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A TRIBUTE TO VETERANS



Dana Anderson, a United States Air Force retiree in Maryland, embraced a family tradition by serving in the military at the age of 18. She deployed to Saudi Arabia and other countries during her career. During the pandemic, Anderson launched Classic Desserts by Dana, LLC. A Boots to Business class is an entrepreneurial education and training program offered by the Small Business Administration (SBA) for service members and veterans. The program helped Anderson to gather information to start a new journey. (See article on page 8) Courtesy photo

Baltimore's Dope Nerds: \$50,000 Catalyst Winner

CTIA Wireless Foundation Awards Catalyst 2023 Winners

WASHINGTON – CTIA Wireless Foundation announced the 2023 winners of Catalyst, a competitive grants program for social entrepreneurs using 5G and leading-edge wireless to address pressing challenges in American communities.

“We are thrilled to support our 2023 Catalyst Winners: ReThink, Dope Nerds and Healium,” said Dori Kreiger, Executive Director of CTIA Wireless Foundation. “These innovative social entrepreneurs are using wireless connectivity to empower change in their communities by addressing the challenges of cyberbullying, education inequities and veterans’ mental health with mobile-first solutions.”

The top grant prize of \$100,000 was awarded to ReThink, an app-based

“Learning was one of my favorite things to do...but the way we learned was often unengaging as it is for many kids today. Back then, digital tools were considered a luxury, not an essential part of education. Youth today, however, can’t live without it.”

— Ursula Spencer
Dope Nerds Founder

platform that works to stop digital hate by using AI and machine learning to detect online hostility. ReThink runs a multi-language keyboard in



*Ursula Spencer,
Dope Nerds Founder*

to improve mental health outcomes. The company’s social purpose provides virtual reality tours to terminally ill and aging veterans who are unable to visit their memorials in Washington, D.C.

Two additional finalists – PONS and Promly – were each awarded Honorable Mention grants of \$10,000.

In its fourth year, Catalyst 2023 focused on social entrepreneurs using mobile-first applications that take advantage of the speed and versatility of 5G and leading-edge wireless as a platform for innovation and social good. Catalyst is committed to supporting social entrepreneurs that may face barriers to accessing capital. This year, 74% of applicant organizations are led by a member/members of the Black, Indigenous and People of Color (BIPOC) communities, and more than half of the organizations are led by a person whose gender identity is female.

Thank you to the Catalyst 2023 sponsors: Qualcomm, AT&T, T-Mobile, Verizon, American Tower, Asurion, Assurant, iconectiv, Intel, Wiley Rein LLP and Wilkinson Barker Knauer.

30 Years of Wireless Social Innovation

For more than 30 years, CTIA Wireless Foundation has been at the forefront of wireless-driven social innovation, leading initiatives to address societal challenges such as public safety, domestic violence, children’s health, mental health and distracted driving. Our mission is to fuel positive social impact by using innovative wireless technology in American communities.

CTIA Wireless Foundation (www.wirelessfoundation.org) is a 501(c)(3) nonprofit dedicated to advancing positive social impact fueled by innovative wireless technology in American communities. CTIA Wireless Foundation was formed by CTIA® member companies in 1991.

the background of applications and prompts users to “rethink” harmful messages before they are sent or posted. Headquartered in Aurora, Illinois, ReThink has positively impacted more than 5 million youth via its technology, educational initiatives, and anti-hate advocacy.

Catalyst also awarded finalists Dope Nerds and Healium with \$50,000 and \$25,000 grants, respectively. Dope Nerds is breaking down barriers to digital inclusion by using virtual reality to deliver STEM-STEAM curricula along with career planning to middle and high school students. Healium is an immersive, virtual solution for stress management, working with veterans



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Thanksgiving Dinner: How the FDA Ensures the Safety of Our Holiday Meals



Jayne Hopson
Courtesy Photo

By Jayne Hopson

The Centers for Disease Control (CDC) considers foodborne illness an entirely preventable disease. Nevertheless, the Food and Drug Administration (FDA) estimates annually “1 in 6 Americans (or 48 million people) will get sick, 128,000 are hospitalized, and 3,000 will die from foodborne diseases.”

Not included in these dire FDA statistics are the scores of people who will *unknowingly* be sickened by reactions to undeclared allergens or inadequately labeled foods and spices. Declared food allergens include peanuts, tree nuts, milk, eggs, wheat, soy, fish, shellfish and as of January 2023 sesame seeds. A severe, untreated allergic reaction to these foods can result in death.

Confident our food supply is safe, Thanksgiving dinner will be prepared and served to millions of Americans. It is the perfect time to take a closer look at who is responsible for the safety of our food supply and raise awareness of the quality control mandates created to help us eat well and stay well.

