THE BALTIMORE TIMES

Vol. 38 No. 37

July 5 - 11, 2024

A Baltimore Times/Times of Baltimore Publication

MCB Unveils 'The Enolia,' Morgan State's Newest Student Housing Development





MCB Real Estate, a local investment management firm, recently celebrated the renaming of one of its most notable development projects in Baltimore City. "The Enolia" will accommodate more than 450 students, fulfilling a much-needed Morgan State University (MSU) student housing demand. From left: Reni Lawal, Development Associate, MCB Real Estate; Lily Howell, great-granddaughter of Enolia; Gina Baker Chambers, president, MCB Real Estate; Lois McMillan, daughter-in-law of Enolia, retired Professor of English, MSU; Betha "Mac" McMillan, only child of Enolia McMillan, retired engineer and college professor; Dr. Tiffany Beth Mfume, granddaughter of Enolia, Associate Vice Provost for Student Success, Johns Hopkins University; Levi Howell, great-grandson of Enolia McMillan; Sally Robb, Esq., granddaughter of Enolia, Chief of Staff for Senator Bill Ferguson, Maryland Senate; Dr. Angela Howell, granddaughter of Enolia, Professor of Sociology and Anthropology, MSU; P. David Bramble, managing partner and co-founder of MCB Real Estate; Amy Bonitz, VP of community development, MCB Real Estate; and Drew Gorman, Principal, MCB Real Estate. (See article on page 6)

Photo Credit: Gar Roberts

Congratulations from The Baltimore Times!

Doni Glover, a Journalistic Powerhouse and Beacon, Celebrates 30 Years of Excellence as Media Practitioner

By Demetrius Dillard

A supportive group of community members, entrepreneurs and esteemed professionals recently gathered for a momentous occasion celebrating the legacy and accomplishments of one of Baltimore's most influential Black media figures.

Donald Morton "Doni" Glover has built a reputation as a consummate journalist and for his thoughtprovoking commentary on the most prominent issues and topics facing Black America. This year marks a milestone for Glover as he celebrates 30 years of excellence in journalism.

A two-hour event at Coppin State University's College of Business building on June 26, 2024 honored Glover's decorated three-decade journalism career, acknowledging his numerous contributions in the media industry on a local, national and international level.

The landmark event also featured the prestigious Joe Manns Black Wall Street Awards, which recognized outstanding Black entrepreneurs, professionals, and their supporters from all racial backgrounds.

"It was perfect," Glover said of the event. "It means the world to have people think so highly of you. It's a reminder of the work that [I] do on a daily basis."

It was fitting to host this milestone event at Coppin State University, where Glover's journey began. But his deep-rooted passion for storytelling can be traced back before he stepped foot on Coppin's campus.

WBFF Fox 45's Marc Clarke and radio personality Marsha Jews cohosted the event. Local residents,

longtime friends and relatives, former Coppin State educators, and a host of Black business leaders were also in attendance to show support for Glover.

Kevin Carr, president of the Coppin State University Alumni Association, was also in attendance and shared remarks. He and Glover have worked together for the past couple of years and have developed a great relationship, he said.

The event's turnout was a success, attracting more than 80 attendees, according to Carr. Glover's daughter, N'yinde Amaari Glover, and his brother, Andre James, were in attendance.

"I've been on his show many times. He's a great guy and I love what he does for the community," Carr said. "Doni means so much to the city of Baltimore... he has a lot to offer the city and all around the globe."

Over the course of his illustrious career, Glover has contributed for several Black publications, including the Sandtown-Winchester Viewpoint Newspaper, the AFRO, The Baltimore Times, The Final Call and BMORENews.com.

"Encouraging youth," Glover said of how he hopes to leave his mark on society.

"Encouraging the next generation of journalists to thoroughly and effectively tell our story."

Glover emerged from West Baltimore to build one of the nation's largest Black news YouTube catalogs and has been the driving force behind BMORENews.com since 2002.

In addition to having hosted the longest-running sponsored show at

See DONI GLOVER, page 11



BMORENews.com White House correspondent Rodney Burris presents Doni Glover with a Pinnacle Award at a ceremony paying tribute to Glover for his journalistic contributions for 30 years. Photos: Demetrius Dillard



WBFF Fox 45's Marc Clarke (holding the microphone) shares heartfelt remarks with Doni Glover (center) during the "30 Years a Journalist" event celebrating Glover's accomplishments. During the event, which was held on June 26, 2024, at Coppin State University, Glover honored 20 individuals with Joe Manns Black Wall Street Awards. To the left of Glover is radio personality Marsha Jews.

