



THE BALTIMORE TIMES

Vol. 37 No. 43

August 25 - 31, 2023

A Baltimore Times/Times of Baltimore Publication

Campers Learn Valuable Lessons About Community Building, Personal Development



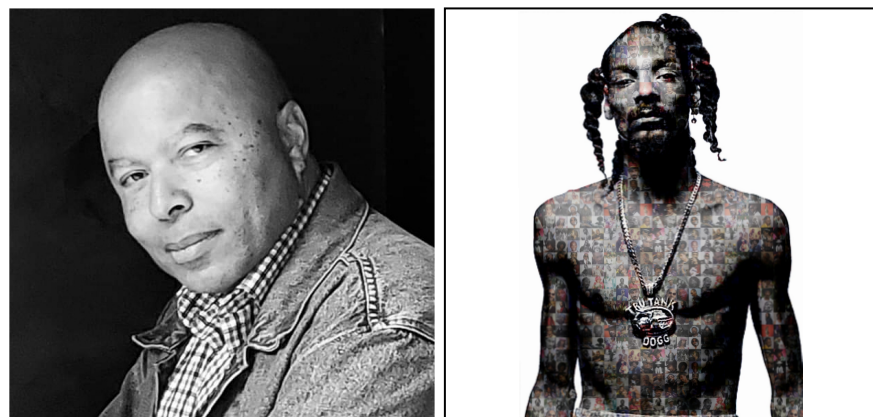
Campers and junior counselors enjoyed Woodside Garden Apartments' Summer Enrichment Camp. Activities ranged from working in gardens and beautifying a former playground space to reading and learning hands-on CPR. The eclectic camp was funded through fundraising, grants, sponsorship and donations. Enrichment activities also included learning leadership skills, being good stewards of the Earth, healthy eating and other critical skills that can last a lifetime.

(See article on page 6) Photo credit: Deonte Ward

Pedals of Resilience: A Journey of Triumph

Honoring Black Cyclists: Unveiling Narratives Through Storytelling with the use of Technology

By Paris M. Brown



(L-R) Celebrity Artist, Robert Hansen, Creator of the Augmented Reality Experience, and Relative Velocity, the Marshall "Major" Taylor art piece and story that will be on exhibit. The artist's creative rendering of Snoop Dog. Install the Artivive App on your smartphone, point it to Snoop Dog and watch what happens. Courtesy Photos

In an extraordinary collaboration between Dope Nerds, and celebrity artist Robert Hansen, The Baltimore Times presents a groundbreaking and immersive exhibition experience during the Maryland Cycling Classic weekend. Pedals of Resilience: A Journey of Triumph, a pop-up exhibition, will be open September 1-3, 2023, beginning at 12pm at Baltimore's Inner Harbor Light Street Pavilion. The exhibition is a celebration of the rich history of Black cyclists, presenting their stories through the lens of technology and interactivity. This ambitious endeavor aims to illuminate the struggles, triumphs, and contributions of Black cyclists throughout history while fostering a more inclusive cycling culture.

At the heart of this exhibit lies a profound purpose – to tell the story of Black cyclists across the ages, chronicling their journey of resilience and triumph. By merging the creative energies of a local media newsroom and a Baltimore-based technology company, the

immersive experience merges storytelling and technology into a seamless fusion. This endeavor is not just a passive display; it's an interactive journey that transports participants through time, tracing the legacy of Black cyclists from 1899 to the present day.

Central to this experience is the homage paid to Baltimore's historical significance in the world of cycling. The city was home to the first cycling championship, making it a fitting backdrop for a tribute of this magnitude. The exhibition mirrors the journey of these trailblazers, highlighting their movement through resistance, barriers, and breakthroughs. As participants engage with the interactive displays, they gain a newfound sense of pride, appreciation, and inspiration, regardless of their background.

The immersive experience culminates in a vision of the future – the reimagined Inner Harbor. This aspirational depiction serves as a testament to the progress achieved

and the potential for growth in cycling culture in Baltimore. The exhibition, which is both educational and free to the public, is more than a mere recounting of history; it's a conduit for storytelling aided by the latest technological innovations.

A key attraction of the exhibit is the Virtual Reality (VR) Cycling Education Experience. Through VR, visitors can virtually join the ranks of Black cycling legends such as Marshall "Major" Taylor, the world's fastest man; Olympian Cyclist Nelson Beasley Vails; championship cyclist Rahsaan Bahati; and Cory and Justin Williams, championship cyclists and advocates for diversity and inclusion in the sport. This interactive journey allows participants to race alongside these prominent figures, tracing the evolution of cycling in Baltimore and ending at the iconic Pratt Street finish line.

Augmented Reality (AR) is another avenue through which the exhibit comes alive. Merging art and technology, an AR experience lets visitors explore the life and legacy of Marshall "Major" Taylor. This iconic Black cyclist, renowned as the world's fastest man over a century ago, is brought to life through custom art created by celebrity artist Robert Hansen. By scanning the art piece using the designated app, visitors can access an auditory account of Taylor's inspiring story, effectively turning history into a dynamic educational experience. Robert Hansen, celebrity artist and creator of the art piece, entitled "Relative Velocity" has a history of exploring advances in technology.

For visitors seeking an even more personal connection, the Audience Intelligence Experience offers a unique opportunity. Participants have the chance to be featured on the cover of The Baltimore Times' Special Edition Maryland Classic Cycling Issue. Through the application of artificial intelligence, visitors can pose

on a stationary professional riding bike alongside famed Black cyclists, capturing a moment of shared fame.