The FDA is the nation’s federal agency responsible for ensuring food products sold to consumers are safe, wholesome, and labeled accurately. One of their key

functions is establishing and enforcing regulations that govern food production, processing, and distribution.

These regulations set standards for food safety and nutritional content. Sometimes these measures fall short. Pink peppercorns, an ingredient of popular peppercorn medleys is one example of inadequate food safety labeling. Pink peppercorns are not peppercorns. It is a dried fruit, a member of the same botanical family as tree nuts. It is widely sold without warning to people with tree nut allergies and has triggered severe allergic reactions.

The FDA’s other responsibilities include conducting inspections and audits of food facilities to ensure compliance to its regulations. The agency has the authority to take enforcement actions against companies that violate the rules. This includes issuing warning letters, product recalls, and, in extreme cases, legal actions against the responsible parties.

The FDA also conducts extensive research and testing to identify potential food safety risks. It collaborates with other government agencies, industry stakeholders, and research institutions to monitor emerging foodborne hazards and assess their impact on public health. This research informs the development of new regulations and guidelines designed to mitigate risks and protect consumers.

Additionally, the FDA plays a crucial role in educating the public about food safety by providing information and resources to help consumers make informed choices about the foods they purchase and consume. Included are accurate, up-to-date guidelines on safe food handling, allergen labeling, and dietary recommendations. For more information visit <https://www.fda.gov/industry/fda-basics-industry/submit-questions-and-comments>

The FDA has broad regulatory authority. The agency can establish and enforce regulations that cover all aspects of food production and distribution,



Festive Thanksgiving family dinner with turkey, autumn decor, and heartwarming joy. Shutterstock

from farm to table. These regulations are legally binding, and companies that fail to comply may face penalties. The standards include food labeling, nutrition facts, allergen information and review of health claims made by dietary supplements. Companies must adhere to these mandated labeling requirements.

While the FDA is the primary guardian of America’s food, it faces an emerging barrier to protecting consumers. Globalization of the food supply chain introduces an increasing number of imported products, supplements and spices that are unavailable for FDA inspection and approval.

As with most preventive health measures, consumers have a responsibility to be aware of food safety best practices. For example, food handlers who do not practice good personal hygiene, such as proper handwashing can introduce pathogens into food preparation. Common food safety risks include:

Salmonella: Found in raw poultry, eggs, and other sources, it can cause gastrointestinal illness.

Escherichia coli (E. coli): Some strains of E. coli can lead to severe foodborne illnesses, often associated with undercooked ground beef or

contaminated produce.

Listeria monocytogenes: Often found in deli meats, soft cheeses, and refrigerated ready-to-eat foods, it can cause listeriosis, which can be severe, especially in vulnerable populations.

Campylobacter: Typically found in raw poultry, it can cause diarrheal diseases.

Norovirus: Often associated with contaminated water and food handlers, it causes symptoms like vomiting and diarrhea, leading to outbreaks.

Hepatitis A: Can be transmitted through contaminated food and water and may lead to hepatitis A outbreaks.

Toxoplasma gondii: Found in undercooked or raw meat, it can cause toxoplasmosis, which can be especially dangerous for pregnant individuals.

Trichinella spiralis: Found in undercooked pork, it causes trichinellosis, a disease characterized by muscle pain and weakness.

The FDA cautions consumers to be extra careful when preparing food for infants, the elderly, pregnant women, and individuals with compromised immune systems, as they are more susceptible to foodborne illnesses. Food safety should be practiced not just at Thanksgiving but every time a meal is prepared.

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Social Media and Child Mental Health

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

In my last tech article, I talked about the role parents play in their children's use of social media. Recently I attended the National Summit on K-12 School Safety and Security webinar organized by the U.S. Department of Education and the Cybersecurity and Infrastructure Security Agency (CISA). While the summit was targeted to schools and school leaders, there was information shared that is relevant to families and the impact of social media on children's mental health. In this article, I will share some of the insights gained on the family's role in supporting their children's mental health in an increasingly connected technology-using world.

Children are exposed to social media on a regular basis. Use of these platforms can influence their developing perceptions of the world in which they live as well as themselves. Platforms like YouTube Kids and educational apps become part of their daily routines, subtly shaping their cognitive development. As children become teenagers, platforms like TikTok, Instagram, and Snapchat offer content consumption and avenues for self-expression and identity formation. These platforms can greatly influence how teens socialize as well as their sense of self.

Social media use can be a positive force for children in the sense of promoting educational opportunities, creating an outlet for creative expression, and promoting a sense of community. For some, especially those with niche interests or who feel isolated geographically or socially, it can be a lifeline to like-minded peers. Conversely, the potential harms of unchecked social media use are becoming increasingly apparent. Studies point to the rise in screen addiction, with excessive use linked to diminished attention spans and disrupted sleep patterns. Cyberbullying also is emerging as a rampant issue, leading to anxiety and depression in

vulnerable youths. Additionally, the curated personas and lifestyles often depicted on these platforms can lead to feelings of inadequacy and low self-esteem.

