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Resources for Maryland's Business-minded Women, Centers Highlighted



The Governor's Office of Small, Minority & Women Business Affairs hosted the Maryland Women's Small Business Celebration 2023 on October 10, 2023 at the Governor's Coordinating Offices in Crownsville, Maryland. The celebration recognized October as National Women's Small Business Month. The Maryland Women's Business Center and the Maryland Capital Enterprises Women's Business Center received governor's citations during the celebration. L-R: Managing Director, Danette Nguyen; Training & Events Coordinator Neinna Mara Estrada of the Maryland Women's Business Center; Special Secretary Maria Martinez of the Governor's Office of Small, Minority & Women Business Affairs; Director Lisa Twilley of Maryland Capital Enterprises Women's Business Center; and Director Ann Frank of the Metropolitan Baltimore Women's Business Center. (See article on page 9) Photo Credit: Karen Reyes



Licensed Therapist Gives Solutions, Resources to Deal with Youth Bullying

By Andrea Blackstone

The CDC reported that “nearly 14% of public schools report that bullying is a discipline problem occurring daily or at least once a week.” Reports of “unwanted aggressive behavior(s) by another youth or group of youths” are highest in middle school, although incidents also occur in primary schools and high schools. Icia Ragsdale, a licensed therapist in Maryland, provided information about bullying during National Bullying Awareness Month.

Q: What are some signs that a child may be experiencing bullying at school?

A: Children who are bullied, usually, but not always show signs through depression/sadness, isolation from

peers, changes in their sleeping or eating patterns, [and/or] increase in health complaints such as stomach aches or headaches. They perform lower in school, refuse to participate in extracurricular activities, exhibit higher levels of anxiety or worry, are at a higher risk level to engage in substance/alcohol abuse and may even threaten suicide or make attempts. This [list] is not exhaustive, but the main thing is to look for changes in behavior with your children and keep the door open for communication.

Q: What are examples of appropriate responses to the child and school officials?

A: Appropriate responses to the child (victim) should be affirming their

experience, expressing displeasure for the abuse that is taking place, reassuring them they are safe when they are with you and that you will work with them in a way that is comfortable for them to help them navigate their way through the experience. Parents and adults can also role play with their kids to teach them how to respond to a bully and monitor/set boundaries with their access to social media.

To officials, the appropriate response is informing them of the issue and offering to partner with them to find a resolution. It is important to make it clear that you don't want and will not accept the issue to be swept under the rug, but that you are willing to partner to ensure the solution is found. Also, it is important to ensure that what you are calling bullying is in line with what the school system calls bullying. They send it [information] out [or they are supposed to] along with the handbook that covers behavior.

Q: What typically should happen legally in school settings?

A: In the school setting, there are levels and processes that are supposed to be followed when bullying is reported. Schools have a zero tolerance towards bullying. The process begins when a report of the incident is filed. After the report is filed, there is supposed to be an investigation conducted within two days. The principal of the school is supposed to communicate with the parent/guardian within two days and follow up with the district office with the outcome. Throughout the process, the parent and principal should be in communication about next steps and how they can work together to keep the child safe in the school environment. However, if anyone is not accepting of the outcome of the incident, one can contact Baltimore City's CEO Ombudsman at 443-984-2020. All forms can be found at



Icia Ragsdale, a trauma specialist and licensed clinical social worker.

Photo credit: Michael Vega

baltimorecityschools.org/bullying.

Q: What can parents do to keep their children safe from bullies at home or at school?

A: Parents can monitor and limit their child's time on social media; create a safe environment at home where they are practicing affirmations; teach about bullying and safety; and model appropriate ways to address and resolve conflict safely. Also, parents can create an environment where the child feels safe enough to tell the parent anything that is important.

Q: What are a few must-have resources for children or parents?

A: The best resources for a parent to have are: 1.) access to a therapist or counselor for their child; 2.) <https://www.stopbullying.gov/>; 3.) access to Maryland State Department of Education's Bullying Prevention Policies (<https://marylandpublicschools.org/about/Pages/DSFSS/SSSP/Bullying/index.aspx>); 4.) access to the PACER program (<https://www.pacer.org/bullying/>); 5.) access to the Family Online Safety Institute (<https://www.fosi.org/>); 6.) and “Purpose, Bold & Free,” a children's book that I wrote.