At the heart of this revolutionary venture lies Dope Nerds, a tech company driven by the visionary Ursula Spencer. A prodigy in the tech world from a young age, Ursula founded Dope Nerds at just 21 years old. What sets Dope Nerds apart is its status as the only Black-owned, woman-owned VR solutions provider in the United States, with its headquarters located in Baltimore, Maryland. Ursula's remarkable journey epitomizes breaking barriers, as her company is not just a business venture but a transformative force in digital inclusion. Dope Nerds leverages virtual reality to connect middle and high school students to STEM-STEAM curricula and career planning, redefining educational pathways and possibilities.

Sign up and learn more about the VR experience here: Pedals of Resilience: Celebrating Black Cyclists Through VR - Dope Nerds® & The Baltimore Times.




Ursula Spencer, Founder of Dope Nerds, the only Black-owned, woman-owned VR solutions provider in the US. Creator of the Virtual Reality Experience, Pedals of Resilience: A Journey to Triumph, celebrating five Black cyclists. Courtesy Photo


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² **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points may be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

³ **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

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21st Annual Maryland Kidney Walk Comes to Baltimore

By **Andrea Blackstone**

Kidneys clean toxins from the blood and make urine. They also help with blood pressure regulation. As critical as these functions are to healthy living, Black people experience a high prevalence of kidney failure.

“While African Americans make up about 13 percent of the population, they account for 35 percent of the people with kidney failure in the United States. Diabetes and high blood pressure are the leading causes of kidney failure among African Americans,” National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK) reported.

LaVon Thomas Jr. (“DJ Young Fresh Prince”) is a 17-year-old kidney transplant recipient who knows how impactful kidney challenges can be. Kidney disease does not discriminate. Patients can vary in age, circumstance or background.

“ I was born with kidney failure, so I documented my life story. When I was finally ready to come out and tell my story, I linked up with the Kidney

Foundation and we started partnering,” LaVon said, mentioning that his involvement began around 2020.

Listening to music calms the DJ who also said that it is important to raise awareness about kidney health.

Zorina Thomas, LaVon’s mother, donated a kidney to her then eleven-month-old son. She was his perfect match, but LaVon reportedly will need another transplant down the road. His kidney function is declining, according to a press release.

LaVon, a senior who attends high school in Frederick, Maryland, is a National Kidney Foundation Serving Maryland and Delaware (NKFMDDE) ambassador. For a second year in a row, the DJ will be spinning tunes to entertain attendees at the Maryland Kidney Walk on Sunday, September 10, 2023 at the University of Maryland Baltimore County, located at 1000 Hilltop Circle in Baltimore, Maryland. The family-friendly event will also feature stage entertainment, vendors, face painting, arts and crafts and games. Check-in for NKFMDDE’s signature

community fundraiser begins at 9 a.m. at Erickson Field. The Walk kicks off at 10 a.m. Kidney Walk proceeds will directly support NKFMDDE’s patient services, education and research efforts.

LaVon also said that it is important for him to spread awareness of kidney health. Additionally, when people see him standing and doing what he loves, although he lives with kidney disease, sharing hope helps others.

The upcoming event will raise awareness of kidney disease, but also organ donation and the importance of early

screening and a healthy lifestyle for those at risk.

“The National Kidney Foundation is a lifeline for thousands of patients with all stages of kidney disease. Every step our walkers take raises millions of dollars for our programs for patients, innovation in research, awareness campaigns and legislative change,” said NKFMDDE Executive Director Pattie Dash. “We need your help now to give families the information and answers they need to achieve optimal kidney health and advocate for patients who need access to dialysis and transplants.” Sadie Chadwick-Carter, 58, is another face of kidney disease who will attend NKFMDDE’s walk. The Glen Burnie resident serves as the captain of Team Victory. Her walk team has existed since around 2007. Donations are raised for the National Kidney Foundation through teams and walk campaigns, according to Chadwick-Carter.

“We ask family, friends, or those who are still in the workforce as coworkers, we even solicit companies to donate to the Kidney Foundation so that we can help local kidney patients within an area,” Chadwick-Carter said.

Chadwick-Carter had no idea that she was experiencing kidney failure until blood work revealed it. Her own diagnosis made her ponder about her late father’s circumstance.

“My father died on dialysis. Literally, he was on the machine when he passed away and I was a young girl of 14 years old,” Chadwick-Carter said.

She ended up on dialysis for seven years. Chadwick-Carter received a kidney

transplant on October 22, 2012 from a deceased donor.

“I am a kidney transplant recipient,” Chadwick-Carter said.

Chadwick-Carter began participating in the Maryland Kidney Walk before her personal kidney issue touched her life. She added that she would like to see more people get involved.

“If you don’t walk, be a volunteer. Come put on a tutu, grab some pom-poms and be what they call a cheer walker. You get out there and encourage everyone to keep stepping,” Chadwick-Carter said. “Help us stomp out kidney disease. Every step we take is a step closer to them finding a cure for kidney disease.”

NKFMDDE participants can choose from a 2-mile route or a shorter, patient-friendly route for strollers and wheelchairs. Although admission is free, donations are encouraged. Visit www.kidneywalk.org/maryland to register online. Call Dash at 410-494-8545, to learn about local sponsorship or volunteer opportunities.