Earlier this year, the Surgeon General released an advisory on “Social Media and Youth Mental Health.” The report notes that 95 percent of youth ages 13-17 report using a social media platform, with more than a third saying they use social media “almost constantly.” Even though in the U.S. its use is restricted to children younger than 13, nearly 40 percent of children ages 8–12 reported using social media.

Every child is wired differently so the parental response to each child's social media use will be unique. Parents and other caregivers can engage in open communication as a critical defense and discuss the virtual world just as they would with any other aspect of life. They can discuss topics such as what a healthy digital life looks like and what might be warning signs of trouble. By initiating these conversations early, parents can establish themselves as approachable confidants, enabling them to better recognize behavior patterns that might be the key to recognizing signs of problematic social media use.

Children, at different ages and developmental stages, have different needs and different skill sets that they bring to their technology use. In early adolescence, when identities and a sense of self-worth are forming, brain development is especially susceptible to social pressures, peer opinions, and peer comparisons. Emotional disturbances, such as feelings of loneliness or sadness, have been documented. A 2019 article in the journal, JAMA Psychiatry, found that



Karen Clay

children ages 12-15 who spent more than three hours per day on social media, faced double the risk of experiencing poor mental health outcomes including symptoms of depression and anxiety. In severe cases, persistent exposure to harmful online content has been linked to self-harm and suicidal ideation.

Parents should note any marked changes

in their child's behavior. A decline in academic performance, withdrawal from family or in-person social activities, or alterations in eating and sleeping patterns can all be indicators that a child's social media use may be having negative consequences. Behavioral red flags such as irritability or secretive screen use also merit a closer look.

Mitigating the negative risks of social media use begins with setting boundaries, use of parental controls and staying informed on the latest platform trends and privacy settings. Implementing screen time limits and ensuring media use doesn't interfere with essential activities like sleeping, studying, or physical play is a good start.

Beyond restrictions, it's about encouraging a healthy balance. Helping children to cultivate interests outside the digital domain, from sports to the arts, can provide them with a broader perspective and a varied set of coping skills. Equally important is educating children about online safety and equipping them with the know-how to navigate digital spaces wisely.

As we plunge deeper into the digital age, the symbiotic relationship between social media and mental health becomes increasingly complex. By remaining engaged and informed, parents can help steer their children towards positive online experiences and away from potential harm.

Mayor and Top Business Leaders Convene

Mayor Scott Launches “Mayor’s Business Roundtable”

BALTIMORE, MD (Wednesday, November 8, 2023)—Mayor Brandon M. Scott convened business and institutional leaders from across Baltimore for an inaugural meeting of a new Mayor’s Business Roundtable group on November 8, 2023.

Led by co-chairs Delali Dzirasa, Rachel Garbow Monroe, and Brian Pieninck, the group of business leaders will be charged with discussing policy proposals and initiatives being considered by the Scott Administration to move Baltimore forward. This effort is designed to activate the expertise of the business community, enhance collaboration, and expand the scope of debate in our city.

“The guiding principle of my Administration has been overcoming the decades of disinvestment that so many of our neighborhoods and communities

have endured, and together we must forge a path for growth,” said Mayor Brandon M. Scott. “We’re on the precipice of an incredible moment in Baltimore’s history, but we have to work towards the future in the right way. Our vision for the future must be inclusive of every Baltimorean, and prioritize investment both in our downtown and in our neighborhoods. Achieving that goal will require the expertise and buy-in of every sector in our city, and I hope that by bringing together this group of Baltimore’s best business-leaders we can help move Baltimore towards a brighter future.”

“It is our responsibility as business leaders to use all of our tools and resources in an actionable way to address the challenges of our city,” said Delali Dzirasa, CEO, Fearless. “The goals of Mayor Scott’s Business Roundtable aligns with our core focus areas at

Fearless – efficient government, social justice, human life, and quality living. I am honored to co-chair this group to make impactful change for Baltimore today and in the future.”

“Baltimore is an extraordinary city with an incredible range of assets and immense opportunity for continued growth,” said Rachel Garbow Monroe, president and CEO of The Harry and Jeanette Weinberg Foundation. “I am honored to help lead this effort to bring together partners across sectors to further support the development of this city we all love.”

“As an anchor institution, we are committed to the idea that organizations and institutions have a responsibility to actively participate in creating opportunities to build a better Baltimore,” said Brian D. Pieninck, President and CEO of CareFirst

BlueCross BlueShield. “I am honored to serve as co-chair of the Mayor’s Business Roundtable. Fostering open lines of communication, collaboration, and understanding, together, we can bridge gaps and better organize our efforts to build a stronger Baltimore and help drive creative policy solutions to some of our most pressing needs.”

