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Caden Harris Inspires Children as a CEO, Author, Money Teacher



Caden Harris is a young entrepreneur and speaker who teaches financial literacy to youth. Caden is a good role model for children looking for an example of how to be a successful, young CEO. He graduated from high school at 13 years old. Caden hosts workshops and has written books. Caden's Financial Literacy Bus is managed by Caden to educate other children about the basics of making and managing money. (See article on page 7)

Photo credit: LionHeart Motivations Media

Meet the Visionary Who Bought a Block in Baltimore to Create a Multiverse

By Andrea Blackstone

Imagine taking a business leap of faith to buy an entire block. That is exactly what Dr. Vonnya Pettigrew, HonD, CEO, and founder of Root Branch Media Group did. The full-service media production company is named after Dr. Pettigrew's family property, located on Root Branch Road in South Carolina, according to the company's website.

"I bought the old Barcoding, Inc. building, a commercial property that is 14,400 square feet. It's 2220 Boston Street [Baltimore, Maryland]. The building is the length of the entire block, so I have all four sides," Dr. Pettigrew explained, noting that the official purchase was made last year.

The Baltimorean added, "In doing that, also, it became noted that I was the first African American woman in Maryland to own a block actually on Baltimore's waterfront."

Dr. Pettigrew, a Philadelphia native, made the historical purchase without investors, grants, or programs. It was financed by the Reinvestment Fund, which is known for investing in social impact. Root Branch Media Group's entities are housed under one roof in Canton. Dr. Pettigrew explained that it has evolved into "The Root Branch Multiverse."

The RBMG Building [renamed The RBMG Building Canton Harbor] is headquartered along Baltimore's waterfront in Canton Harbor. The Root Branch empire includes Root Branch Media Group, an award-winning media production firm; Root Branch Press Coffee & Co., a coffee brand that will accompany a coffee shop within the building; Root Branch Office Solutions, a property management company established to manage tenants and



**Dr. Vonnya Pettigrew, HonD,
CEO of Root Branch Media Group**

meeting spaces; and Root Branch Arts and Outreach Institute Inc., a nonprofit arm that supports education and training programs.

Dr. Pettigrew explained that her vision is that she "would continue to acquire properties and continue to build a media arts hub, maybe in other parts of Baltimore, but certainly in other urban communities," such as her own hometown of Philadelphia, someday.

The mogul earned her Bachelor of Arts degree in Communications from the University of Maryland College Park, which is the period when her media, production and communications branches began to grow.

"When I was in college, I wanted to be a speech writer. I had the very, very fortunate opportunity to intern at the White House in the speech writing department under President Clinton," Dr. Pettigrew added.

Before completing school, she needed a few more credits to finish up. She opted to intern for a television show.

"It was a political show that was produced on Capitol Hill and filmed out of Reuters newswire, and so I fell in love



Signage of the prior owner, Barcoding, Inc. is removed from the facade of the building located at 2220 Boston Street in Baltimore in 2023. The RBMG Building was purchased by Dr. Vonnya Pettigrew.

Photos courtesy of Root Branch Media Group

with television and film."

Dr. Pettigrew combined her love of communications, writing, and speech writing skills. She stated that she became a self-taught scriptwriter and creative writer.

"I worked many years at the Discovery Channel, and also produced early content for TV One when the network was actually first launching many moons ago."

A web series, "Root Branch Marketplace," provides a QVC feel. It was born because it had access to the new space.

"Each month, we train [small business owners] through our Root Branch Marketplace Institute on how to leverage media marketing, and how to leverage digital assets. They appear on a segment of our show," Dr. Pettigrew explained.

Business owners are shown how to utilize their video and content on their social media platforms and in annual reports, for a nominal fee as they pursue grant dollars or other goals.

"We're running it right now for a 10-month season where we air the show once a month," Dr. Pettigrew added.

"The [nine] Main Streets entity [in Baltimore] have committed to the entire season of the show. So, each month we feature a different Main Street business in an episode. So, by also having a larger amount of support from the City [Baltimore], or from different banks, or other businesses that buy ad time on the show, we're also able to offset the costs for businesses that may need an additional supplement."

The need to rent space was removed with the purchase of the RBMG Building and allowed Dr. Pettigrew to host networking events and meetings.

