Ursula V. Battle

Part 2 of a 2-Part series on WEAA Gospel On-Air personality Ernestine Jones.

"I put a lot into preparing for Gospel Grace," said Jones. "On Saturday nights, I work for two hours or more getting my program together. That includes what I am going to

Jones' distinctive voice extends far beyond the airwaves. Chances are, if you have attended a gospel concert or other religious activity, you have seen Jones step-up to the podium. She's in high demand in Baltimore's religious circles, and is regularly sought after to emcee concerts, read eulogies and even participate in theatrical productions.

"Radio allows me to touch thousands of people," said Jones. "I have people calling me from Pennsylvania, Michigan and other places from around the country who listen to my show. Radio also opened the door for me to minister to people in the community. I have served as the Mistress of Ceremonies and in other capacities for many programs. Through my participation I always try to uplift and encourage everyone in attendance."

Jones got her start in radio at WBGR after she was hired by Bishop Naomi Durant who passed away in 2020. The native Baltimorean said her beginnings were humbling, growing up poor but never falling away from her desire to be on the radio.

"When you have a dream and a passion for something that seems far beyond your reach, if you pray and

persevere, I am a witness that with the Lord's help, that dream can come true," said Jones. "Even when the odds look like they are stacked against you. At first you may think that there is no way of making the dream come to fruition. However, with the Lord on your side whispering 'you can, you can,' I am a witness that you really can."

The recipient of numerous honors and awards, Jones is a graduate of Western High School where she mastered the tuba and was a part of the band/orchestra. She is a graduate of Baltimore City Community College and Morgan State University. Jones attends Huber Memorial Church, where the Rev. Dr. P.M. Smith is pastor. The recently retired paralegal is married and has been a member of Huber Memorial Church for over 20 years. She serves on the Television Ministry and is the voice-over announcer for Huber's on-air The Living Hope television broadcast on WMAR-TV Channel 2.

An avid tambourine player, Jones is also known as 'The Tambourine Lady.' Jones is also a seamstress and has created many of the outfits she wears.

"I love to sew and have been sewing for years," said Jones. "I also know how to sew using patterns. Sewing is something I have always enjoyed."

With more than four decades of radio under her belt, Jones said she is grateful for her career.

"God has opened so many doors for me through radio," said Jones. "I have been blessed and love being a blessing to others through the work that I do. It's all about bringing glory to the Kingdom of God and I am a willing servant."



Ernestine Jones in the studio of WEAA 88.9 FM where she has worked for 30 years.

Courtesy Photo

Tune in to Morgan State University's WEAA 88.9 FM during the hours of 5 a.m. and 7 a.m. and you will hear the voice of Ernestine Jones. The legendary broadcaster is the host of "Gospel Grace" and has a broadcasting career that has spanned 40 years and counting. She has spent 30 of those years on WEAA.

play and what I am going to say. I lay the groundwork for Sunday morning every Saturday night. I realize there's something I can play or say that will motivate and help somebody. It's all about me being able to share a word that will help someone and using this platform be a blessing to an audience of people."

CB Rock Ya-Sin Excited About Joining Ravens

By Tyler Hamilton

The Baltimore Ravens defense added a number of defensive backs in both free agency and the draft this offseason. One of the acquisitions is veteran cornerback Rock Ya-Sin after playing last season with the Las Vegas Raiders. He signed a one-year deal worth up to \$6 million to play for Baltimore.

Ya-Sin is excited about joining an organization that has a long history of defensive excellence.

"I liked the defense, liked the culture. I liked the organization," Ya-Sin said.

"There are a lot of really good players to compete with, guys to learn from, a great locker room. It's a great

organization. I just felt like it was a good fit for me."

Some of the really good players that Ya-Sin pointed out include Roquan Smith, Marlon Humphrey, Marcus Williams, Patrick Queen, Odafe Oweh and others.

"The list goes on and on, on defense. Then, you have probably the best player in the league in Lamar [Jackson]. It's just a great situation for me, I believe," Ya-Sin added.

Ya-Sin said he watched a lot of Ravens film before signing with the team. He was teammates with former Ravens defensive back Anthony Averett in Las Vegas last year. Ya-Sin said that he likes

to talk to teammates about organizations they used to play for.