The Business Roundtable will convene bimonthly over the next year. At each meeting, members of the Administration will identify topics and initiatives to discuss, present updates on the group’s work, and participate in facilitated discussions designed to elicit constructive advice and feedback on policy proposals and initiatives. At the end of 2024, the City of Baltimore will issue a report of the Business Roundtable’s work and the strategies implemented that arose from the group.

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Shining a Spotlight on PTSD, Raising Awareness About the Condition

By Andrea Blackstone

According to the U.S. Department of Veterans Affairs, since military members may see combat, many have been exposed to life-threatening experiences, or have experienced a serious training accident. Events such as these can lead to PTSD.

“At some point in their life, 7 out of every 100 Veterans (or 7%) will have PTSD. In the general population, 6 out of every 100 adults (or 6%) will have PTSD in their lifetime,” per the VA.

Keisha Saunders-Waldron, owner of Confidential Confessions Counseling is a licensed professional counselor supervisor. She works with individuals and families to improve their quality of life using counseling and holistic approaches. Saunders-Waldron answered questions about PTSD:

Q: Who is typically diagnosed with PTSD?

A: PTSD can affect individuals from all walks of life. However, those at an increased risk include military veterans, survivors of physical or sexual assault, victims of accidents or disasters and individuals who have experienced life-threatening situations. In essence, anyone who has faced a traumatic event is susceptible to developing PTSD.

Q: What are several common post-traumatic stress disorder symptoms?

A: Common symptoms of PTSD include recurring and distressing memories of traumatic events, nightmares, severe emotional distress, heightened anxiety, irritability and avoidance of situations or reminders associated with the trauma. Physical



*Keisha Saunders-Waldron, licensed clinical mental health counselor
Courtesy photo*

symptoms such as headaches and gastrointestinal distress can also occur.

Q: Why is it important for people such as veterans and others who have experienced traumatic events to seek professional mental health help?

A: Seeking professional mental health help is crucial for individuals, especially veterans, as they often face the invisible wounds of war. Accessing mental health support can be instrumental in their recovery. Effective therapy and treatment can help individuals manage and alleviate symptoms, improve their quality of life and regain a sense of normalcy.

Q: Is post-traumatic stress disorder more common in men or women?

A: PTSD can affect both men and women. However, research suggests

that women may be more likely to develop PTSD after experiencing traumatic events. According to the American Psychiatric Association (2022), approximately 3.5 percent of U.S. adults experience PTSD annually, with women being twice as likely as men to be affected. It is important to consider the potential theories or reasons behind this gender difference to better understand and support those affected and to encourage women to seek appropriate treatment.

Q: Please explain why a veteran who did not serve in the military during wartime may also deal with it?

A: Veterans can develop PTSD because of various traumatic events, such as accidents, or non-combat-related incidents and military sexual trauma. The nature of the trauma itself, rather than the specific wartime context, is the determining factor.

Q: What kind of therapies can be used to help someone who has been diagnosed with post-traumatic stress disorder?

A: Various therapies can be helpful for individuals diagnosed with post-traumatic stress disorder (PTSD). Some common options include talk therapies like cognitive-behavioral therapy (CBT), such as process negative cognitions and emotion exposure therapy, and eye movement desensitization and reprocessing (EMDR) processing trauma through eye movements. Medications may also be prescribed in some cases to manage symptoms. The choice of therapy depends on the individual's specific needs and preferences, and it's important to work with a mental health professional to determine the most suitable approach for each person.

Q: Do some people diagnosed with post-traumatic stress disorder feel ashamed or worry about it carrying a stigma?

A: Unfortunately, some people diagnosed with PTSD may feel ashamed or worry about the stigma associated with the disorder. This stigma can discourage individuals from seeking the help they need. Raising awareness, offering support and emphasizing that seeking help is a sign of strength are crucial steps in combating this stigma.

Q: How can family and friends better support veterans and other people who may live with post-traumatic stress disorder?

A: Family and friends can better support veterans and others living with PTSD by educating themselves about the condition, listening without judgment and encouraging their loved ones to seek professional help. Offering a safe and empathetic environment, participating in therapy sessions, if requested, and understanding potential triggers can also contribute significantly to the well-being of those with PTSD.

In conclusion, PTSD is a complex and debilitating condition that can affect anyone who has experienced trauma. It is imperative to address this issue, especially within minority communities, and provide adequate support, resources and understanding to those living with PTSD.

Visit <https://www.cccounsel.me> to learn more about Saunders-Waldron.