LaVon Thomas Jr. (“DJ Young Fresh Prince”), a kidney transplant recipient, teenage DJ and NKFMDDE ambassador.
Photo courtesy of NKFMDDE



Sadie Chadwick-Carter, Team Victory captain and kidney transplant recipient.
Photo courtesy of NKFMDDE

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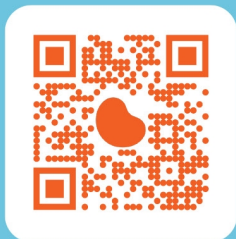
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Campers Learn Valuable Lessons

Community Building, Personal Development

By Andrea Blackstone

Nine-year-old Darnell Brown was one of 40 campers and 10 junior counselors who enjoyed Woodside Garden Apartments' Summer Enrichment Camp, located in Annapolis, Maryland. The affordable apartment community on 711 Newtowne Drive is not located far from Truxton Park where fun awaits families.

But every child may not be able to routinely travel to parks or pursue resources outside of their neighborhoods with ease. Darnell, a camper of two years, remarked that he enjoyed playing basketball, attending field trips and working in the garden amongst tomatoes, eggplants, red cabbage, strawberries and other fruits and vegetables. Helping to water plants was another activity that Darnell had a chance to experience in his very own community.

"We have two garden spaces. The vegetable garden is located behind Building 701, closest to the basketball court. "The butterfly garden [with flowers that attract butterflies] is located behind building 710," Rita Dorsey Washington, resident services coordinator at Woodside Gardens Apartments said.

Dorsey Washington also served as the camp's program manager.

She added, "the children and counselors transformed a former playground space that was overrun by weeds and trash into a beautiful butterfly garden."

Cutting down weeds and preparing the ground with fresh soil and mulch were also required steps to start the outdoor project. After six weeks of summer enrichment, rewards were harvested during the last two of



Darnell Brown writes his thoughts after a group reading activity during summer camp.
Photo credit: Deonte Ward



Reco Johnson holds freshly grown cabbage after campers harvested vegetables.
Photo credit: Deonte Ward

them. Adults are still harvesting items from the garden. "The children worked in the garden every morning as part of camp activities. Adults care for it on the weekends," Dorsey Washington said. "Gardening has brought a routine for children. They look forward to harvesting from their diligent labor."

Dorsey Washington explained that Woodside Summer Enrichment is one of the programs offered to residents.

"This is the second year Woodside Gardens has offered a Summer Enrichment Program," Dorsey Washington said. "The Summer Enrichment Camp served youth ages four to 13 [years old]."

Campers also spent a day at Tanglewood Community Park in Clinton, Maryland. They met Greg Lea, who is an African American cowboy. Riding horses was also a part of the exciting outing. Another time, Captain Aaron Edwards from the local fire department visited to teach the children and counselors hands-on CPR.

Campers took a dip in a pool. Camp was activity-packed and memorable.

Deonte Ward, a contractor for Superior Future and Newtowne Community Development Corporation, explained that the camp

was offered from July 10, 2023 – August 18, 2023. He served as the program director and lead mentor, while working for a couple of nonprofits as a contractor. He often partners with nonprofits through contracts. Programs such as Woodside Garden Apartments' Summer Enrichment Camp are funded through fundraising, grants, sponsorship, and donations.

Superior Future, a 501(c)(3) organization was founded by Harold Lloyd in 2019. The then 21-year-old college student who grew up in multiple low-income communities in Annapolis "aspires to bring skills-based educational and recreational programs to all communities suffering from poverty and lack of opportunities," per information provided on the nonprofit's website.

Lloyd, an alumnus of Frostburg University is igniting change in Annapolis through collaboration and reaching back to help children who may not otherwise have had chances

to experience enrichment activities in their own neighborhoods. Keanuú Smith-Brown, a first-generation college graduate and teacher, helps with curriculum. Ward founded a program called B.L.A.C.K. Excel. Through it, he partners as a change agent with nonprofits such as Superior Future. Born and raised in Annapolis, Ward is widely known for his community leadership and creating curriculums for nonprofits that integrate supporting youth and families through activities. Ward explained that the summer camp was offered in Woodside Gardens and Annapolis Gardens in Annapolis. Other organizations, such as NCDC, Annapolis Allstars and The Annapolis & Anne Arundel County Scholarship Trust are among additional partners who support youth in Annapolis' low-income communities.

Lending a hand in neighborhoods can greatly benefit youth while teaching them to take pride in where they live and learn skills that last a lifetime.

"Our goal for gardening is to help continue teaching self-sufficiency, teach about healthy eating and reduce sicknesses by providing fresh food and awareness to dietary concerns," Ward said. "We're working towards more fundamental programs that's after school and on the weekend. These programs help improve core learning skills. Giving your time is one of the most important and rewarding ways to help our organizations. Children need additional reading, writing and math time."

Ward also said that programs benefit young people who range from five to 22 years old. Visit: www.superiorfutureinc.org for more information about Superior Future.

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Enterprise Holdings' ROAD Forward Initiative

Helping to 'Drive' Social and Racial Equity in Communities

By Ursula V. Battle

Enterprise Holdings is helping to put non-profits "on the road" to amplify their support to the communities they serve. The transportation giant is achieving this through their ROAD Forward Initiative, a five-year, \$55 million commitment to help address social and racial equity gaps in the communities where the company operates.

a \$16,000 grant. To date, ROAD Forward grants have been distributed to more than 980 nonprofits across 400 communities around the world.

The Morgan State University Foundation is a two-time recipient of the grant, while the Baltimore Urban League and the Family League of Baltimore City, Inc. are three-time awardees.

"A lot of opportunities are made possible through this grant," said

and providing stipends for students participating in unpaid internships.