THE BALTIMORE TIMES

PRESENTS



CREATIVELY

BALTA

POP-UP

THE LARGEST
REGIONAL
EXHIBITION OF
BLACK ART

SOFT OPENING/POP-UP

Light Street Pavillion, 2nd Floor Thursdays 1p-5p | Fri/Sat 1p-8 Sundays 1p-5p.

NOW OPEN
Free Admission

A 5-Part Primer on Artificial Intelligence: Part One — History

By Karen Clay

Clay Technology and Multimedia, L.L.C.

In recent years, the topic of Artificial Intelligence (AI) has occupied the collective psyche of our nation and our world. We have ever-growing knowledge of the availability of AI programs such as ChatGPT, Midjourney, Gemini, Co-Pilot, and a "gabillion" others for just about any task you can imagine. It's no wonder many of us are bracing for the day when the Matrix or the Terminator jumps off the movie screen into real life! Well. I have a news flash for you. We have been integrating technology into our daily lives for tens of thousands of years!

Let's start with a basic definition of AI, then delve into a bit of history on the evolution of how we came to be here relative to its use. AI is the simulation of intelligence using computer systems that are programmed to perform complex tasks such as reasoning, problem-solving, decision-making, perception, and language understanding. It is not so much a futuristic concept but something that has been integrated into various products that we use daily.

From practically the beginning of the existence of humankind, we have developed tools to enhance our daily lives in terms of our ability to calculate and communicate effectively. The abacus and earlier calculating devices represent some of the earliest tools used by humans to aid in mathematical calculations. These devices have a rich history and have evolved over millennia.

Records of early counting devices made from bones or wood, date back to the Ishango Bone, a prehistoric tool discovered in the Congo, that dates to around 20,000 BCE. It features a series of notches that suggest it might have been used for arithmetic or astronomical calculations. Discovery of this device provides valuable insight into the cognitive and mathematical abilities of



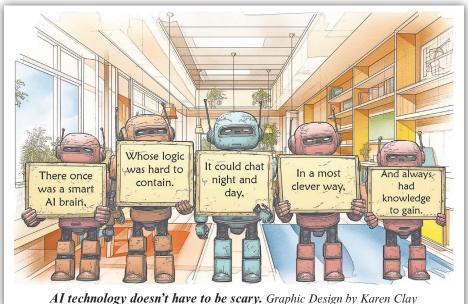
Karen Clay, Clay Technology and Multimedia Courtesy, Karen Clay

early humans, reflecting the importance of numerical and temporal recordkeeping long before the advent of written language or more advanced mathematical systems. It represents one of the earliest known examples of a tool that might have been used for mathematical purposes.

The abacus is one of the earliest known calculating devices, with origins dating back to ancient Mesopotamia around 2300-2400 BCE. It was also independently developed in other parts of the world, including China, Greece, and Rome. The abacus allows users to perform basic arithmetic operations such as addition, subtraction, multiplication, and division. Skilled abacus users can perform these operations quickly and accurately, sometimes rivaling electronic calculators in speed.

The Antikythera mechanism, dating from around 100 BCE, is considered one of the earliest analog computers. Discovered in a shipwreck off the coast of the Greek island of Antikythera, this device was used to predict astronomical positions and eclipses for calendrical and astrological purposes.

From this point, the growth of devices for computational tasks has grown exponentially and include:



- 1. Mechanical calculators such as Schickard's Calculating Clock (1623) and Pascal's Calculator (1642)
- 2. Early computers such as Babbage's Difference Engine (1822) and Konrad Zuse's Z3 programmable digital computer (1941)
- 3. The ENIAC, the first generalpurpose electronic digital computer (1946)
- 4. The Dartmouth Conference, which is widely considered the formal founding of AI as a field of study (1956)
- 5. Moore's Law, a concept by Gordon Moore, co-founder of Intel, that states that the number of transistors on a microchip double approximately every two years, while the cost of computing is halved (1965)
- 6. ELIZA, an early natural language processing computer program, developed by Joseph Weizenbaum at MIT, mimicked human conversation and was one of the first programs to demonstrate interaction with a computer using natural language (1966)
- 7. IBM Deep Blue, the AI chess computer that defeated world champion Garry Kasparov (1997)