Service-Disabled Veteran Makes Her Dream Come True

United States Air Force Retiree Turns Baking Hobby into a Sweet Treat Business

By Andrea Blackstone

Dana Anderson, daughter of James A. Anderson and the late Jacqueline Y. Anderson, is a resident of Annapolis, Maryland who runs a home-based business called Classic Desserts by Dana, LLC.

“I’ve always baked. It’s just something I did as a child. When I was probably about eight, I would go over to my cousin’s house on Sundays after church to bake cakes and sometimes cookies,” Dana said. “I was always inspired by my paternal grandmother, Ethel Anderson who lived next door to me. She would always cook, host and bake. Hospitality was instilled in me.”

Over the years, people inquired about when Dana would open a bakery. The entrepreneur who launched her Maryland-based business of sweet treats in 2021 also happens to be a service-disabled veteran. Customers order traditional cakes, cookies and brownies to satisfy their sweet tooth.

Before Dana began baking, delivering treats and vending at festivals, she began her career in the United States Air Force, under the delayed enlistment program in January 1989, just before she graduated from Old Mill Senior High, located in Millersville, Maryland. In 1990, she headed to basic military training at Lackland Air Force Base located in San Antonio, Texas.

Dana served 23 years in the United States Air Force, retiring as a Master Sergeant (MSGT), E-7 in 2013. Her career field (previously called Administrative Communication) in the Air Force is now called Knowledge Operations Management. Dana was required to perform a range of duties including managing organizational information, knowledge sharing

systems and data assets. In addition, she managed all hardware/ software assets and provided information technology customer support to organizational users.

Dana felt inspired by family members to serve in the United States Air Force, including her father, James.

“I didn’t want to attend college full-time. I wanted to serve in the military and travel. So, that’s what I did!” Dana said joyfully.

The astute young woman knew that she could decide about college later. She earned an Associate of Applied Science in Computer Information Systems from Prince George’s Community College in 2005 and an Associate in Applied Science in Information Management from the Community College of the Air Force in 2006. Dana earned a bachelor’s degree from University of Maryland University College in Computer Information Technology with a specialization in networking in 2012.

Dana began her military career at Bolling Air Force Base located in Washington, D.C. at the Headquarters Office of Special Investigations. However, she has served under other military organizations stateside and overseas.

Her overseas tours included Yongsan Air Force Base in Seoul Korea; deployments in Dhahran, Saudi Arabia during Operation Southern Watch and Vigilant Warrior; Irbil, Iraq during Operations Iraqi and Enduring Freedom. She completed her time in service to our country at the Pentagon Joint Staff, National Military Command Center.

Dana’s mother, Jacqueline, became terminally ill around the time of her retirement.

“I didn’t really have the time to do a lot of interviewing. Someone gave me a



*Dana Anderson
Courtesy photo*

lead. They knew someone who needed to fill a position. I interviewed and got the position working at Fort McNair at the Joint Force Headquarters as a joint operation center specialist,” Dana said. While she was employed as a contractor, Dana continued her studies in a master’s program. She eventually decided to resign from her position after four and half years and pursue her master’s program full-time through University of Maryland (now University of Maryland Global Campus). Dana earned a Master of Science in Information Technology with a specialization in Information Assurance in 2020.

Dana pursued a baking business during the pandemic. She completed an online Boots to Business class, which is an entrepreneurial education and training program offered by the Small Business Administration (SBA) for service members and veterans. An SBA host provided information about how to register a small business during



Dana Anderson vends at the Kunta Kinte Heritage Festival located in Annapolis, Maryland. Courtesy photo

a follow up course.

“I remember that I had some questions about how to start a business,” Dana said. “I had considered working for myself, but I just never jumped out there.”

At the time, Dana was attending a women’s discipleship ministry. It gave her a boldness to take an entrepreneurial leap.

“I’m the sole baker,” Dana said. “As far as long-term goals, I’m looking to possibly get my products in a commercial retail store.”

Dana reflects on skills that she learned in the military, including her ability to multitask.

“It’s prepared me for such a time as this,” Dana said.

Visit <https://www.classicdessertsbydana.com> or more information about Classic Desserts by Dana, LLC.

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A TRIBUTE TO VETERANS

2023

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United States Army
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Sergeant Major in
Human Resources order

Veterans Day FAQs

What You Need to Know About the Holiday Honoring Military Service and Sacrifice

Each November, millions of people recognize the service and sacrifice of military veterans on Veterans Day. Initially commemorated as Armistice Day but renamed Veterans Day in the United States in 1954, the holiday is a federal holiday throughout the country.

The first Armistice Day was observed in 1919. Despite that lengthy history, the general public may still have questions about Veterans Day.

When is Veterans Day observed?