Through this partnership and the financial backing from ROAD Forward, Hardesty says that Enterprise has been able to amplify its support, leaving a meaningful and positive impact on the career development of students.

ROAD aims to focus on Respect, Opportunity, Achievement and Diversity by addressing social and racial equity gaps in three key areas - early childhood development, youth health & wellness and career & college preparation. Hardesty says each of the grant recipients embody the spirit of working to address social and racial equity gaps in these key areas.

Seana T. Coulter is the Director of the Center for Career Development at Morgan State University.

"We were thrilled and honored to be chosen as recipients of the grant for the second consecutive year," said Coulter. "As we continue to witness the

positive impact of the initiative on the career development of our students, we are truly grateful for Enterprise's commitment to fostering the next generation of professionals. Enterprise Holdings' investment not only facilitates their immediate career growth but also contributes to the development of a skilled and empowered workforce that will undoubtedly make meaningful contributions to society."

Coulter said the grant has helped to

support The Internship Stipend Program, which provides Morgan students with invaluable opportunities to gain real-world experience in their respective fields; the Speed Date Your Career Event, a networking event that provides students with the opportunity to expand their professional connections; and the JCPenney Suit-Up Event, which provides gift cards to students who may not have access to appropriate attire for interviews and networking events.

"The funding provided through the Enterprise Holdings ROAD Forward Initiative is making a profound impact on the career journeys of our students, enabling them to navigate the transition from academia to the professional world with greater confidence and readiness," said Coulter.

For more information about the ROAD Forward Initiative, visit: <https://careers.enterprise.com/community>



*Volunteers distribute gift cards during the JCPenney Suit-Up Event.
Photo Courtesy of Enterprise Holdings*

Enterprise Holdings is a leading provider of mobility solutions including car rental, fleet management, carsharing, vanpooling, truck rental, luxury rental, retail car sales and vehicle subscription.

The Morgan State University Foundation, Baltimore Urban League and the Family League of Baltimore City, Inc. were recently awarded grants through the ROAD Forward Initiative, with the non-profits collaboratively receiving \$82,000.

The Morgan State University Foundation, Inc., which provides financial support and counsel for Morgan State University, received a \$50,000 grant. The Baltimore Urban League, an organization that helps to enable African Americans and other minorities to secure economic self-reliance, parity, power and civil rights, received a \$16,000 grant. The Family League of Baltimore City, Inc., which works with the community to address inequities in education, health, and economic opportunity, also received

Elizabeth K. Hardesty, Talent Acquisition Manager for Enterprise Holdings. "In some cases, these grants have had a life-changing impact for the different entities that have been awarded."

Enterprise Holdings' subsidiaries and franchisees, together with its affiliate, Enterprise Fleet Management, manage a diverse fleet of 2.1 million vehicles through an integrated network of more than 10,000 fully staffed neighborhood and airport rental locations in more than 90 countries and territories. Enterprise Holdings manages the Enterprise Rent-A-Car, National Car Rental and Alamo brands.

Over the course of several years, Enterprise has provided support for Morgan State University, the largest Historically Black College and University (HBCU) in Maryland, through a range of impactful programs. These initiatives encompass assisting students in job interview preparation, organizing enriching networking events on campus,



*Enterprise's support has empowered Morgan State University students to engage in meaningful conversations, seek mentorship, and gather insights that are crucial for their personal and professional growth.
Photo Courtesy of Enterprise Holdings*



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Greater Baltimore Black Chamber of Commerce

Participates in U.S. Black Chamber of Commerce 2023 National Conference in Washington, D.C.

Submitted to The Baltimore Times

The 2023 U.S. Black Chambers, Inc. (USBC) National Conference converged in Washington, D.C., drawing over 600 enthusiastic entrepreneurs from across the nation. Among them, leaders from Baltimore's Greater Baltimore Black Chamber of Commerce (GBBCC) took the stage. Deborah Keller-Green, Chairperson of GBBCC and President of Keller Professional Services, Inc., along with Kendrick Tilghman, President, and CEO of GBBCC, led impactful sessions. Keller steered a discussion on "Access to Capital," with speakers from Lendistry, KIVA, and the Small Business Administration to explore financing avenues.

Lendistry, a minority-led small business lender, empowers small businesses and startups with affordable financing options starting at \$50,000. They opened an office in Baltimore, Maryland recently. This conference marked a milestone for both the U.S. Black Chamber and Lendistry as a Memorandum of Understanding was inked, aiming to amplify capital access for Black enterprises.

Meanwhile, Kendrick Tilghman, the visionary behind 5 Starr Enterprises, guided the session "Grow with Google: Cybersecurity and Your Small Business." Tilghman steered discussions toward the paramount importance of cybersecurity for small enterprises, leveraging Google's expertise.

Ron Busby Sr., U.S. Black Chamber of Commerce President, and CEO, kickstarted the conference with the anticipated "State of Black Business Address." Anchored by the theme "Designing the Future of Black Businesses," and amidst the backdrop of the US Supreme Court's decision to end Affirmative Action, many of the sessions link discussions around the Supreme Court ruling. Amidst these conversations, Busby stressed that the Court's decision reflected an unfortunate dismissal of Black contributions. He acknowledged the complexity of the journey ahead, advocating for building upon existing successes amid prevailing challenges.