Locate Ragsdale's book via <https://www.amazon.com/Purpose-Bold-Free-Book-ebook/dp/B08DBK616N>. Details about the expert are available via <https://iamdesigned4purpose.com/>.

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Jayne Hopson
Courtesy Photo

“Pink Peppercorns: A Hidden Allergen That Demands Attention”

from mild skin irritations to severe anaphylaxis, a sudden and potentially fatal allergic reaction.

While anecdotal reports and isolated cases of pink peppercorn allergies have existed for years, the lack of comprehensive data has hindered regulatory action. As a result, pink peppercorns are not currently classified as a known allergen by the FDA or required to be included on food labels. This oversight poses a significant risk to those with allergies or sensitivities to this spice.

The FDA has limited oversight on spices. The primary reason for the FDA's inadequate oversight of spices, including pink peppercorns, is the general perception that spices are not a significant source of allergens.

The majority of allergic reactions are associated with common food allergens such as peanuts, tree nuts, dairy, eggs, wheat, soy and shellfish. As a result, spices have been largely overlooked in the context of allergen regulation.

The FDA's focus on allergen labeling has been primarily directed toward major food categories and ingredients frequently found in processed foods. While these efforts have certainly improved food safety for many consumers, they have inadvertently left others at risk. Spices, despite their smaller quantities in dishes, can still elicit severe allergic reactions in sensitive individuals.

In a perfect world, spice companies would remove pink peppercorns from those popular peppercorn medleys. Aside from their vibrant color, pink peppercorns do not bring much to the culinary table. Their mild flavor is lost in the mix of black, green and white peppercorns. Restaurants use pink peppercorns to garnish soups and salads.

Surely with a soupcon of imagination, cooks can find another colorful food



Except for one bottle, none of these brands containing pink peppercorns are labeled with a warning that they may not be suitable for people with tree nut allergies.

Photo Credit: Jayne Hopson

topping, a spice not known to trigger an allergic reaction to tree nuts.

Adding pink peppercorns to the list of known allergens is a critical step in ensuring the safety of individuals with tree nut allergies. This inclusion would require manufacturers to clearly label products containing pink peppercorns, making it easier for consumers to identify and avoid potentially harmful foods.

“Adding a food like pink peppercorns to the FDA list of major allergens is a complex and lengthy process that involves various regulatory steps, scientific evaluations and public input,” says Dr. Steven J. Czinn, Chair, Department of Pediatrics, University of Maryland School of Medicine. Dr. Czinn adds, “it can take years. But it can be done. Sesame seeds were added to the list in January of 2023.”

“One in 200 people are allergic to sesame seeds. There is evidence that tree nut allergies are increasing, now would be a good time to bring attention to pink peppercorns. For those who are allergic, even trace amounts can trigger a response,” says Dr. Czinn.

The inclusion of pink peppercorns would require manufacturers to

clearly label products containing pink peppercorns, making it easier for consumers to identify and avoid potentially harmful foods.

Addressing the issue of pink peppercorn allergies and advocating for better allergen labeling for spices requires collaboration among various stakeholders. This includes food manufacturers, healthcare professionals, regulatory agencies and advocacy groups. Each stakeholder can collect data on pink peppercorn allergies, raise public awareness and collectively push for regulatory changes.

Pink peppercorns may be small in size, but their potential to cause severe allergic reactions is undeniable. The lack of allergen labeling for spices like pink peppercorns poses a significant risk to individuals with allergies. It's time for regulatory agencies like the FDA to recognize this hidden allergen and take action to protect consumers.

By adding pink peppercorns to the list of known allergens and ensuring consistent allergen labeling for all spices, we can help make our food supply safer for everyone, especially those who are most vulnerable to allergic reactions.

By Jayne Hopson

Food allergies are a growing concern worldwide, affecting millions of people and often posing life-threatening risks. Sesame seeds have recently gained recognition as a major allergen, leading to regulatory changes in food labeling.