The U.S. Department of Veterans Affairs notes that Veterans Day is always observed officially on November 11, regardless of which day of the week that happens to be. In 2023, Veterans Day is Saturday, November 11. Because

Veterans Day falls on a Saturday in 2023, the federal observation date is Friday, November 10.

Why is November 11 so significant?

November 11 is a significant day in world history because it marks the signing of the armistice between the Allies of World War I and Germany at 5:45 a.m. on November 11, 1918. Though the formal peace treaty, the Treaty of Versailles, was not signed until 1919 and hostilities between the sides continued for hours after the armistice was signed, the day is still viewed as the end of World War I.

What distinguishes Veterans Day from Memorial Day?

The VA notes that Veterans Day honors

all those individuals who served honorably in the military during both wartime and peacetime. Memorial Day is a day to honor and remember military personnel who died in the service of their country, particularly those who lost their lives in battle or as a result of wounds sustained in battle.

What is the significance of red poppies?

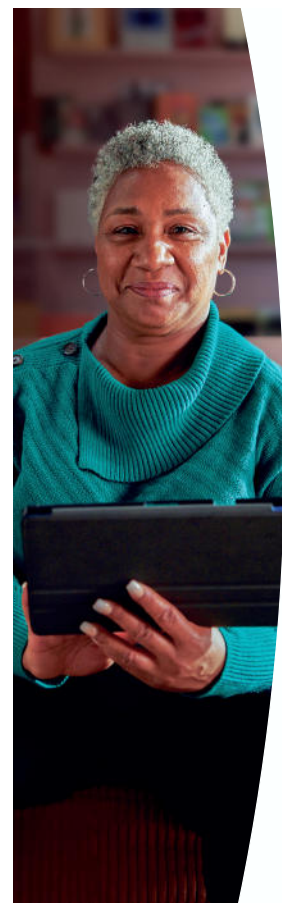
Red poppies are ubiquitous on Memorial Day, but they're also visible on Veterans Day. Though it's not taboo to wear red poppies on Veterans Day, it's a tradition that aligns more with Memorial Day. That's because the poppies are typically worn to honor fallen military personnel. A 1915 poem written by a Canadian Lieutenant Colonel named

John McCrae referred to the fields of poppies growing around the graves of World War I soldiers in Flanders.

Do other countries honor their military veterans?

Many countries across the globe honor their military veterans, and many do so on November 11 as well. For example, Canadians and Australians observe Remembrance Day in honor of their nation's respective veterans on November 11. Great Britain observes Remembrance Day on the Sunday nearest to November 11.

Veterans Day is a day to honor and commemorate the brave men and women who have honorably served in the U.S. military during wartime and peacetime.



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[Medicare.gov](https://www.Medicare.gov) is the official source for information about Medicare and Open Enrollment.

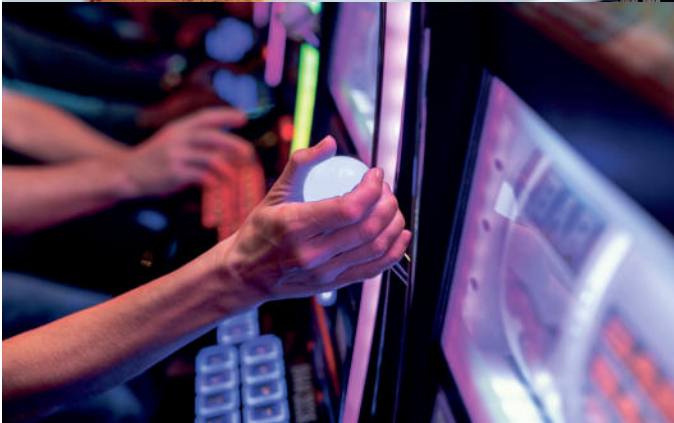
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If you are struggling with your prescription drug costs, **Extra Help** is a Medicare program that can help pay for your drug coverage (Part D) premiums, deductibles, coinsurance, and other out-of-pocket costs. If you make less than \$22,000 a year, it's worth it to apply.

Visit [ssa.gov/extrahelp](https://www.ssa.gov/extrahelp) or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply.



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Tips to Get Ahead of Holiday Debt

The holiday season is fast approaching, and most people find themselves spending a little – or a lot – more than usual during these festive final months of the year.

Americans spend more than \$1,450 each year on holiday-related purchases – from gifts and travel to decorations and entertainment. These costs layered into your monthly expenses can significantly strain your budget.

You don't have to break the bank to celebrate the season. Smart planning can get you ahead of the holidays and leave you with funds for merrymaking the way you want. Consider these five tips to minimize holiday debt.

Save, save, save While solid advice for any time of year, it can take on more importance during the holidays. One way to save is to set up a separate savings account for holiday expenses. Start saving at the beginning of the year, and vow not to withdraw any money until it's time for holiday shopping.