The conference culminated with a visit to the White House. Chamber leaders, including representatives from Baltimore attended the briefing which included members of the Biden-Harris cabinet. President Biden surprised chamber members with an unexpected appearance, expressing gratitude to over 80 leaders for their steadfast partnership. He celebrated historic shifts in the economic landscape, citing unprecedented job creation, record-low Black unemployment rates, and the highest Black labor force participation since

This sentiment was echoed by the Biden-Harris Administration representatives, who underscored their dedication to sustainable economic growth and inclusive wealth generation. Insights were shared on advancing capital access, bolstering government contracting opportunities for Black entrepreneurs, and continuing the implementation of equity-driven policies.

At its core, the 2023 USBC National Conference conveyed a resounding message: the Future of Black Business is robust and evolving, with an

The conversation shifted from challenges to triumphs, with recent Yelp reports highlighting the agility of Black businesses. Notably, 72% reopened at least once, with 18% reopening twice and 10% resuming operations thrice. Despite these strides, USBC's research unveiled disparities within the Black business community. The Federal Reserve's data underscored gaps in securing requested loans, even for well-qualified Black-owned businesses. Notably, Black owners were more likely to face loan denials compared to white counterparts.

Challenges extended to financing applications and interest rates. 57% of Black owners faced capital denial, compared to 40% of white non-employed business owners. The Small Business Administration's insights revealed higher interest rates for Black business owners despite comparable creditworthiness. These barriers forced nearly 18% of Black business owners to rely on personal credit cards, incurring elevated interest rates.

Equity in federal contracting also remained a challenge, with the BLACKprint highlighting gaps despite major 2021 legislation. This backdrop set the stage for historic Memorandums of Understanding (MOUs) signed during the conference. Collaborations with the Minority Business Development Agency, Botoga Chamber of Commerce, and the U.S. Department of Trade signified unwavering support and global commerce prospects.

Attendees departed with renewed commitment to reshape the future of Black businesses and advocate for comprehensive Reparation Programs. This endeavor spanned education, housing, healthcare, cultural enrichment, and cooperative economics. Reparations were seen as a rightful restoration of economic balance.

In conclusion, the 2023 USBC National Conference united entrepreneurs around challenges and successes, emphasizing partnerships, equity-driven growth, and policy reforms for lasting impact.



L-R: Kendrick Tilghman President, Greater Baltimore Black Chamber of Commerce (GBBCC); Lyndsaee Peele, Vice President, GBBCC Board; Ron Busby, President & CEO, U.S. Black Chamber of Commerce; Debra Keller-Greene, Chairperson, GBBCC; Alicia Coleman, TA Outreach Consultant GBBCC; George Collins, GBBCC Board Member & Legislative Committee
Courtesy Photo

2008. While acknowledging progress, he emphasized the ongoing imperative of ensuring equitable growth and wealth creation for communities of color. President Biden's shared his expansive economic vision, encapsulated by the term "Bidenomics." The focus lay on fostering growth from the middle and bottom tiers, reflecting a strong commitment to extending economic access to Black communities.

increasing need. Insights from the U.S. Black Chamber, Inc.'s 2023-2024 BLACKprint showcased the remarkable resilience of Black business owner's post-pandemic. By late 2022, Black business ownership rebounded to exceed thirty percent of pre-pandemic levels. This growth stood as a testament not just to new endeavors, but also to the tenacity of established businesses overcoming adversity.



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MAYOR'S COMMUNITY BIKE JAM

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- Ride with Olympians
- Kid's Skills Track
- Safety Clinics



SEPTEMBER 2

OPENING CEREMONY & TEAM INTRO

Harbor Point - Central Plaza

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- Teams and Athletes from around the World



SEPTEMBER 3

MARYLAND CYCLING CLASSIC

Finish Line @E. Pratt and Market Streets

5:30 - 8:30 pm

- Festival
- Demonstrations
- Food & Drink

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**JOHNS HOPKINS
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Fearless Expands Into Two Business Divisions

Secures \$17M in Financing to Fuel Future Growth Strategy to Reach \$1 Billion Goal by 2030

August 21, 2023 (Baltimore, Md) –

After 14 years as a digital services company focused on government technology, Fearless is expanding and evolving. It has established a new division, Fearless Guides, to grow its footprint as an impact company, expand internationally, and generate \$1 billion in revenue.

“For the past 14 years, Fearless has been using technology to make an impact in the lives of our customers and the people they serve. During this next phase of our growth, tech will continue to be a core part of how we make a difference, but it’s not what will be driving our work,” said Fearless CEO and founder Delali Dzirasa. “The future of Fearless will be about the impact we make, not the tech we build. It’s easy to say you want to make a difference. Our goal is to actually move the needle in our core focus areas of efficient government, social justice, human life, and quality living.”

Founded in 2009 as a digital services company serving government customers, Fearless is evolving beyond technology. This new structure, Fearless Digital and Fearless Guides, adds in people and organizational enablement services as a larger impact company.

To do that, Fearless has set some key impact goals.

By 2030, Fearless aims to:

- Improve 100 million lives
- Be positioned in 10 countries
- Generate \$1 billion in revenue

To realize this vision, Fearless has secured \$17M in financing from Truist Bank and Maryland Small Business

Development Authority (MSBDFA) to support working capital and to fuel acquisitions. Fearless is working to raise another \$10M of capital by end of year.

“BIPOC entrepreneurs face many barriers, and one of the biggest is lack of access to capital. Representation matters, so we hope our success in this initial round of financing can serve as inspiration to others,” said Dzirasa. “We couldn’t have gotten where we are today without the support of others, and community is only going to be more important as we move forward in our vision for the future. To make the widespread impact in our core focus areas that we want, we can’t do it alone.