However, another unsuspecting ingredient has quietly flown under the radar: pink peppercorns. These tiny, bright red spices have caused severe allergic reactions in some individuals, yet they remain overlooked by regulatory agencies like the Food and Drug Administration (FDA).

In this article, we will explore why pink peppercorns should be added to the list of known allergens, shedding light on the broader issue of spices and allergen labeling.

Pink peppercorns are an underestimated allergen. They are not peppercorns. Scientifically known as *Schinus terebinthifolius*, pink peppercorns are dried berries, from fruit in the tree nut family. They are often found in various culinary dishes and spice blends. They add a unique, peppery and slightly fruity flavor that many enjoy.

However, for some individuals, consuming pink peppercorns can be a life-threatening gamble. Allergic reactions to these spices can range

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Family Ties in the Digital Age: Balancing Social Media's Blessings and Pitfalls

By Karen Clay
Clay Technology and Multimedia, L.L.C.

There was a time when catching up with family and friends meant settling into a long conversation on a telephone, or eagerly awaiting a handwritten letter from a distant relative/friend, delivered to a physical mailbox. Our avenues of communication were limited but deeply personal. Family and community gatherings were the threads that wove us together. Today, our means for remaining connected has expanded and seems to occur primarily via the digital realm of social media. Like it or not, social media has become part of the fabric of how we communicate and collaborate as a society. While this has broadened the ways in which we connect, allowing us to experience events and places instantly and vicariously from the comfort of home, it is not without its pitfalls.

As social media makes it easier to share experiences across the world, it also introduces new challenges and complexities. Now, more than ever, parents must model safe and appropriate online behavior, accepting the primary responsibility of guiding their children through this online landscape. It's not just about enjoying the convenience of social media, but also about teaching the next generation the principles of appropriate participation while instilling practices that prioritize safety, family values and civil discourse.

Children today seem to be born digital natives! Platforms like TikTok, Snapchat, and Instagram have become as routine for today's young children as Saturday morning cartoons once were. Tweens and teens now flock to social media platforms like TikTok, Instagram and SnapChat. These platforms, as well as others, offer an outlet for creativity, connection and even education. But like anything else, the digital world has its dark corners.

Every click, post, or share has potential implications for how children perceive themselves as well as others. That's why it's so important that parents and other responsible adults focus on guiding young ones to make informed choices about the nature, type and extent of their online participation.

The first step to this is starting and continuing an open conversation with your child(ren), especially teens; valuing their online space and recognizing it as an extension of their personal identity. Rather than laying down strict bans, parents might find better success in fostering understanding. Discuss the “why” behind privacy settings, the consequences of sharing personal information and the impermanence of the “delete” button.

Children learn by watching, and digital etiquette is no exception. Parents can set the tone by being mindful of their own online actions. This might mean refraining from sharing photos without permission, avoiding online arguments and setting designated tech-free times in the household. When children see adults practicing what they preach, the lessons often hit home more profoundly. Here are some tips to consider as you guide yourself and your family toward safer social media participation:

Learn About Digital Footprints: Every online action leaves a trace—a digital footprint. Children need to grasp that their online actions, *even if deleted*, can have long-term consequences. This includes comments made, photos shared, or even sites visited. An excellent way for parents to drive this point home is to occasionally review privacy settings together with the family, to ensure profiles are secure and that shared information is limited.

Recognize the Red Flags: From cyberbullying to predatory behavior, the online world has its share of risks. Be proactive in discussing these dangers.



A child sitting at their computer, looking at their Instagram account, surrounded by techno-graffiti.

Graphic design by Karen Clay.

Equip your children with the knowledge to identify suspicious behavior and ensure they feel comfortable approaching you, a teacher or other trusted adults if something feels off. Regularly review their friends and follower lists and discuss the reasons behind any unfamiliar connections.

Balance Screen Time: While much of the focus is on content, the quantity of online interaction also deserves attention. Over-reliance on screens can impact physical health, sleep patterns, and real-world social skills. Families can introduce routines like “device-free time together” or allocate specific times in the day for non-digital activities. Balance is the key, ensuring children enjoy the digital world's benefits without sacrificing real-world experiences.