- 8. The growth of Machine Learning and Big Data, where advances in machine learning algorithms and the availability of large datasets led to significant improvements in AI capabilities (2000s)
- 9. The Transformer Architecture by Vaswani et al. which introduced the Transformer model, revolutionizing natural language processing (2017)
- 10. OpenAI's Generative Pre-Trained Transformer, GPT, a large language model pre-trained on vast amounts of text data (2018)

These advancements have transformed how we interact with technology and have paved the way for future developments in AI and beyond. Most notably, Moore's Law has held true for several decades and has significant implications for the advancement of AI. Modern AI models. such as deep neural networks, involve millions, even billions of parameters that need extensive computational resources for training. The advancements predicted by Moore's Law have made it feasible to build and train such models. History shows that we are continually evolving so we must be ever mindful that we do so in a constructive way.







Paris Brown Publisher

Jov Bramble **Publisher Emeritus**

> Dena Wane **Editor**

Andrea Blackstone **Associate Editor**

Eunice Moseley Entertainment Columnist

Ida C. Neal **Administrative Assistant**

> **Sharon Bunch** Advertising

Ursula V. Battle Reporter

Stacy Brown Reporter

Demetrius Dillard Reporter

Jayne Hopson Columnist

Rosa "Rambling Rose" Pryor Columnist

> **Karen Clay Technology Columnist**

> > **Tyler Stallings** Junior Reporter

The Baltimore Times (USPS 5840) is a publication of The The Baltimore Times (USPS 5840) is a publication of The Baltimore Times/Times of Baltimore, Inc. The Baltimore Times is published every Friday. News and advertising deadline is one week prior to publication. No part of this publication may be reproduced without the written consent of the publisher. Subscriptions by mail \$60 per year. Standard bulk postage paid at Baltimore, MD 21233. POSTMASTER send address changes to: The Baltimore Times, 2530 N. Charles Street, Suite 201, Baltimore, MD 21218

Notice

Any unsolicited manuscripts, editorial cartoons, etc., Sent to The Baltimore Times becomes the property of The Baltimore Times and its Editorial Department, which reserves the right to accept or reject any or all such unsolicited material.

Mailing Address

The Baltimore Times 2530 N. Charles Street, Suite 201 Baltimore, MD 21218 Phone: 410-366-3900 https://baltimoretimes-online.com/







Sister States of Maryland, Inc presents:

Brown Ballerinas South Africa, Alvin Ailey Camp Baltimore View Maylanders Cry Freedom Exhibition



Brown Ballerinas (South Africa)/Ailey Baltimore Camp Cultural Exchange @ Marylanders Cry Freedom Exhibition/ America's Voices Against Apartheid at Baltimore City Hall: (Back Row, Adults - Left to right): Yasmin Perkins, Drew Jenk Consultant to "Marylanders Cry Freedom" exhibition; Senator (Retired) Michael Bowen Mitchell; Paula Brown, Director, Brown Ballerinas (South Africa and Maryland); Tonya Miller, Senior Advisor of Arts and Culture to Mayor Scott; Professor Jean Bailey, President, Sister States of Maryland, Inc. and Project Director "Marylanders Cry Freedom" exhibition; and Diedre Dawkins, Director, Ailey Camp Baltimore. Photo: Patricia McDougall

Baltimore, Maryland (July 1, 2024)— The collaboration between Brown Ballerinas South Africa/Prince George's County and Ailey Camp Baltimore is a unique cultural exchange aimed at fostering unity, learning, and artistic growth among young dancers. Both groups will come together to view the "Marylanders Cry Freedom: Civil Rights At Home and Abroad" exhibit at Baltimore City Hall, led by former Senator Michael Bowen Mitchell.

Ailey Camp Baltimore is part of a nationally acclaimed program that helps middle schoolers reach their potential. It positively impacts Baltimore students, ages 11-14, with a curriculum guided by the theme, "perspective," fulfilling Alvin Ailey's belief in enriching young lives through the arts.

Similarly, Paula Brown's "Brown Ballerinas" mission is to enrich young Black South African girls' lives through the art of classical ballet by providing training, inspiring confidence, discipline, and artistic excellence, while promoting diversity and representation in the world of ballet. Talented Black South African girls, ages 11-16, are provided the training, mentorship, and performance opportunities they need to excel in ballet, an art form that has historically lacked representation.

Following the exhibit tour, the dancers will engage in a meaningful conversation about the exhibit's themes, discussing the historical struggles and triumphs of these two cultures. This dialogue will allow the young dancers to connect the exhibit's messages to their

own experiences and aspirations.