*Delali Dzirasa, Fearless CEO and founder
Courtesy photo*

We hope everyone — whether they’re investors, future team members, or customers — will join us on this journey. Together, we can change the world.”

To improve 100 million lives, Fearless will expand its services beyond tech to

help organizations develop their people, and organizational operations and strategies. While most companies approach outcomes from either the tech side or the people and organizational side, Fearless is integrating both to holistically solve its customers’ problems. These services are part of a new model that Fearless has developed to fill a gap in the marketplace. By becoming what it’s calling a “digital services integrator,” Fearless is combining the scalability of traditional systems integrators with modern digital services capabilities. The model is designed to overcome both the tech and organizational blockers that so often

derail digital transformation efforts. Through it, Fearless is building up tech, people, and organizations for accelerated, sustainable impact.

“Truist is deeply honored to partner with Fearless, a visionary leader in the Baltimore business community, as their values seamlessly align with our commitment to inspiring and building better lives and communities,” said Truist Market President Jay Turakhia. “Their remarkable journey is a shining example of what can be achieved when purpose and profit

harmonize for the greater good.”

“The Maryland Small Business Development Financing Authority (MSBDFA) and the Maryland Department of Commerce are proud to assist a dynamic business such as Fearless and its insightful leadership in

creating more productive work and learning environments for all. We look forward to Fearless becoming a world leader in developing technology solutions that lead to the creation of exciting new jobs in Maryland,” states Randy Croxton, Senior Vice President, Meridian Management Group. Fearless will now comprise two business units – the digital division and the guides division.

Fearless Digital, the tech division, will continue the company’s founding mission to build software with a soul. They design, engineer, and deliver digital solutions to solve problems and drive impact, helping set the stage for tech to work better for people.

Fearless Guides, the people and organization enablement division, will focus on creating the conditions for organizations and their people to thrive. Through community, people, and organizational enablement, they give organizations the peace of mind that their most valuable asset — their people — have everything they need to succeed.

Together, Fearless’ divisions are unlocking the power of people, organizations, and tech.

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Ravens Preseason Win Streak Record Ends

By Tyler Hamilton

The Baltimore Ravens had a record for the most consecutive preseason wins leading into Monday night's game against the Washington Commanders. Baltimore had won 24 straight preseason games before their 29-28 loss to the Commanders earlier this week.

The loss came by way of a Joey Slye 49-yard field goal with nine seconds left on the clock.

"Yeah, I think Tress [Way] and Joey [Slye] and 'Cheese' [Cameron Cheeseman] did a great job at making the kick, for what it's worth. [My] hat's off to them. I mean, anytime the opposing team is lining up for the game-winning field goal, it's a little bit of a bittersweet feeling because I want to see the other guys do well, but not at our expense," Ravens kicker Justin Tucker said.

The reserves for the Ravens go significant work against a lot of the Commanders starters.

"Our defense [had] 45 plays against their first offense in the first half," Ravens coach John Harbaugh said after the game. "I thought that was just awesome to go out there, and then a number of plays in the second half, too, so they put a lot of plays on the field, and I thought they were fighting right to the end."

It was clear that Washington took pride in ending the Ravens streak. They celebrated on the sideline and after big plays that impacted the game. Commanders' offensive lineman Sam Cosmi even did the "Griddy" dance after wide receiver Dyami Brown caught a 11-yard touchdown pass from quarterback Sam Howell to take a 17-14 lead just before halftime.

"Obviously, it was meaningful to them. I saw them celebrating over there, and more power to them. Congratulations, they won," Harbaugh said. "They won a hard-fought football game, you know, they deserved it in the end to celebrate, so they should celebrate."

The record hasn't gotten much buzz because it's a preseason achievement.

The preseason games may not mean much to select fans and media types, but it's an opportunity for some of the players to fulfill a lifelong dream of playing in the NFL. There are guys who are on the roster bubble and need just one standout play to help them solidify a spot on the 53-man roster.

Anytime they take the field, the objective is to win.

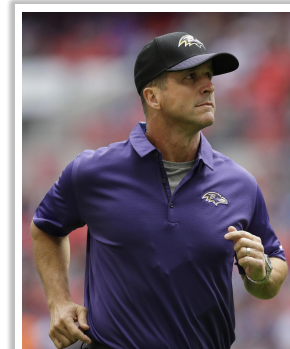
"No player wants to be on the losing side of a football game. We weren't going out there talking about the streak, we're just trying to play great football, and they just came out on the winning side today," Ravens quarterback Josh Johnson said.

Tucker added, "Even if it is in the preseason, these games do mean something to us. Anybody that says otherwise just does not know the experience. I wouldn't have made the team, or even scratched the surface of my own individual potential, if it wasn't for getting opportunities in the preseason as

a young player. Especially in the heat of position battle or competition."

The Ravens have one more week of camp to go before the final preseason game at the Tampa Bay Buccaneers next Saturday. Jobs are on the line and starting spots are up for grabs.

The competition will continue.



John Harbaugh
Photo credit: Matt Dunham/Associated Press

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Lisa Y. Settles, Esq. is the new President of BCBA

By Ursula V. Battle

Lisa Y. Settles, Esq., whose long and impressive legal career includes working as a Law Clerk and Legislative Assistant for the late Elijah E. Cummings when he served as Speaker Pro Tem of the Maryland General Assembly, was recently installed as the 105th president of the Baltimore County Bar Association (BCBA).

“The Baltimore County Bar Association is unique in that it is one of only two bar associations in the Nation that has a ten-year trek to the presidency,” said Settles. “I started this journey a while ago. After joining the bar association, I became very active on several committees.”