The digital age offers families unparalleled opportunities to connect, learn and grow. However, with these advantages come responsibilities. By maintaining open dialogues, setting clear boundaries, and leading by example, parents can ensure that their children not only navigate the digital world safely but also thrive in it. In doing so, the family strengthens its ties, ensuring that the age-old values of trust, respect, and understanding evolve seamlessly into this era of likes, shares and retweets.

Harborplace Rendering Event Slated for Oct. 30, 2023

By Demetrius Dillard

Local developer David Bramble will join a host of colleagues, business partners, elected officials and community members to soon celebrate a milestone in the revitalization process of downtown Baltimore's Harborplace.

Once considered a staple in the city, Harborplace had fallen into unfortunate circumstances in recent years with the departure of retailer after retailer.

However, Bramble, managing partner at MCB Real Estate, has led the effort in reimagining the future of Harborplace. In June, MCB Real Estate officially acquired the 3.2-acre waterfront parcel and now possesses full control of the property along with its two retail pavilions.

While the future of the shopping complex may seem unclear to many, Bramble is confident that he — along with the feedback, input and insight of community members and project partners — can breathe new life into “Baltimore's front lawn.”

On Oct. 30, 2023 at 10 a.m., Bramble will lead an unveiling ceremony at Harborplace that will feature a rollout of the renderings that will reflect a shared vision for a new, improved and modernized Baltimore Harborplace.

Governor Wes Moore and Mayor Brandon Scott are expected to attend.

“What you can expect to see is a vision for the future of Baltimore that is pedestrian-friendly, that is focused on the experience at the ground level, that most importantly enhances and focuses on the connectivity to the water,” Bramble said of the rendering rollout event.

Likewise, Vaki Mawema, managing director and principal at design firm Gensler, said “I think you'll see

through the images and through the story that we're telling [is] this great desire that we have to transform Harborplace,” also reinforcing visibility of the waterfront.

Over the past several months, Bramble gathered community input by facilitating engagement meetings, which have played and will play a pivotal role in how MCB and the design firms move forward with the redevelopment plans of Harborplace.

“It's been a huge community engagement process,” said Bramble, a West Baltimore native with more than 20 years of involvement in real estate development.

“We've been taking in those ideas, iterating on those ideas, combining them with our thoughts and ideas as well to put together something that we think is both amazing and executable.

“That's what we've been doing up until now, and now the next step is to actually show everybody, based on what we've heard from you and what we think makes sense, we've melded those things together and here's where we think this design should go. So, that's what's going to happen on the 30th. People are actually going to get to see some pictures.”

After the renderings are unveiled, the next step will be hearing local residents' responses as “we go through the regulatory process to get approved,” Bramble said.

MCB hired four firms to assist with the design and architectural process of the project. Of those four, Gensler is leading the design team.

Several guiding principles, or pillars, have shaped the redevelopment process thus far, some of which are:

- **Keeping it local:** Based on the research and observations of this



Vaki Mawema is the managing director and principal at Gensler, a design firm heavily involved with the Harborplace revitalization project.
Gensler/MCB Real Estate

project's leaders, people are drawn to authenticity and are more likely to support local businesses and products that highlight the “best of Baltimore.” Recreating a Harborplace that is local, unique and intriguing will make the site a major attraction like it was in its heyday, Bramble explained.

- **Building an establishment with mixed uses:** Building a mixed-use Harborplace, meaning that it will include an amalgamation of residential, retail, hospitality and potentially office-use, is another major focus area. According to real estate industry leaders, mixed-use development is a driving force in promoting economic sustainability and growth. Accessibility, walkability and visibility — particularly of the water — are other focus areas for MCB and the development/design teams.

- **Public safety:** A site with a blend of commercial, entertainment, residential and tourist activity is more



David Bramble is the managing partner at MCB Real Estate.
Gensler/MCB Real Estate

conducive to safer environments, Bramble highlighted. Conversely, a place devoid of productive activity may lead to less desirable outcomes.

- **Building equitably:** “We want to make sure that this project reflects thinking very broadly about who belongs here, which is everybody,” Bramble said. “How do we get this project to reflect a space that everyone wants to use, feels comfortable using, feels invited to?”