"I can literally wake up, have an idea in by Friday, it becomes a whole website, and then we are doing it," Dr. Pettigrew said joyfully.

Additional benefits are passed on to other creatives.

"I can reduce some of those barriers and really make people's dreams become a reality very quickly," she added.

Sign up with your email address to stay in the loop with Root Branch Media Group via <https://rootbranchmediagroup.com/about-us>.

THE BALTIMORE TIMES

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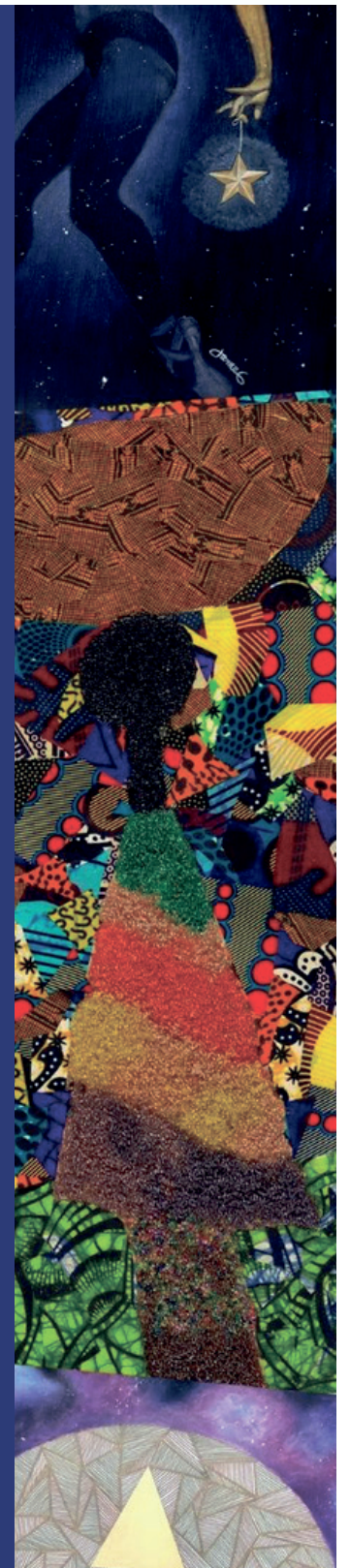
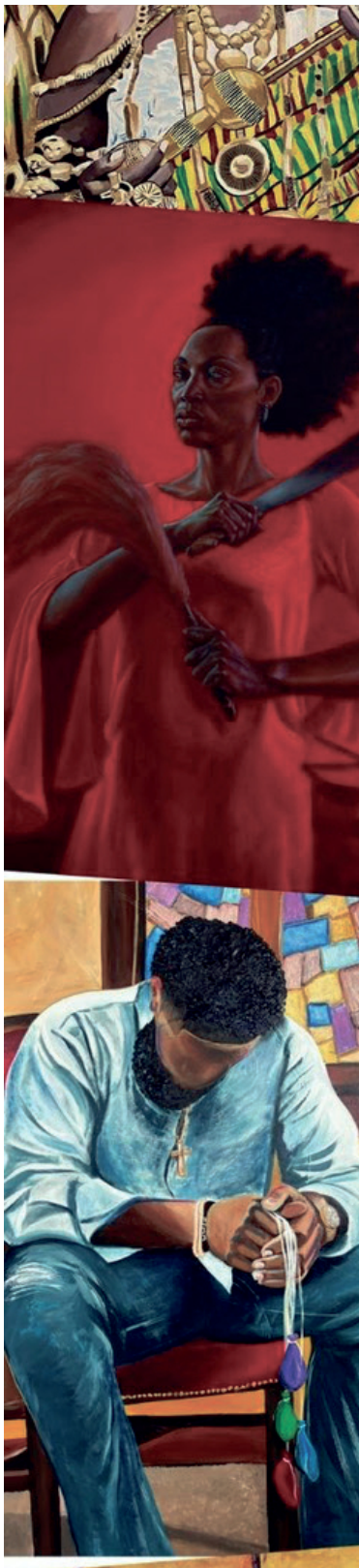
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Part I of II

Mental Wellbeing Matters More Than You May Think

By **Andrea Blackstone**

Our mental health state can impact how we think, feel and behave. Dr. Chi Quita Mack, MSW, a Maryland-based social worker, healing and empowerment coach is the owner and founder of The Chi Quita Mack, LLC. She seeks to evoke a positive change in the lives of others.