The mission of BCBA is to serve as a

The earliest records of the Baltimore County Bar Association, located in the Circuit Court for Baltimore County on Bosley Avenue in Towson, include typed minutes of its first meeting held on May 21, 1920.

“So often organizations spend a lot of time crafting a vision statement,” said Settles. “However, many don’t follow through. I want to make sure that we’re following through on what we said we were going to do and be very intentional in our actions.”

Settles, the second African American woman to lead BCBA, succeeds John “Jack” Turnbull III who served from 2022-2023.

“Judge Vicki Ballou-Watts who serves on the Circuit Court for Baltimore County was the first African American woman to serve in the capacity of president of BCBA,” said Settles. “I take great pride in following in the steps of my mentor, who served during the 2015-2016 term. The person to whom I will pass the baton in 2024 is Sondra M. Douglas, who is also an African American woman.”

The BCBA is comprised of more than 30 committees, and hosts a variety of events throughout the year including continuing legal education programs, and its signature black-tie event “The Prom.” According to Settles, the BCBA’s incoming president is given the opportunity to designate a partner charity each year. For her term, she selected the American Cancer Society (ACS).

“Cancer knows no boundaries,” said Settles. “As an 11-year survivor, I know all too well the challenges this disease can bring. I also know first-hand how helpful ACS can be to those battling the disease as well as their

family members, caregivers, and other supporters.

The Washington native received her bachelor of science degree in Mass Communication with a concentration in Broadcast Journalism from Towson (State) University. She later attended the University of Baltimore School of Law and the University of Baltimore School of Liberal Arts where she earned a dual Juris Doctor/Masters in Public Administration.

Settles has worked as a Law Clerk/Legislative Assistant at Cummings & Dashiell, P.A. and as an Assistant Federal Court Monitor in Baltimore City. Her career also includes serving as Coordinator of Compliance with Baltimore County Public Schools, and working in private practice at Pessin Katz Law, P.A., and more recently at Jackson Lewis, P.C.

This past March, Settles celebrated her 36th year as a member of Delta Sigma Theta Sorority, Incorporated. She is in the second year of her second term as First Vice President of the Sorority’s Baltimore County Alumnae Chapter. Settles is also an active member of the Patapsco River (MD) Chapter of The Links, Incorporated.

She is the recipient of numerous honors and awards including three-time recognition as one of Maryland Daily Record’s Top 100 Women, resulting in her induction into the Circle of Excellence earlier this year.

“As president of BCBA, I will serve as the organization’s ambassador for the year,” said Settles. “I’m very excited and humbled to serve.”

For more information about BCBA, visit <https://bcba.org/>.



*Lisa Settles with Immediate Past President John “Jack” Turnbull III
Photo Courtesy of the Baltimore County Bar Association*

The gavel of the BCBA was recently handed over to Settles who became the third African American in its history. As president, Settles will lead the 1700-member organization comprised of Baltimore County judges, attorneys, and other legal professionals for the 2023-2024 term. Settles was elected to the position on June 15, 2023 after serving on the BCBA’s Executive Council in every leadership capacity for a consecutive 10-year period.

leader in advancing excellence, ethical conduct, professionalism, and public responsibility in the legal profession while improving the efficiency, fairness, and accessibility of the justice system for all citizens.

“The benefit of having such a long tenure to the presidency, is that you are able to learn every aspect of the BCBA,” said Settles. “When you step into the role of president, you have a very good idea of what to expect.”



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March on Washington Takes Place August 26 in Annapolis

Maryland's 60th Anniversary Commemoration of the 1963 "I Have A Dream"

Annapolis –August 14 -

In commemoration of the 60th anniversary of the "I Have a Dream" speech and the March on Washington, the Caucus of African American Leaders (CAAL) and partners are planning a two-day Maryland commemoration full of events on Saturday, August 26th, and Sunday, August 27th in Annapolis and Anne Arundel County. The centerpiece of the weekend will be Saturday's March on Washington reenactment and formal program with a keynote speech by Dr. David Wilson, President of Morgan State University. Saturday's activities will also include a youth program and a commemorative civil rights mural.

that speak to the civil rights issues of today are encouraged for participants! Starting at Navy-Marine Corps Stadium, the march will proceed to Clay Street, pass the Banneker-Douglass Museum to view the mural, and go on to Church Circle and down Main Street, ending at the Annapolis City Dock.

There, at Susan Campbell Park at noon, a formal program will be held. In collaboration with the offices of the County Executive of Anne Arundel County and the Mayor of the City of Annapolis, a list of people who attended the March on Washington in 1963 has been compiled, and they will be honored at the program. Special guest speakers on the program include keynote speaker

Museum, Annapolis (however participants can come as early as 8 AM).

Sunday's commemoration activities will include a 1 PM health resource fair at the Fresh Start Church, 120 N. Langley Rd, Glen Burnie. Visitors are invited to talk with health resource vendors and enjoy good food from local food trucks. At 3 PM there will be an uplifting and empowering worship service and vigil at the Fresh Start Church.

Registration is required for Sunday's activities and is highly encouraged for Saturday's activities. For more information and to register, visit aacaal.org/mow60thanniversary.

The events are sponsored by the Caucus of African American Leaders, Banneker-Douglass Museum, Maryland Commission on African American History and Culture, and United Black Clergy of Anne Arundel County.