Make your holiday plans now

Set guidelines for your holiday spending. Make a list of your expected holiday expenses and estimate the costs to see if they fit into your overall budget. Adjust your list as needed.

Build a holiday budget—then stick to it Once you've made your list, commit to staying within your budget. With so much pressure surrounding gift-giving, it's easy to spend more than you planned. Shop online to ensure you're getting the best deal, or search for coupons and deals to help lower costs. Get family



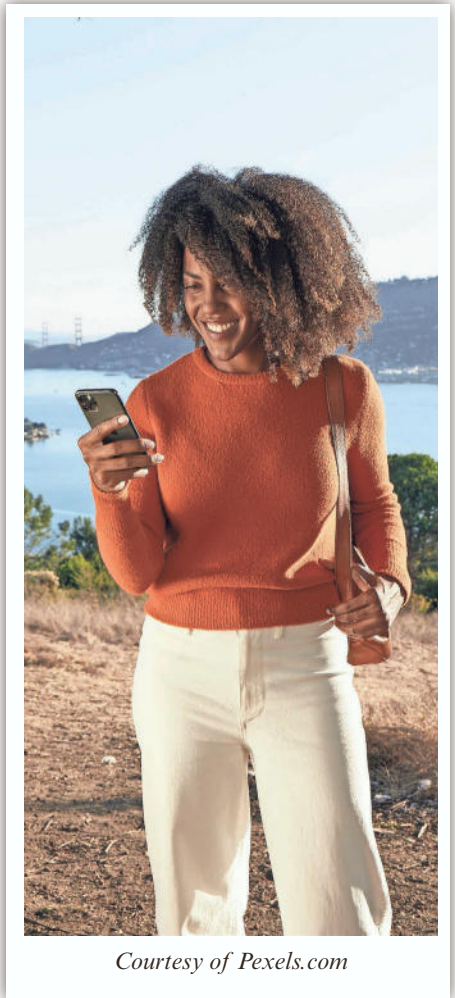
Courtesy of Pexels.com

and friends on board with your plans by suggesting a gift swap instead of buying gifts for everyone; opt for handmade gifts or even pitch in for a group gift. If you're hosting a holiday dinner, shop in bulk for food items.

Scope out major deal days In addition to the deal-hunting tips above, take advantage of Black Friday and Cyber Monday sales. Look up retailers' deals ahead of time to see if you find goods and services you planned to purchase anyway at lower prices. Many retailers start big holiday sales as soon as Nov. 1, so do some homework now on the gifts you have your eye on so you can spot and take advantage of online and in-person deals before the holiday rush.

Pick up a short-term gig Even the best-laid budget plans can still fall short of your available funds. If your schedule allows it, take on a temporary job to bring in some extra income. Many retail or dining establishments need additional workers to handle the holiday rush, and demand often increases for ride-sharing and delivery services as well. Or take up a side hustle selling crafts for example.

These are just a few ways to help you get a handle on holiday debt, but there's so much more that savvy consumers can do to save. See if your credit cards have special offers at your favorite stores or for your favorite purchases, and look for special cash back deals. Be flexible and keep an open mind in general – if you can't get a good deal on the gifts



Courtesy of Pexels.com

you originally planned to buy, see if any of the special offers you qualify for might be good substitutes.

The bottom line

Putting financial parameters in place can help you feel more confident and less stressed about your holiday spending. Have fun with your planning, saving and budgeting – it's a great way to get into the holiday spirit early.

To learn more about budgeting, visit chase.com/financialgoals.



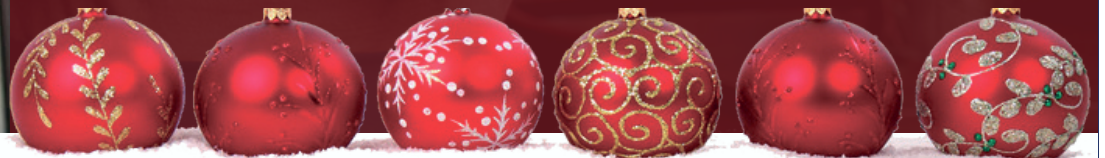
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Ravens Found Playmaker in Keaton Mitchell

By Tyler Hamilton

Rookie running back Keaton Mitchell isn't the typical sized running back. The 5-foot-7, 179-pound playmaker burst onto the scene last week when he ran for 138 yards on nine carries and scored his first NFL rushing touchdown in a 37-3 rout of the Seattle Seahawks.

The Ravens found a playmaker that adds electricity to their running back group in just his second game. It's been a long road this year for Mitchell, but it appears he has finally arrived.