The day will culminate in a joint dance class at the Peabody Institute, providing an opportunity for the dancers to learn from each other, share techniques, and build lasting connections. This collaboration not only enriches their artistic skills but also deepens their understanding of cultural and historical contexts. We hope it will inspire them to carry forward the legacy of resilience and justice in their own communities.

For more information about the participating Dance Programs, visit:

Ailey Camp Baltimore: www.alvinailev.org

Brown Ballerinas: www.paulabrownpac.com









MCB Unveils 'The Enolia,' Morgan State's **Newest Student Housing Development**

By Demetrius Dillard

MCB Real Estate, a local investment management firm, recently celebrated the renaming of one of its most notable development projects in Baltimore City.

The ceremony, which attracted scores of attendees, including community members, MCB officials, Morgan State University officials, project supporters and investors, business leaders, and others, was branded a "celebration of construction and community."

Fulfilling a demand for much-needed housing for Morgan State students, MCB is overseeing the development of an elaborate residential complex located at 4529 Harford Road in the Hamilton-Lauraville area of Northeast Baltimore.

Originally named the Morgan Flats at Markley, the project was officially renamed "The Enolia" in honor of civil rights icon Enolia Pettigen McMillan, the first female chair of the Morgan State University Board of Regents.

MCB managing partner, P. David Bramble officially announced the renaming during his remarks at the podium at the ceremony on June 27, 2024. As Bramble made the announcement, a poster featuring McMillan's image was unveiled, along with a summary of her legacy, extraordinary journey, and accomplishments as an educator and staunch equal opportunity advocate in Baltimore City.

"Enolia McMillan's name carries an enormous amount of respect not just in Baltimore, but as one of America's most revered civil rights trailblazers," Bramble said.

"Given her tremendous work in advocating and progressing Morgan's status as a premier learning institution, it's only fitting that her name be associated with a project that will help alleviate the housing shortage that has become a significant barrier to the university's growth."

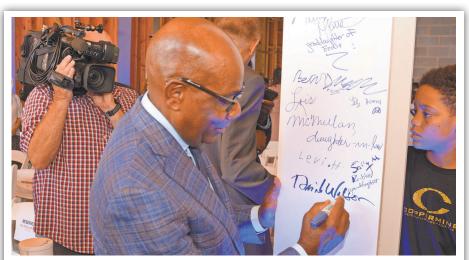
Morgan State University President David Wilson echoed similar



Enolia McMillan was a civil rights icon and longtime educator in Baltimore City who made history as the first female chair of the Morgan State University Board of Regents. A new off-campus housing complex for Morgan State University students, "The Enolia," has been named in her honor. Photo: Gar Roberts

sentiments about McMillan while lauding MCB's efforts in helping to offer modern off-campus housing.

"As Morgan continues to grow, it is imperative that the community we are a part of also flourishes. We are excited about the expansion of housing options for our ever-burgeoning student population and the ability to offer them a modern, comfortable



Morgan State University President David Wilson signs a steel column during a renaming ceremony on June 27, 2024, that celebrated the vertical completion of a new off-campus housing development for Morgan State students. Photo: Gar Roberts



Tiffany Mfume, granddaughter of Enolia McMillan, signs a steel column during the renaming ceremony. Photo: Gar Roberts





living environment while also paying tribute to a remarkable leader whose legacy of advocacy for education continues to inspire us all," Wilson said.

"Having this new off-campus student housing complex named in honor of the esteemed civil rights pioneer Enolia McMillan, who made history in so many remarkable ways, is a fitting honor and we look forward to this development's positive impact on our students and the broader community."

Tiffany Mfume, the granddaughter of McMillian and wife of Rep. Kweisi Mfume, shared remarks during the ceremony. She was joined by several other McMillan family members in attendance, including Enoila McMillan's son, Betha D. McMillan Jr.

"It's an interesting honor. It means a lot to me," McMillan said of the student housing being named in honor of his mother.

"She's always been from Baltimore, loving Baltimore and Baltimore loves her back."

The Enolia is expected to have a transformative impact on the Morgan State campus community and the broader Baltimore area. It is the school's first off-campus student housing development built in more than two decades, and is located about a mile from MSU's campus.

The 90-minute ceremony also marked the completion of the housing complex's vertical construction. This crucial investment reflects MCB's commitment to partnerships with Baltimore-area anchor institutions. such as Morgan State, to facilitate challenging projects.