SCHEDULE OF EVENTS Saturday, August 26

- The March Reenactment & Program | 10:00 a.m. - 4:00 p.m. Navy-Marine Corps Stadium, 511 Taylor Avenue, Annapolis, and will travel to Susan Campbell Park at Annapolis City Dock, 1 Dock Street
- Registration: <http://bit.ly/MOWAnnapolisMarch>
- Youth Program | 10:00 a.m. Susan Campbell Park at Annapolis City Dock, 1 Dock Street, Annapolis MD 21401
- Mural | 10:00 a.m.*
*Come as early as 8am if you want to participate in the creation of the mural.
Banneker-Douglass Museum, 84 Franklin Street, Annapolis MD 21401
- Register: <https://bit.ly/MOWMural>

Sunday, August 27

- Activation Sunday | Morning Services Across Maryland
- Health Resource Fair | 1:00 p.m. Fresh Start Church, 120 N. Langley Road, Glen Burnie, Maryland
- Worship Service & Vigil | 3:00 p.m. - 5:00 p.m. Fresh Start Church, 120 N. Langley Road, Glen Burnie, Maryland
- Registration is required: <https://bit.ly/MOWSundayWorship>



In 2021 CAAL members held a civil rights march in Ocean City, MD. At the head of the march (L to R) was Randy Curtis, community advocate, Lewis Bracy, retired NSA police officer, Carl Snowden, chair of the Caucus of African American Leaders and Rev. Maurice Bowden of Baltimore County.

Photo Credit: Caucus of African American Leaders of Anne Arundel County

Sunday's activities will include a health resource fair and worship service.

Carl Snowden, Convener of CAAL said "Join us as we commemorate, educate, and activate Marylanders, honoring this milestone in history led by Martin Luther King Jr. and paving the way for a brighter future." For more information and to register, visit: aacaal.org/mow60thanniversary.

The Morgan State Marching Band will lead the march starting at 10 AM, along with many other statewide civic and religious organizations. Carrying signs

Dr. David Wilson, President of Morgan State University, and Willie Flowers, President of the NAACP Maryland State Conference. The organizers expect thousands of people from across the state of Maryland to attend.

The Youth Program, starting at 10 AM at Susan Campbell Park, will showcase young people from around the state, including winners of the art and dance contests, and will include an inspirational speaker. A civil rights mural, led by artist and muralist Nikki Brooks, will be created at 10 AM at the Banneker-Douglass



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Black Wall Street on 25th Street Sign Unveiled at 25th & Charles Streets

Recognizes Concentration of Black Businesses in Old Goucher & Charles Village Communities

By Paris M. Brown



*Black Wall Street on 25th Street Sign
Photo Credit: Ian Harpool*

On May 13, 2023, the Spring Black Wall Street Expo witnessed the official unveiling of the ceremonial street sign for Black Wall Street on 25th Street. The momentous occasion was officiated by Jacqui Cummings, owner of the Executive Suites at Notre Maison and Notre Maison Connects, her non-profit organization. Notably, Jacqui Cummings is also the visionary behind the annual Black Wall Street Expo. Standing alongside her were business owners on 25th Street as well as representatives from small businesses from the District of Columbia, Maryland and Virginia. This culmination marked the end of a yearlong endeavor closely coordinated with the Maryland Department of Transportation.

The Black Wall Street Expo, now in its fifth year, is held twice annually, each

spring and fall. Formerly the Charles Village Business Expo, Jacqui Cummings reshaped its identity in 2019, a decision born from the recognition that the participating businesses were predominantly Black-owned. That, coupled with reaching out to the late Sherry Gamble-Smith, the former president of the Black Wall Street Chamber of Commerce in Tulsa, Oklahoma—the very place synonymous with the historic Black Wall Street in the Tulsa Greenwood District. Fondly recalling their dialogue, Cummings shared Gamble-Smith's words, "I am honored that you would name the event Black Wall Street." The approval secured the use of the name and the iconic Black Wall Street logo, now integral to promoting the annual expo. The original Black Wall Street of Tulsa fell victim to the tragic events of 1921,

when it was razed in a violent eruption known as the Tulsa Race Massacre or the Black Wall Street Massacre, a grim two-day episode of white supremacist terrorism between May 31 and June 1.

Within the compact expanse defined by the Black Wall Street on 25th Street sign—spanning six blocks from 20th Street to 25th Street and flanking 25th Street from Howard to St. Paul Streets—an estimated 135 Black owned businesses find their home. This enclave, located in the Old Goucher neighborhood and adjacent to Charles Village community, stands as a testament to the allure for businesses drawn by its concentrated Black-owned enterprises. The array of businesses in the area, include cafes, nail salons, mental health providers, legal practitioners, accounting firms, clothing boutiques, tag and title agencies, construction enterprises and a beauty supply emporium (with a secondary location in Northwood Commons).

Cummings, a beacon of inspiration, says of the business and her work, "It does not matter where you start or what you have done, what matters most is where you are and how to make the best of it. This area represents the resiliency, positive thinking, and the embodiment of entrepreneurial dreams." Cummings, a visionary entrepreneur herself owns four buildings on 25th Street and serves as the landlord to 31 Black businesses through Executive Suites at Notre Maison. Her mission extends to firmly advocating for property ownership for businesses as the path forward. Her dedication has incubated over 38 new ventures, nurturing the spirit of entrepreneurship.

The Black Wall Street on 25th Street sign now stands proudly at the southwest intersection of Charles and 25th Streets, a symbol of unity and progress, honoring the legacy of resilience while propelling a future of flourishing Black entrepreneurship.



*The Black Wall Street Expo, now in its fifth year, is held twice annually, each spring and fall.
Courtesy Photo*





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