Mitchell declared for the NFL Draft after the season, and finished his stint at East Carolina with 3,027 rushing yards and an average of 6.5 yards-per-carry. He was selected in the fourth round of the USFL Draft by the New Orlando Breakers this year. Mitchell chose to sign an undrafted free agent deal with the Ravens instead.

The initial 53-man roster included Mitchell back in August. Unfortunately, Mitchell was placed on injured reserve two days later. The hard work Mitchell put in to get to this point hasn't gone unnoticed.

"Man, I love it," running back Gus Edwards said. "He's a guy that's been working hard every day since he's been here, undrafted, free agent, kind of went under the radar."

"The guys are so excited for him. He's a guy that has just been working every day," Ravens head coach John Harbaugh said. "He has a great attitude. He's definitely [a] very talented guy – we all knew that."

Mitchell made his debut in Week 6 against the Tennessee Titans, playing exclusively on special teams. Now he'll be a part of the Ravens' running back group going forward.

"Those three backs [RB Gus Edwards, RB Justice Hill, RB Keaton Mitchell] are going to be all playing a



Keaton Mitchell
Scott Taetschl/Getty Images

lot," Harbaugh said. "Now, you have three healthy backs. We haven't had that a lot. I'm sure there'll be a rotation."

Mitchell led the Ravens in rushing last week. Harbaugh said previously that Baltimore wanted to get Mitchell going. It happened against Seattle.

"Just [to] finally get an opportunity at this point in time [at] midseason already, he finally gets a chance and makes the most of it. It's a guy that we were talking about making sure he got some chances and got some touches. It was something we were all hoping would happen, and I thought [offensive coordinator] Todd [Monken] did a good job of making sure it did happen," Harbaugh said of

Mitchell's performance.

He gives Baltimore a change of pace from their big, sturdy back in Edwards while presenting the same all-around playmaking ability as Hill.

"The versatility back there is amazing," left tackle Ronnie Stanley said. "To be able to run power ball games with Gus and Justice and then you've got the speed of Keaton, we can really hit different gaps, all angles."

Despite being a smaller back by NFL standards, Mitchell is capable of running between the tackles in addition to outside. Mitchell showed the ability to break tackles and make defenders miss on multiple runs when he took a

draw play up the middle. Mitchell's 4.3 speed in the 40-yard dash was also on display when he broke off a 37-yard touchdown run last week.

Ironically, Mitchell's father Anthony was also an undrafted free agent that played safety for the Ravens from 1999 - 2002. His father wasn't at the game to see the breakout performance in person. He'll be there for a game around Thanksgiving or Christmas, but he was with Mitchell in spirit after the game.

"My dad said just stay humble, keep doing what you do, keep thanking God, and your time will come," Mitchell said on Sunday. "Today, it came, so [I'll] just keep going."

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CITY OF BALTIMORE DEPARTMENT OF GENERAL SERVICES NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate, addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **GS 21822 – Northwest Community Action Center – Lower Park Heights - Renovations**, will be received at the Office of the Comptroller, Room 204, City Hall, Baltimore, Maryland until 11:00 A.M. on **WEDNESDAY, December 13, 2023**.

Board of Estimates employees will be stationed at the Security Unit Counter just inside the Holliday Street entrance to City Hall from 10:45 A.M. to 11:00 A.M. every Wednesday to receive Bids.

Positively no bids will be received after 11:00 A.M. The bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon. Bid opening proceedings can also be viewed live at <https://www.charmtvbaltimore.com/live-stream> at 12:00 noon.

The Contract Documents may be purchased for a non-refundable cost of **\$50.00** by contacting Ms. Azza Rizkallah at azza.rizkallah@baltimorecity.gov as of **FRIDAY, November 03, 2023**.

Conditions and requirements of the Bid are found in the bid package.

All contractors bidding on this

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Contract must first be pre-qualified by the City of Baltimore Boards and Commissions. Interested contractors should call 410 396-6883 or contact the Office of Boards and Commissions at 4 South Frederick Street, 4th Floor, Baltimore, MD 21202. **If a bid is submitted by a Joint Venture (“JV”), then in that event, the documents that establish the JV shall be submitted with the bid for verification purposes.** The Pre-qualification Category required for bidding on this project is **F07500 – ROOFING INDUSTRIAL**

The Cost Qualification Range for this work shall be **\$1,000,000.01 to \$2,000,000.00** A” Pre-Bidding information” session will be conducted at the site: **3939 Reisterstown Road, Baltimore, MD 21215 on TUESDAY, November 14, 2023 at 10:00 a.m.**

Principal Items of work for this project are:

Roofing

The MBE goal is **32%**

The WBE goal is **14%**

CONTRACT NO. GS 21822

APPROVED:
Clerk, Board of Estimates

APPROVED:
Erika McClammy
Berke Attila
Director, Department of
General Services



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