"For anyone who doesn't know, let me tell you – Baltimore is on the rise," Bramble said.

"This development will bring hundreds of students to The Enolia who will support local businesses, solidify Morgan's presence on this wonderful main street and provide Morgan students with the same type of class-A off-campus housing that's available at other Tier 1 universities."

Encompassing 3.4 acres of what once was a vacant parcel of land, The Enolia



"The Enolia," a 151-unit, 473-bed, off-campus housing project located at 4529 Harford Road in Baltimore, Maryland. Photo courtesy of MCB



The MCB Real Estate Team (Left to right): Jarnell Swecker; Kristen Durkin; Leland Shelton; Robert Rvan; Drew Gorman; Amy Bonitz; P. David Bramble; Gina Baker Chambers; Reni Lawal; Tyler Grau; Patrick Reid; and Charlie Roberts. Photo courtesy of MCB

represents the largest developable assemblage within a one-mile radius of MSU. Some of The Enolia's features will include:

- First-in-class amenities include study rooms, student collaboration spaces, a fitness center, a game room, an entrepreneur podcast studio and entertainment room, secure bike and package storage and a spacious amenities outdoor courtyard that will be actively programmed.
- Unit amenities include in-unit

full-size washer and dryers, granite countertops and ensuite bathrooms.

- In total, there will be 473 beds and 151 units fully furnished with a onebathroom to one-bedroom parity
- The project is made possible with support from the Hamilton-Lauraville Main Street organization and Morgan State University
- The building offers sustainable design features including energyefficient systems, native plantings and innovative stormwater management
- Shuttle service to Morgan as well as a new bike path and secure indoor bike parking will provide students with a low-impact way to travel back and forth to campus

The construction project cost is around \$58 million. According to MCB officials, construction began in May 2023 and is expected to be completed in July 2025, just in time for the 2025-26 academic year.







New Law: The Bailey Bullock Act

Legislation Ensures Maryland Schools Have Plans in Place for Cardiac Emergencies

By Andrea Blackstone

A 16-year-old Marylander and avid athlete, Bailey Bullock, died outside of his school on May 12, 2021.

"Bailey had his Sudden Cardiac Arrest event after completing his track and field meet," said Patrice Bullock, mother of the late student.

The Bailey Bullock Act, a new law that was named after Bailey, went into effect July 1, 2024.

"The Act requires all Maryland public, private, middle and high schools to have cardiac emergency response plans (CERP) in place," Patrice explained.

She reflected on the personality and aspirations of the "low-key respectful but humble young man" who was a sophomore attending John Carroll High School located in Bel Air, Maryland. Bailey wanted to excel in sports, and he also aspired to maintain an A/B grade point average.

The multitalented teen's chance to become a wide receiver was cut short.

"There was no obvious cardiac Emergency Response Plan in place based on the actions that were taken for Bailey at the time of his sudden cardiac arrest and my subsequent meeting with the school nurse whose only response was 'they used the AED [Automated] External Defibrillator]' but CPR was not promptly initiated. The initiation of CPR was delayed significantly which may have led to Bailey's subsequent demise," Patrice said, commenting on her devastating loss.

She further stated that the timing of specific medical response during a Sudden Cardiac Arrest is highly important because the brain dies within four to five minutes when there is a lack of oxygen.

"Therefore, if circulation is not restored by performing CPR, we can then assure ourselves that the possibility of survival is minimal. And if one does

survive, their risk of brain damage is significant."

According to Bailey's mother, "In Bailey's case, approximately 8 minutes and 30 seconds passed before CPR was initiated."

Two weeks after Bailey's death, Patrice learned from school surveillance that the life safety measures that can potentially save an individual during Sudden Cardiac Arrest were not readily available to Bailey. Patrice's grief turned into

She added, "My action turned into developing the Bailey's Heart and Soul Foundation. I began to use this platform to advocate for the use of AED and CPR in middle and high schools. My advocacy led me to the American Heart Association, which has since given me a greater platform in which to emphasize the need of CPR and AED usage. The American Heart Association has also given me the political clout to put forth the Bailey Bullock Act."

Jill Birnbaum, National Senior Vice President, Field Advocacy for the American Heart Association provides insight about the importance of having CERP plans in educational settings.

"Far too often, no one starts CPR before emergency responders arrive and even when an AED is in the building. there have been situations where the location of the device was not known (for example, locked up in an office or behind a security desk), which is what happened with Bailey."