Bramble has fond memories of visiting various Harborplace establishments as a youngster. He believes the complex can reach, or even surpass, the potential it saw during its peak era once the revitalization efforts materialize.

Of the estimated 14 million square feet of property that MCB owns, Harborplace — which only occupies 200,000 square feet — is among the most important revitalization projects that the firm has taken on.

“It's absolutely huge and exciting,” Bramble said. “This is a once-in-a-lifetime thing.”

Eva Scott, Baltimore Icon, Historical Figure, to be Honored at Western's 'Golden High Tea'

By Demetrius Dillard

A Baltimore icon will soon add another accomplishment to a long list of accolades.

Eva Scott, the first Black teacher hired at Western High School in 1958, impacted thousands of students, families and colleagues in a career that spanned more than 40 years.

Her efforts in and out of the classroom led to her being regarded among the most influential educators in Baltimore City Public Schools history. Scott will be recognized as a lifetime gold medal honoree at the Western High School Foundation's first-ever Golden High Tea gathering on Nov. 4, 2023.

Western High School Foundation President Monique Cox said this year's Golden High Tea will focus particularly on Western's Teaching Academy of Maryland along with honoring former educators.

Cox, a graduate of Western in 1993, was a manager on a few sports teams so she often crossed paths with Scott as a student.

"Eva Scott is so beloved. We all loved Ms. Scott," Cox said.

"Ms. Scott always wanted the best and would not allow us to aim low. She ensured that we knew what we were capable of and that we had the confidence to excel in sports."

Hired by Western High School, the oldest all-girl public school in the United States, Scott began her professional career as a physical education teacher before becoming the school's athletic director. Scott was the second female athletic director in the Baltimore City Schools system, she said.

A native of Glen Arm in northern Baltimore County, Scott is the great-granddaughter of Joshua Gwynn, a

man who was enslaved in the town and bought his freedom at a young age before becoming a prosperous landowner and farmer. Scott went on to graduate from Carver High School in Towson (now Carver Center for Arts and Technology).

After graduating from Morgan State, Scott began teaching at Western in 1958 when the school had an all-white faculty – many of whom didn't want her there, including the principal.

Due to her race, she faced opposition prior to even stepping foot on the school's campus, which, at the time, was in downtown Baltimore before relocating to its current site on Falls Road.

"At that time, they did not want any Blacks on the faculty at Western," Scott said, recalling the principal's strong feelings of contempt and aversion toward her.

Despite the considerable disdain from colleagues, Scott said the students were a delight to be around.

"There were people who outwardly showed they didn't want me at Western, but the students were so wonderful," Scott said. "I found out later that they had meetings to see what they could do to drive me out of Western. Later when they got to know me, everything worked out."

City schools were largely segregated around the time Scott began at Western. There were only a handful of Black students at Western when she started teaching there, she said.

Western's second Black teacher, a home economics educator, was hired in the early 1960s. Gradually, the faculty, staff and student body changed from a demographic standpoint. At the turn of the century, the school was predominantly Black.

"No indeed," Scott said with a chuckle when asked whether she



Former Western High School physical education teacher and athletic director Eva Scott will be honored with the Gold Medal Teacher Award at the inaugural Western High School Foundation Golden High Tea celebration on Nov. 4, 2023. Photo credit: Carolyn O'Keefe



Eva Scott, 88, is widely considered to be one of the most influential teachers in Baltimore City Public Schools history. Photo credit: Irvina Mallory

envisioned herself making history in Baltimore City as a freshman at Morgan. "I didn't think that."

Her goal was never to be a historical figure or icon. Scott just wanted to teach. The countless lives she impacted while at Western between 1958 and 2002 happened naturally, she said.

Scott said she plans on attending the Golden High Tea event. She found out that she would be a lifetime gold medal honoree when Western High School Foundation's Irvina Mallory called to inform her.

Not only does the athletic center at Western bear her namesake, but so does the stadium adjacent to the school (along with Poly athletic director Bob Lumsden). She is blown away that the school is making another gesture to honor her legacy.