“The Chi Quita Mack, LLC is dedicated to empowering women by helping them heal their minds through the process of rediscovery. Our mission is to enable women to reclaim their strength, find balance, and thrive both personally and professionally,” said Dr. Mack.

Transformative coaching programs are designed to support female clients at various stages of their journey.

Dr. Mack added, “I offer services that specifically address minority mental health, including one-on-one coaching tailored to help women of color. These sessions focus on overcoming challenges like the stereotype of being the ‘angry Black woman,’ the pressure to hide mental health issues out of fear of appearing weak, and the burden of carrying heavy emotional and social loads.”

During National Minority Mental Health Awareness Month, Dr. Mack noted two major challenges that racial and ethnic minorities in the United States face when it comes to mental health. She first addressed cultural competence.

“Many mental health professionals may not have the cultural understanding or training to effectively address the unique experiences and needs of minority clients. This can lead to miscommunication, misunderstanding, and a lack of trust in the therapeutic relationship.”

Dr. Mack mentioned the quality of care as the second major challenge.

“Racial and ethnic minorities often receive lower quality mental health care compared to their white counterparts. This disparity can be due to various factors, including systemic biases, socioeconomic barriers, and limited access to appropriate mental health services,” she explained.

The mental health expert stated that untreated mental health issues can have significant impacts on physical health, leading to stress, anxiety, and even extreme weight gain or weight loss.

“The interconnectedness of mental and physical health means that when one suffers, the other is likely to be affected as well. Addressing mental health concerns is crucial for overall well-being,” she added.

Dr. Mack pointed out numerous health conditions or symptoms that can make the need for mental health treatment ongoing, including chronic illnesses.

- Conditions like diabetes, heart disease, and chronic pain can lead to or exacerbate mental health issues such as depression and anxiety.

- Severe mental health disorders, such as schizophrenia, bipolar disorder, and major depressive disorder typically require long-term treatment and management.

- Substance abuse disorders often require ongoing treatment for those dealing with substance abuse or addiction to prevent relapse and address underlying mental health issues.

- Individuals who have experienced significant trauma or have Post-Traumatic Stress Disorder (PTSD) often need extended therapy to manage symptoms and improve their quality of life.

- Conditions such as generalized anxiety disorder, panic disorder, and social anxiety disorder may require continuous treatment to manage symptoms effectively.

- Persistent mood disorders, including dysthymia and cyclothymia, often necessitate long-term therapy and medication management.

- Eating disorders, including anorexia, bulimia, and binge-eating disorder often require prolonged treatment to address both the mental and physical aspects of these conditions.

- Disorders such as borderline personality disorder may require ongoing treatment and support to help individuals manage their symptoms and improve interpersonal functioning.

Dr. Mack recommends that individuals should begin a mental health dialogue with their primary care doctor who can provide an initial assessment, discuss symptoms, and refer patients to appropriate mental health professionals.

“Annual checkups, and mental health screenings are often recommended as part of an annual physical exam. This helps to identify any emerging issues early on,” she explained.

Dr. Mack also stated that it is advisable to have a mental health screening during significant life changes or stressful events, such as the loss of a loved one, job changes, or relationship issues. Some guidelines suggest more frequent screenings for certain age groups or demographics



Dr. Chi Quita Mack, MSW seeks to empower women to rediscover their identity and purpose through healing and a positive mindset.

Photo: Danielle Finney: DC Lifestyle Photographer

that may be at higher risk for mental health issues, such as adolescents and older adults.

The CDC reported in a brief using 2020 survey statistics, 24.4% of non-Hispanic white adults were most likely to have received any mental health treatment in the past 12 months, followed by 15.3% of non-Hispanic Blacks.

“The stigma of seeking help for mental health issues in BIPOC (Black, Indigenous, and People of Color) communities is gradually improving, but challenges still exist,” Dr. Mack said.