She also revealed that over 350,000 people, including about 23,000 children under the age of 18, experience a cardiac arrest outside of a hospital each year. Only one in 10 survive this traumatic

"When people nearby take action by dialing 911, starting CPR and using an AED, survival more than doubles," Birnbaum stated.

She continued, "With about 49.5



Patrice Bullock (left) with her son, Bailev Bullock, in his John Carroll High School football uniform. Bailey died of sudden cardiac arrest outside his school in 2021. Patrice has since begun volunteer work with the American Heart Association to advocate for stronger legislation around CPR and AED use and awareness.

Photo courtesy of Patrice Bullock

million students enrolled in U.S. public schools in pre-K to grade 12, about 3 million teachers in the public school system, plus numerous staff and community members using school facilities, it is important to have a plan in place to address cardiac arrest."

Birnbaum pointed out that the National Football League established the Smart Heart Sports Coalition. The American Heart Association and Damar Hamlin's Chasing M's Foundation are founding members.

"Today the coalition works in all 50 states to adopt evidence-based public policies that will prevent fatal outcomes from sudden cardiac arrest among high school students."

The American Heart Association's advocacy efforts include staff and volunteer support for the passage of laws in every state. The purpose is to ensure that schools and school athletic



Patrice Bullock (left), demonstrates Hands-Only CPR to Delegate Jessica Feldmark, during an American Heart Association CPR event outside the State House in Annapolis in March 2024. Del. Feldmark sponsored the Bailey Bullock Act, which requires all public and non-public schools in Maryland to create a cardiac emergency response plan during sporting events.

facilities and events are prepared to respond when a cardiac emergency occurs. Additionally, Birnbaum said that this work aligns seamlessly with the broader work of the American Heart Association's Nation of LifesaversTM movement to double the survival rate from cardiac arrest by 2030.

Bailey's mother took her cardiovascular emergency care advocacy efforts to Capitol Hill with the American Heart Association on May 23, 2024.

Her son's impactful legacy can save the lives of other young people in the future.

"Having the Bailey Bullock Act in Maryland's school system will give Bailey a legacy that cannot be denied and will help to maintain his memory in a positive light," Patrice added.

Visit www.baileysheartandsoul.org and www.facebook.com/baileyb6 to learn more about Bailey's Heart and Soul Foundation.











Sponsored by JPMorgan Chase & Co.

How the 50-30-20 Rule Can Help You on Your Journey to Financial Success

Having a plan for your money is crucial to building a solid financial foundation. If you're just getting started on your financial journey, the 50-30-20 rule can help you spend and save your money wisely.

By distributing your dollars into three main categories or buckets: needs, wants and savings, the idea is to limit fixed expenses (or needs) to 50% of your after-tax income and discretionary expenses (or wants) to 30%, leaving 20% for savings.

The 50-30-20 rule isn't a requirement but can be a great starting point for helping you manage your finances, plan your spending, and progress toward your financial goals.

50: What are your needs?

In this bucket, half of your funds go toward paying expenses you can't avoid. We all need food, housing and healthcare, and other needs could include transportation, clothing and utilities. Regular debt payments, like monthly credit card minimums and loan payments, would also be considered a need because you have a deadline to pay them each month.

What makes something a "need" versus a "want" depends on your lifestyle. Transportation is typically considered a need, but the type of transportation you select might vary depending on where you live. Having a vehicle may be a legitimate need to get to work and earn money to pay bills, but consider whether you need a luxury car, or if something less expensive would work.

We also need food and clothing, but funds spent on these two categories can flow into the "wants" bucket depending on your choices, such as dining out versus cooking at home or wearing designer gear versus department store basics.

30: What do you want?

Everyone should be able to enjoy life's simple pleasures, and maybe a few extravagant ones as well. Put aside 30% of your funds for these "wants," which can include entertainment, cable/ streaming services, dining out, fitness memberships, travel, hobbies, personal care beyond the basics and a cell phone beyond the basic plan.

Overspending can be common in this category since it's fun to spend money on things we enjoy. Take time to prioritize your most important wants and desires and cut back if your spending goes over 30%.

20: Save for the future

This category is all about what you want to do with the money in the

future. Do you want to travel the world? Retire early? Help your children pay for college? Once your essential needs and more immediate wants are handled, you can put the rest of your funds — 20% — toward achieving your long-term goals.