"They've done so, so many things for me. I can't believe they still remember

me and continue to do something for me. It's overwhelming," Scott said.

Through all of the ups and downs that Scott endured, she stayed grounded by following a simple guiding principle: treating others right.

"I always believed in the Golden Rule – do unto others as you would have them do unto you," she said. "I always believed in fairness and just being good. I believed in doing the right thing."

Golden High Tea will celebrate and promote the legacy of superb teaching. It is scheduled for Nov. 4, 2023 at 3 p.m. at the Delta Marriott at The Village of Cross Keys which is located 5100 Falls Road.

Coppin State University Receives \$1 Million to Train Special Education Teachers in Maryland

BALTIMORE – Coppin State University announced on October 25, 2023, an award of \$1 million from the U.S. Department of Education for a program supporting and training educators to improve overall reading, math, and social emotional outcomes for school-age children with disabilities in Maryland, including children of color and those who are multilingual.

Project POSE (Preparing Outstanding Special Educators) will train and support nearly two dozen aspiring educators as they earn all certifications and credentials needed to teach students with disabilities in grades 1-8 in Maryland.

The Maryland State Department of Education (MSDE) reports that in 2022, 12 percent of students enrolled in Maryland public schools had a disability.

MSDE also reported nearly 64 percent of children with a learning disability were children of color, and 50 percent of children with an emotional disability were identified as Black or African American.

“Coppin State was founded as a training ground for those who educate generations of students. It is only natural that we continue that tradition by developing a model of excellence for inclusive education and fill a need that exists across our state,” said Anthony L. Jenkins, president of Coppin State University. “Training more teachers from diverse backgrounds helps build connections with our children, bolster their confidence, improve their academic achievement, and provide them with skills that will help them thrive well into adulthood.”

Assistant Professors Nicole Anthony, Ph.D. and Anita Weisburger, Ph.D. of the Coppin State University School of Education will lead Project POSE and will work with the National Center on Intensive Intervention to strengthen the existing special education curriculum at Coppin State University, to include additional evidence-based and best practices critical to the development of all school-aged children with disabilities.

Aspiring educators who complete the degree program will graduate with a Bachelor of Science degree in special education. Scholars will also engage in professional development opportunities, diverse field experiences, and mentorship.

The first cohort of 10 future educators begin their studies at Coppin State University during the 2024-2025



Coppin State University Grace Hill Jacobs Building Courtesy Photo

academic year and are expected to graduate in Spring 2026. The second cohort of 10 students will enter Coppin State during the Fall 2025 semester and complete the program in Spring 2027.

Prospective students interested in the program should contact Nicole Anthony, Ph.D. at 410.951.6448 or nianthony@coppin.edu.

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Resources for Maryland's Business-minded Women, Centers Highlighted

By Andrea Blackstone

Special Secretary Maria Martinez of the Governor's Office of Small, Minority & Women Business Affairs recently presented a proclamation from Governor Wes Moore declaring October 2023 as Maryland Women's Small Business Month. One hundred and twenty-five women entrepreneurs attended the celebratory event that was underway at the Governor's Coordinating Offices, located in Crownsville, Maryland on October 10, 2023.

Maryland women's business centers, which are available to help women across the state who want to grow or start a business, were highlighted during the Maryland Women Small Business Celebration 2023. The centers include: Baltimore Metropolitan Women's Business Center; Maryland Women's Business Center; and Maryland Capital Enterprises Women's Business Center.

"I am the product of a women's business center and know first-hand how powerful these organizations are. After surviving domestic abuse and homelessness, I was able to begin my entrepreneurial journey thanks to the support they provided and the skills they taught me to be a successful women small business owner," said Martinez.

Business-minded women can tap into services and resources that are provided to assist women entrepreneurs in Maryland by reaching out to the prospective centers.

Ann Frank, director of SBA Baltimore Metropolitan Women's Business Center at Morgan State University, reminded that the center is committed to embracing women business owners in their entrepreneurship journey. Assistance is provided to them from business ideation to business formation.

"Additionally, we provide resources to enhance their [women's] business knowledge and support their ingenuity for growth," Frank said. "We provide regularly branded trainings, panel discussions, a branded one-on-one mentorship program, handheld governmental business certification support and a leadership support forum."