Dr. Mack also authored “The Beauty in You: A Guide Created to Help You Discover the Best Version of You.” Visit <https://www.thechiquitamack.com> to learn more about Dr. Mack.

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Free Summer Meal Program

Maryland SUN Bucks



Maryland SUN Bucks helps families with school-aged children who receive free or reduced-price meals buy groceries during the summer break when school meals are unavailable. Building on the former Summer SNAP program, Maryland SUN Bucks will help 543,000 children across the state who receive free and reduced-priced meals.

Families who qualify for the Maryland SUN Bucks program will receive \$40 for June, July, and August (a total of \$120) for each eligible student.

Who is Eligible?

A school-aged child is eligible for benefits under the Maryland SUN Bucks program if they are:

- enrolled in a Maryland School that participates in Free and Reduced-Price School Meals (FARMS)
- aged 5-18 and their household already participate in the Supplemental Nutrition Assistance Program (SNAP), Temporary Cash Assistance (TCA), or Medical Assistance/Medicaid (MA),
- applied for and was enrolled

in Free and Reduced-Price School Meals (FARMS) or School Breakfast Program (SBP) during School Year (SY) 2023-2024,

- in foster care, or
- not meeting any of the criteria above but apply and are determined eligible for FARMS before August 31, 2024.

How Do I Enroll?

Enrolling in Maryland SUN Bucks is easy! Most eligible students will automatically be enrolled so parents or guardians don't need to do anything if:

- their child applied for and received free or reduced-price meals at school in the last school year,
- their child is age 5 through 18 and part of a household that receives SNAP, TCA, or Medicaid benefits, or
- their child is in foster care.

If your child is enrolled in a Community Eligibility Provision (CEP) school or a school where everyone receives free breakfast and/or lunch without having to fill out an application, no one in your household receives

Supplemental Nutrition Assistance Program (SNAP), Temporary Cash Assistance (TCA), Medical Assistance (MA), and your child is not considered homeless, a migrant, or in foster care, then you will need to apply at: (<https://mymdthink.maryland.gov/home/#/sunbucks>) to receive Maryland SUN Bucks and meet the income guidelines for the NSLP. If you are unsure whether your child is already eligible for Free or Reduced-Price Meals (FARMS) through an application, you can contact your child's school.

If your child goes to a school but doesn't fit into those categories, you will need to apply. Don't worry, applying will be simple with our new online form at: (<https://mymdthink.maryland.gov/home/#/sunbucks>). Applications for Maryland SUN Bucks will start in late June 2024. You will need to apply by August 31, 2024, to receive benefits for the summer of 2024.

Source: Maryland Department of Human Services

14-Year-Old CEO Teaches Peers Financial Literacy

By Andrea Blackstone

Caden Harris, 14, an Atlanta, Georgia resident who already has wealth building on his radar, empowers and educates other young minds.

"I was seven years old when I started my business," said the son of Dr. Sean Harris and Tara Harris.

The CEO of Caden Teaches, author, and keynote speaker offers an opportunity for fellow youths to enjoy an immersive experience through Caden's Financial Bus and through resources such as courses and a financial toolbox bundle. Caden's Financial Toolbox includes several products that help young people learn how to save, budget, and invest money. Financial flashcards; a curriculum; multiple books; Rick Kid affirmation necklaces; and Rich Dad and Rich Mom t-shirts are other products that Caden sells through his growing brand.

Young people can learn about financial literacy through creative means on Caden's Financial Bus.

"On the bus, we have a mock bank [where they get to learn how to write checks], a mock grocery store [they learn how to have a family budget]. At the mock Stock Exchange, they get to learn how to earn, save, budget, and invest in stocks," Caden explained.

Although the bus is based outside of the Atlanta area, Caden explained that he travels all over the country.

The empowered, young leader who is on a positive path overcame obstacles of his own.

"I would say [one of] the biggest obstacles that I've ever had is my speech impediment because I could barely speak until I was the age of five," Caden said. "Just being five years old and not being able to express your emotions, you can only imagine how



Caden Harris, CEO and founder of Caden Teaches, graduated from high school at age 13.

Photo: LionHeart Motivations Media

challenging that must have been."

After years of speech therapy, Caden prevailed. He has been able to work with companies such as Microsoft and Allstate and participate in the Disney Dreamers Academy.