If you want to pay off debt more quickly, beyond making your ongoing required payments, you can use money from this bucket to help speed up your plan as well.

Refilling your buckets

Once you've given this rule a try for a few months, you might notice your spending and savings habits fall well outside of the 50-30-20 guideline. That's



Photo courtesy of Pexels

when it's time to make some tradeoffs.

Be honest about whether the items you're putting in the needs category are vital to your life or if you could classify some or all those expenses as a want. It's OK to spend more on housing if having a more expensive place is important to you; it just means you spend less on a car to balance things out.

If your wants are way beyond 30%, consider scaling back and contributing more to saving for long-term goals. In the same vein, if you don't have 20% leftover after spending on needs and wants, consider making some adjustments in your other buckets so you have enough for savings.

Tying it all together

The 50-30-20 rule can help you allocate your money to needs, wants and savings and offer insights into where you may need to cut back. Use it to help you on your journey to financial success.

For more saving tips, visit chase.com/ personal/financial-goals.

For informational/educational purposes only: Views and strategies described may not be appropriate for everyone and are not intended as specific advice/ recommendation for any individual. Information has been obtained from sources believed to be reliable, but JPMorgan Chase & Co. or its affiliates and/or subsidiaries do not warrant its completeness or accuracy.







9

Event aims to expose youths to artificial intelligence

NFL Star Joins City Officials, Tech Leaders for 'AI Athletics Day' at Greenmount Rec Center

By Demetrius Dillard

Several dozen youths in East Baltimore kicked off summer camp with a special experience.

Baltimore Ravens wide receiver Sean Ryan, in collaboration with NWN Carousel, Intel and Baltimore City Recreation and Parks, held the city's firstever "AI Athletics Day" at Greenmount Recreation Center on June 24, 2024.

The primary objective of the event was to expose local youth to emerging technology, namely artificial intelligence, through a variety of interactive athleticoriented activities.

Ryan, who's entering his second season with the Ravens, used the event as an opportunity to inspire the program participants, most of whom were between the ages of 8 and 15.

Growing up in the inner city under adverse conditions, Ryan sees Baltimore City youngsters as a reflection of him. The Brooklyn, New York native shared his unique story of perseverance, academic focus and overcoming obstacles as he enjoyed interacting with summer campers.

The event also marked the launch of the Sean Rvan Communities of Care Initiative.

"The interaction with the children was good for me because when I look into some of their eyes, I see myself," Ryan

"Me being able to be that big brother for them and answering some of those questions, and them seeing me in person – not just with a helmet on TV – that meant more to me."

In partnership with Baltimore City Recreation and Parks Chief Information Officer Jarell Johnson and the Intel Corporation, the Sean Ryan Communities of Care Initiative endeavors to elevate the educational



Sean Ryan, a wide receiver for the Baltimore Ravens, collaborates with summer camp youth on an AI-based activity using sports-related concepts. Photo: Regan Communications Group

achievements, well-being and economic mobility of Baltimore youth.

The two-hour event aimed to educate children about computer science and AI through four athletics workshops:

- Relay Race: Teams of five players competed at pattern recognition stations equipped with AI-powered laptops displaying digital puzzles and tracking
- Pixel Playoff: Teams of five students collaborated to recreate pixel art designs on a large grid canvas. Using AI-powered PCs, teams selected a pixel art template and arranged colored grid squares according to the design displayed.
- GenAI Tales: Youths created a collaborative story based on prompts displayed on the AI-powered laptops. The activity included visual and sound enhancements, and students received digital certificates with a group selfie.
- AI Navigation: Teams of five guided a blindfolded member through a course with obstacles using instructions written by three teammates.



Baltimore Ravens wide receiver Sean Ryan sits at an artificial intelligencepowered laptop to try his hand at an activity during "AI Athletics Day" at Greenmount Recreation Center on June 24, 2024. Photo: NWN Carousel

Intel's latest AI-powered PCs, or personal computers, were at every workshop station. Each activity lasted 20 minutes each before campers rotated. Designed to be age-appropriate and captivating, every workshop activity was facilitated thanks to guidance from Baltimore Rec and Parks information technology staff.

Activities began after remarks from Baltimore City Recreation and Parks Executive Director Reginald Moore, NWN Carousel chief marketing officer Andrew Gilman, Sean Ryan and Intel's Anshul Sonak.

The day's celebration also included a special announcement: Greenmount Recreation Center will house an artificial intelligence-powered computer resource lab, which, according to Johnson, is expected to open this fall.