Averett told Ya-Sin about the culture in Baltimore and the guys in the locker room. Ya-Sin knew what he was walking into ahead of time. He likes how the Ravens players have a hardworking, competitive approach to every practice.

The "everyone" is working to get better every day "approach" has been a mantra for Ravens coach John Harbaugh since he arrived. That's why veterans like Ya-Sin are able to join the team and contribute immediately. Ya-Sin said he's willing to play wherever the Ravens want him to line up whether that be inside cornerback or outside cornerback.

All he wants to do is help the team win.

Ravens Pro Bowl cornerback Marlon Humphrey thinks Ya-Sin will help.

"He [Rock Ya-Sin] is a strong guy, so I'm a fan of how strong he is. He plays really tough, as we've talked [about]. We're both kind of built from the same cloth, as far as the physicalness, [and we] don't really care if you get beat. You want to have corners and DBs [defensive backs] that don't have any egos. You get beat, you get to the line, you play the same way. I really like Rock's mindset," Humphrey said.

Ya-Sin feels he's been a solid player as of late, but he wants more.

"I feel like I've put together a solid last two years of ball; in 2021 in Indy [Indianapolis] and then 2022 last year in [Las] Vegas," Ya-Sin said. "I feel like I put together a decent two years. I just want to keep getting better though. I don't want to become complacent at all. I'm trying to learn and continue to ascend."

One of the ways Ya-Sin can learn is from working with Ravens defensive backs coach Dennard Wilson.

"His [Dennard Wilson] knowledge of the game is outstanding. Being around him – just the small things – in the meeting rooms and then out there on the field, even after practice, you could hang out with him for five or 10 minutes and you just talk ball with him. You feel like you learn so much in such a short amount of time, so I love being around him," Ya-Sin noted.

Going against the likes of Odell Beckham Jr., Nelson Agholor, Zay Flowers and others in the Ravens receiving group will help as well. After going through OTAs, it's clear to Ya-Sin that he'll have competition in practice.

Ya-Sin welcomes that. It goes back to Harbaugh's mantra about everyone working to get better making the team better.

Ya-Sin added, "Iron sharpens iron out there. So, as they get better, we'll get better. As we get better, they'll get better. So, that's always good for the team."



Rock Ya-Sin

Courtesy Photo: BaltimoreRavens.com

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NOTICE

Queen Anne's County Sanitary District

Request for Qualifications

The County Commissioners of Queen Anne's County will be accepting technical proposals from qualified firms for the purpose of preparing 211 individual site plans on existing, improved single family residential properties within Chesapeake Estates, Sunny Isle of Kent, Matapeake Estates subdivision, as well as the community known as Batts Neck (or Normans) all situated on Kent Island. The site plans will evaluate existing conditions and improvements and then develop a design to accommodate serving the properties, many of which are plagued with failing 'on site disposal systems' (i.e. septic systems), with a Septic Tank Effluent Pump assembly.

Technical proposals will be reviewed and short-listed to three firms on the basis of their qualifications and previous, recent, relevant experience. Queen Anne's County would then prepare a request for price proposals. The award of the study would be on the basis of the lowest responsible, responsive bid of the short-listed firms.

A great deal of background information on the issue is available on the web at:

<http://qac.org/1128/Archived-SKI-Information>

Funding for the project will be via the Maryland Department of the Environment's Water Quality Revolving Loan Fund which has Disadvantaged Business Enterprise participation goals.

Additional information concerning the proposal may be obtained via a request by e-mail to the Queen Anne's County Sanitary District to aquimby@qac.org or at <https://www.qac.org/Bids.aspx>. Additional questions may be directed to Alan Quimby, Director of Public Works at 410-758-0920. Proposals will be due by 3:00 p.m. local time on **July 24, 2023**. Proposals should be delivered to:

Queen Anne's County Public Works
312 Safety Drive
Centreville MD 21617

The County Commissioners of Queen Anne's County reserve the right to reject any or all bids, accept any bid which best benefits the citizens of Queen Anne's County, and waive any irregularities in the bid.

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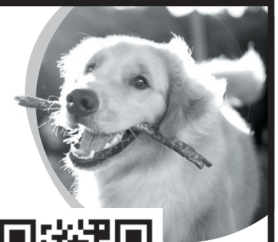
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