Another obstacle was handling no's and needing \$50,000 for his financial bus. Caden began to understand that everyone would not invest in his business. However, the young entrepreneur did find different companies and influential people who were interested in him.

Caden was recently featured on "Good Morning America," with Michael Strahan. He served as a keynote speaker at Rutgers University; spoke at the White House for the Treasury Department; a keynote speaker for ForbesBLK Summit in Atlanta in June; and he was a \$15,000 grand prize winner of the top 25 Prudential Emerging Visionaries.

He initially learned about financial literacy because his father took him along to business meetings.

Caden is

also an academically driven teen who completed high school at the age of 13. The former homeschooled student later joined an accelerated academic program. Caden was determined to graduate early and meet his goal.

"Usually the program takes three years, but I did it in nine months," the go-getter explained. "So, I would spend late nights studying. Taking time during weekends and during summer breaks."

Caden's approach to financial literacy is unique. He explained that it

is provided "by a kid for other kids," not someone who is older. Caden also pointed out that something can be done about students graduating from high school without knowing financial literacy basics.

He added, "That's something that really needs to change, because once we learn about financial literacy, we'll learn how to have better cities, better communities, and once the financial literacy problem is out of the way, we can focus on everything else."

Caden credited his family as some of his biggest supporters who helped him throughout his entire journey. They attend different vending and speaking events with him.

"They've always been with me from the start, and especially my parents because they supported me, and they would always fund my wildest dreams," said Caden.

He proudly mentioned that his sister owns a home health and nutrition company and his brother is a U.S. Air Force aerospace medical technician.

Months ago, Caden stated that he has taught 50,000 kids about financial literacy but would love to teach 500,000. He hopes that his curriculum will be available in schools all over the world. Caden aspires to own his first property by the time he reaches 18 years old.

The successful CEO said that he feels unbothered when people doubt his abilities because of his age.

"It actually excites me to prove them wrong, seeing what I'm doing now and how I'm helping the next generation about financial literacy, and how important my mission is."

Visit www.cadenteaches.com for more information about Caden.

If Caden Can, You Can Too!

Caden Harris Inspires Children as a CEO, Author, Money Teacher

By Tyler Alexander Stallings

Tyler Stallings, 12, The Baltimore Times' Junior Reporter, interviewed Caden Harris about entrepreneurship.

Summer break isn't just rest and fun activities. Students must remain aware of the "Summer Slide." "Summer Slide" is a term for the amount of time in the summer that young students don't study, which causes them to forget material and all of the things they studied during the academic years.

Students have more time in the summer to work on personal goals.

This is where 14-year-old Caden Harris, the CEO, speaker, entrepreneur, and leader of Caden Teaches comes into play. Caden offers many programs, curricula, workshops, and speeches, tailored for youths to thrive and learn about financial literacy and entrepreneurship. Children can learn from what he teaches and by reading his books.

Caden also is very well-spoken, which reminds us that it's important to be yourself. Intelligence is sometimes looked down upon. However, paying attention to negativity is not the way to go. Find your own genius. Keep being yourself; it always pays off! You've got this. Remember to have high self-esteem. Caden is an example of someone who has a lot of confidence.

The Georgia native graduated high school at the age of 13—a remarkable feat. Caden's hobbies are martial arts, watching wrestling, and, as he puts it, "playing games just like any other kid."

Caden explained that his interest in financial literacy stemmed from going to business meetings with his dad. He became inspired to spread information about financial literacy to other young



Entrepreneur Caden Harris, 14, teaches financial literacy to young people.

Photo: LionHeart Motivations Media

people. This is a prime example of why you should listen to your parents. Often when we think our parents are just talking to talk, but they are trying to teach their children valuable information. Caden ended up having his own business because his dad took him around to meetings with him. He developed an entrepreneurial mindset. Now, look at all it has done for him.

Caden stated, "My motivation is seeing other people or seeing kids learn about financial literacy and how excited they are when I come to their schools and speak with them, and just how excited they are to see what I'm doing."

Caden also spoke about how he came up with his book ideas. "My dream is to have different books teaching kids about financial literacy and inspiring them like my book titles 'Caden's Rich Kid Guide: Tips to Earn 10K Under 10 Years old' and 'Minutes with Millionaires,' where I interviewed 10 different millionaires and put the information that I got from the interviews into a book," Caden said.