Frank wants more women to know that U.P.S.C.A.L.E (Utilizing Procurement Systems for Certifications & Contract Awards to Leverage Economic Empowerment) is offered.



Special Secretary Maria Martinez of the Governor's Office of Small, Minority & Women Business Affairs. Photo Credit: Karen Reyes

"We hand-hold women through obtaining certifications for doing business with [the] government," Frank said.

Women in Baltimore City; Baltimore County; Howard County; Anne Arundel County; Carroll County; and Harford County are served at Frank's location. Visit www.baltmetrowbc.org to obtain details.

Danette Nguyen serves as managing director of Maryland Women's Business Center located in Rockville, Maryland and Bowie State University Women's Business Center located in Bowie, Maryland. Bowie State University Women's Business Center serves the city of Bowie, Howard and Prince George's Counties. Maryland Women's Business Center serves the cities of Rockville and Frederick along with Frederick and Montgomery Counties.

Nguyen also shared that women business centers that are in Maryland are not only for established businesses, but also for aspiring entrepreneurs and individuals with business ideas.

Additionally, she wants more women to know about several offerings.

"While all of the WBC's [Women Business Centers] in Maryland provide training and counseling services, specialized programs such as target incubators for

childcare and retail enterprises can be found at the Maryland Women's Business Center (MWBC). For instance, the retail incubator, MWBC Shop Local, is dedicated to helping retail and small-scale manufacturing women entrepreneurs thrive. This unique incubator combines both a program-based and space-based approach. The program-model provides technical assistance, mentorship, and access to capital, while the space-based approach minimizes financial risk through shared space, making it an excellent opportunity to launch and grow a retail business in Maryland," Nguyen said.

She added, "MWBC Shop Local will be accepting applications for a new six-month cohort in November/December, providing an opportunity for aspiring and existing retail entrepreneurs to receive the support they need to succeed. To apply to this cohort, or to learn more about MWBC Shop Local, visit www.mwbeshoplocal.com."

Nguyen further noted that women's business centers of Maryland provide business counseling at no charge. Most training and events are also provided free, although a few may be offered at a nominal fee. Obtain more information about Maryland Women's Business Center and Bowie State University Women's Center via <https://marylandwbc.org/>.

Lisa Twilley, director of Maryland Capital Enterprises Women's Business Center, explained that headquarters are located in Salisbury, Maryland. The Western Shore location is located in Baltimore.

"Maryland Capital Enterprises Women's Business Center (WBC) is designed to empower women in starting and expanding small businesses on the Eastern Shore of Maryland and across the state," Twilley said. "All of our WBC services are free!"

Training workshops, business counseling, one-on-one mentoring and marketing consulting are provided.

"In addition, Maryland Capital Enterprises, Inc. (MCE) offers small business loans to WBC clients," Twilley said. "MCE provides funding for small and micro businesses that wish to start or expand their businesses. MCE is the only micro-enterprise organization in the state of Maryland certified as [an] SBA, USDA and CDFI Intermediary Lender."

More information about MCE Women's Business Center is available via <https://womensbusinesscenteratmarylandcapitalenterprises.org/>.

Say “I do” to Your Financial Future Together

By LaToya Cooper

Baltimore Chase Branch Manager

If you’re planning to get down on one knee, pop the question or make your relationship official by moving in together, use this time to begin thinking about your finances. While talking about money can feel anything but romantic, the financial foundation you set before tying the knot can help you and your partner build together for a lifetime.

Being in a committed relationship can change how you spend, save, invest and plan for the future. But financial compatibility between two partners is rarely achieved without discussing what money means to each of you, including the “money messages” you received growing up. Communication and transparency around money is critical to the health of any partnership, especially as life evolves.

Here are some considerations as you plan your financial future together:

Determine how you’ll share expenses.

Couples have different methods for managing daily finances. None are right or wrong – it all depends on each couple’s preference. Consider how much each partner earns and discuss how each of you will contribute to these expenses. Will you combine all your money in a joint account to pay expenses, or keep separate accounts and delegate responsibility for bills? Maybe you’ll consider a mix of both.