The lab will feature high-tech computers powered by HP, stem programming and digital literacy training. Other recreation centers in town have stem labs, including Middle Branch, Cahill, Towanda and Madison Square. However, the resource lab being

developed at Greenmount will have the most advanced technology.

"The power that they'll have in their hands with these new AI PCs, and the training and the courses that we'll provide, it's limitless," Johnson said of the resource lab's impact on local youth.

"This is an opportunity that most people in this area probably would get their hands on."

The AI resource lab will be made possible through a collaborative effort between Baltimore Rec and Parks, NWN Carousel and Intel.

NWN Carousel, one of the nation's leading artificial intelligence-powered technology solutions providers, played a crucial role in the event. The company, which has been a partner with the City of Baltimore for 17 years, was responsible for the design, production and concepts of the workshop activities.

"I don't think it's going to stop here," Ryan said of the launch for the resource lab. "I think this is just the blueprint to what we want to do next."

Michael Greenbaum, Ryan's adoptive father, is a business analyst with NWN Carousel and supported the event.

"We have a relationship with the city of Baltimore and Sean is connected to the city of Baltimore as a Rayens player. so we looked for things that we could do to give back," Greenbaum said.

"Early on, we saw that you have a lot of these smart kids who don't have the tools and the resources available with technology to take advantage of their imagination and potential."

To conclude the event, children took home activity kits, Brain Quest books and other souvenirs as event organizers hoped to inspire the next generation of technologists from Baltimore.

"I see these kids being the future of technology that's going to change the world," Greenbaum added.







Doni Glover

Continued from page 2

Radio One and being featured on TV One and CNN, Glover co-hosts the BMORENews Report on Hip Hop Chronicles with Mike Nyce every Thursday at midnight on Morgan State's WEAA 88.9 FM.

In December 2020, he launched BlackUSA. News, which features streaming shows from across the U.S.

The evening's Joe Manns Black Wall Street Awards honorees, consisting of past and present Coppin State educators and alumni, entrepreneurs and community leaders, included:

- Dr. Anthony L. Jenkins, CSU president
- Dr. Calvin Burnett, past CSU president
- Dr. Hattie N. Washington, former first CSU female vice president
- · Dr. Judith Willner, retired chair of the CSU fine arts department
- Dr. Mary E. Wanza (posthumously), former CSU library director
- Dr. Sadie R. Gregory, dean of CSU's College of Business
- Dr. T. J. Bryant, former director of CSU Ronald E. McNair program
- Amini Courts, retired professor of theatre and speech
- · Dr. Patricia L. Schmoke, ophthalmology specialist
- Marvin "Doc" Cheatham, Sr., Coppin alumnus; civil rights and law consultant
- N'yinde Amaari Glover, Coppin student; entrepreneur; daughter of Doni Glover
- Bianca Owens
- DeAndre Williams
- Darren Rogers
- Dr. Carla Jackson, Ph.D.
- Dr. Nilajah Nyasuma Sims, Ph.D.
- Tracey Malone
- · Karanji Gacucu
- Allison Duggan
- · Sarah McCann



Doni Glover's daughter, N'vinde, accepts a Joe Manns Black Wall Street Award. She is a Coppin student and entrepreneur. From left: Radio personality Marsha Jews, renowned journalist and community leader Doni Glover, N'yinde Glover, WBFF Fox 45 feature reporter Marc Clarke. Photos: Demetrius Dillard

A guiding principle from Glover's father captures the essence of his philosophy: "With a closed hand, nothing gets in and nothing gets out. With an open hand, there are endless possibilities. The moral of the story is to help somebody."

Glover has authored three books: "Unapologetically Black: Doni Glover Autobiography" (2015), "I Am Black Wall Street" (2021), and the soon-to-be-released "Journapreneur: Pioneering the Digital Age of Black Journalism."

The tribute and Black Wall Street Award presentations—which are held monthly—were an opportunity to reflect on the past, celebrate the present, and inspire the future of journalism. To date, Glover has honored more than 2,700 people in nine cities.

Carr presented Glover with a Coppin State "swag bag" and a "Happy 30 Years of Journalism" cake to culminate the ceremony. Event guests enjoyed the food and exchanged pleasantries.



Coppin State University President Anthony Jenkins delivers remarks to kick off Doni Glover's "30 Years a Journalist Ceremony" on June 26, 2024, on the campus of Coppin State.