He stated how he stays focused: "I would say having mentors because mentors are pretty much like a cheat code to success. They can help you throughout so many areas of your life. You can have mentors in different

areas," Caden suggested.

Sometimes, children want to have fun when they should be focused on more important things. Caden explained that as a CEO who has a business, he can't go to different parties or hang out with his friends all the time. He must have the discipline to succeed.

"I realized that what I'm doing is important and sometimes more important than hanging out with my friends, because I need to teach over 500,000 kids about financial literacy, so we can have better communities, better cities, and more financially savvy kids and I can have other rich kids with me at the top."

The young leader owns Caden Teaches, which is a six-figure enterprise. Caden has been recognized as a financial prodigy. Caden emphasizes the possibility to succeed at a young age, break barriers and encourage other individuals to pursue their dreams regardless of their starting point. Caden is known for the tagline "If Caden Can You Can Too."

As a youth ambassador to the United Nations, Caden advocates for meaningful change and empowerment on a global scale. He can inspire other children who know about what he has done.

"Make sure that you follow your gift because many times people say to follow your passion, but your passion may not be the thing that leads you to success, because God gives everyone a gift. You just have to figure out what that gift is and implement it into your life," Caden reasoned.

You can find Caden by visiting his website, www.cadenteaches.com.



By Rosa Pryor

Hello everyone,
How are you dealing with this heat? Some of us, not too well. I love it! This is my time of the year. It just doesn't agree with my health. I have a few things I want to talk to you about this week, so take note.

I would like to extend my condolences to the family of Coach James "Butch" McAdams, who passed away on June 23, 2024 at his home in Washington, DC at the age of 74. "Butch" was a native Washingtonian and was raised in the Catholic faith. He retired after 31 years as a teacher of physical education and the head basketball coach. In 1992, he became a radio sports talk show personality on Cathy Hughes' WOLB Radio One, as well as co-host on a daily morning radio show with our own radio personality talk show host, Larry Young which aired on WOLB 1010 A.M. in Baltimore. Coach James "Butch" McAdams' funeral will be held at Mt. Calvary Catholic Church, located at 67 Marlboro Pike, Forestville, Maryland on Saturday, July 13, 2024 at 10 a.m. For our Baltimore folks, Cleve Brister and his buddies have arranged to have the "Coach Butch" viewing on Tuesday, July 16, from 4-7 p.m. at the House of Prayer on Liberty Heights Avenue.

Prince Hall, Order of the Eastern Star of Maryland Brothers of Mt. Lebanon #22 wants you to join them for their 4th Annual "Sizzlin' Summer Cool-out" on Saturday, July 27, 2024, from 7 to 11 p.m. The event will be held at the St. Matthews Banquet Hall, located at 5401 Loch Raven Blvd. It will be cabaret-style, BYOB. For more information, call 443-255-1254.

Legendary DC and Maryland Icon, Coach James "Butch" McAdams Passed Away



"Coach Butch" McAdams, died June 23, 2024. Funeral arrangements: Mt. Calvary Catholic Church, 6700 Marlboro Pike, Forestville, Maryland. July 13, 2024, 10 a.m. The viewing will be at the House of Prayer on July 16, 4-7 p.m.

The Marshall Meekins Project Jazz Band will perform on Saturday, July 20, 2024, from 4 to 6 p.m. at Epworth United Methodist Chapel, 3317 St. Lukes Lane, Baltimore. For more information, call 410-944-1070.

Roberta's House is hosting its 6th Annual Crab Feast on Sunday, July 21, 2024 from 1 to 6 p.m. at the Patapsco Arena, located at 3301 Annapolis Road in Baltimore. The event will feature an all-you-can-eat buffet and an open beer and wine bar, dancing, a raffle, a silent auction, vendors, and much more.

Remember that every Thursday, DJ Mike Jones plays for "Ladies' Night" from 5-9 p.m. with food and drink specials at Not Just Crab, 8731 Liberty Road, Randallstown, Maryland.