Be honest about any financial baggage.

Any debts coming into the relationship – student loans, credit



*LaToya Cooper,
Baltimore Chase Branch Manager
Courtesy Photo*

card debt or other financial liabilities – should be discussed, as they may impede your ability to buy a home, start a family or make certain career and life choices. Consider having an independent third party or financial advisor serve as a sounding board in your conversations.

Set your financial goals.

Agreeing on your top financial goals and aligning your saving and investment strategies accordingly can get your relationship off to a strong financial start. What does your current lifestyle look like, and how might that change in the future? Do you want to save for a down payment on a home? Are there other large expenses on the horizon, such as a vacation or a car? Be specific about the timing, cost and priority of each of your financial goals.

Consider how future life changes might impact goals.

Are either of you going back to school or changing careers? If you



Credit: Getty Images

are considering children or already have children, how would you approach childcare and educational decisions? Do you expect to care for aging family in the future? All these choices will impact your finances.

Have open discussions about past experiences.

Making your personal finances—past, present and future—an ongoing part of your life together can help you weather disagreements about money. Explore how your

views on money were shaped by your upbringing and your family’s approach to spending, saving and investing. Don’t shy away from talking through financial disagreements, as they often represent deeper divisions that can affect your entire relationship.

Countless money decisions await every couple. The sooner you begin talking about your finances—and financial expectations—the better equipped you both will be to plan your future together.

Ravens Justin Madubuike Playing Well in Contract Season

By Tyler Hamilton

Baltimore Ravens defensive lineman Justin Madubuike has spent the last four seasons playing home games at M&T Bank Stadium. The Ravens selected Madubuike with the 71st pick in the 2020 draft out of Texas A&M. As a rookie, Madubuike played in 10 games and started three. The starts have gradually increased to the point where Madubuike started 16 out of 17 games last season and has started all seven games so far this year.

This is the final year of Madubuike's rookie contract, meaning he can become a free agent after this season. In 2023, Madubuike will earn a base salary of \$2,743,000, while carrying a cap hit of \$3,015,420. So far, Madubuike has put himself in position to warrant consideration for a long-term second contract.

Madubuike hasn't quite reached the elite status of some recent interior defensive lineman like New Jets Quinnen Williams and Tennessee Titans Jeffery Simmons who signed new contracts before the season. However, Madubuike can expect a significant pay raise if he continues to dominate this season.

Madubuike's 5.5 sacks ties his previous career high. There are 10 more games left in the season so he's likely to increase that total. If he can push that number to double-digit sacks, Madubuike will have a husky payday waiting for him next year.

Madubuike credits two of the Ravens veteran defenders for his early success.

"Just the little details like in practice – 'J.D.' [Jadeveon Clowney] and Kyle Van Noy kept reiterating to me," Madubuike said. "They were kind of bullying me throughout the week like, 'Pick the hip, pick the hip'



Justin Madubuike

Photo credit: AP Photo/Terrance Williams

on those technique games. When I do it, it gets me free; those little things just keep stacking. [We] just keep believing in each other."

Ravens defensive coordinator Mike McDonald said it's just a matter of Madubuike getting opportunities this season. McDonald is excited about the way Madubuike is showcasing his talent.

"Justin, he's extremely explosive; he plays incredibly hard; he's incredibly physical; he's a violent tackler; and he has a relentless motor," McDonald

said. "So, if he's not going to win right now in his one-on-one, there's a good chance he's going to win on a second and third effort, and I think that's what makes him a great player."

Ravens head coach John Harbaugh agreed and added that Madubuike always had tremendous upside.

"You would see the dominant plays here and there. He's just made more of those," Harbaugh said. "He's more consistent making more dominant-type plays, whether it's run or pass. [He's] more explosive [and] more

consistent with his technique – all those kind of things that you would expect as a player would grow and get better who works as hard as he does consistently. You'd expect his play to be more consistent, and I think that's what's happened."

The growth and maturation process has been gradual. Now the Ravens find themselves with a homegrown defensive playmaker. Madubuike's success comes down to the patience paying off for both the player and the organization.



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