On the "First Wednesday" of every month from 6 to 10 p.m., you have "Summer Soul" with live entertainment inside and outside under the tent. Entertainment includes performances featuring Mr. Isaac Parham, Spice Band, The Palovations, Songbird, Crosswind, Style, Ten Karat Gold, just to name a few at City View, 67



Leonard Scovens of Black Child Studios is hosting a black-tie affair with the red carpet event on Saturday, July 27 starting at 6 p.m. at the GLA Sound Stage in Rosedale, Maryland. A catered event with live entertainment.

Security Blvd. Free admission, free entertainment and free parking. The food is delicious!

"The Old School All Blue Day Party" featuring the Legendary Blue Notes featuring "Sugar Bear" and Blue Magic Revue featuring Stuart Morgan, DJ Mike Jones, DJ Mel and DJ Jazz on Sunday, July 14, 2024, from 5-9 p.m. at the Patapsco Arena, located 3301 Annapolis Road in Baltimore. For more information, see Tee-Shirt Brian at the Patapsco Flea Market on Saturday and Sunday from 10 a.m. to 3 p.m.

Well, my dear friends, I really have to go now. My "Boo-Boo" and I are going on a short vacation with our son and daughter for a week or so. We will be celebrating "Shorty," my husband's 84th birthday.

Remember, if you need me, call me at 410-833-9474 or send letters to 214 Conewood Road, Reisterstown, Maryland 21136, or email me at



Joyce J. Scott Painting: The Baltimore Museum of Art (BMA) will present a major retrospective of Joyce J. Scott's work. The exhibition features nearly 140 works, including sculpture, jewelry, textiles, art wear garments, performance compilations, prints, and mixed-media installations. The exhibition, "Joyce J. Scott: Walk a Mile in My Dreams," closes on Sunday, July 14, 2024.



The Marshall Meekins Project Jazz Band concert is Saturday, July 20, 2024 from 4-6 p.m. at Epworth United Methodist Chapel, 3317 St. Lukes Lane at Epworth United Methodist Chapel, 3317 St. Lukes Lane. For more information, call 410-944-1070.

rosapryor@aol.com. **UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.**

How to Take Action to Help Protect Older Adults from Scams

Anyone can be a victim of scams. Scammers target individuals of all ages, using tactics like phone calls, emails, and messages to reel in unsuspecting victims and steal their money and personal information.

Older adults are often key targets and it is important to stay alert to common scams and financial abuse signs that can help protect older loved ones from becoming victims.

Know the signs of a scam

Scammers have grown very convincing. They often can impersonate companies or organizations and make you believe the urgency or need behind their attempts. If you encounter the following signs, you're likely dealing with a scammer.

1. Urgent demands to take action, and send money and personal information requests. An imposter may demand quick action, claim that you will lose money, and push for access to your personal account information, passwords or confirmation codes. Remember: neither banks nor the government will threaten you or demand money to protect your accounts. If you receive a call from your bank that you are unsure about, hang up and call the number on the back of your credit or debit card.

2. New relationships that take an interest in their money. Financial abuse often happens from persons known to the victim, like a caretaker or a new acquaintance. Be wary of any new friends approaching you with investment "opportunities" or who take an interest in your financial information.

3. Unexpected contact from "loved ones." Scammers can use artificial intelligence (AI) to replicate familiar voices, posing as friends or family. They'll call you on the phone sounding like a loved one in danger and demanding that you send money. Hang up and contact your loved one directly to confirm it's really them.

4. Unusual financial activity. Scammers could be accessing your account if you see withdrawals or changes to your accounts, such as new authorized users or missed bill payments. Also, be sure to keep your checkbook safe and keep an eye on check activity. Automate all the payments you can and discuss who are trusted contacts to support money decisions if you ever need help.

5. Changes in ownership and responsibility. If you notice changes to wills, power of attorneys or any other financial plans, it could be a sign of financial abuse.

Take action to avoid scams

You and your loved ones don't have to be victims. These steps can help reduce the chance of falling for a scam:

- Ignore and block calls and messages from numbers you don't recognize and don't trust caller ID alone. When in doubt, hang up and contact the company, bank or loved one directly to ask if there is a problem.
- Throw away unsolicited mail and be careful with suspicious emails or messages on social media. Don't answer questions about personal finances.

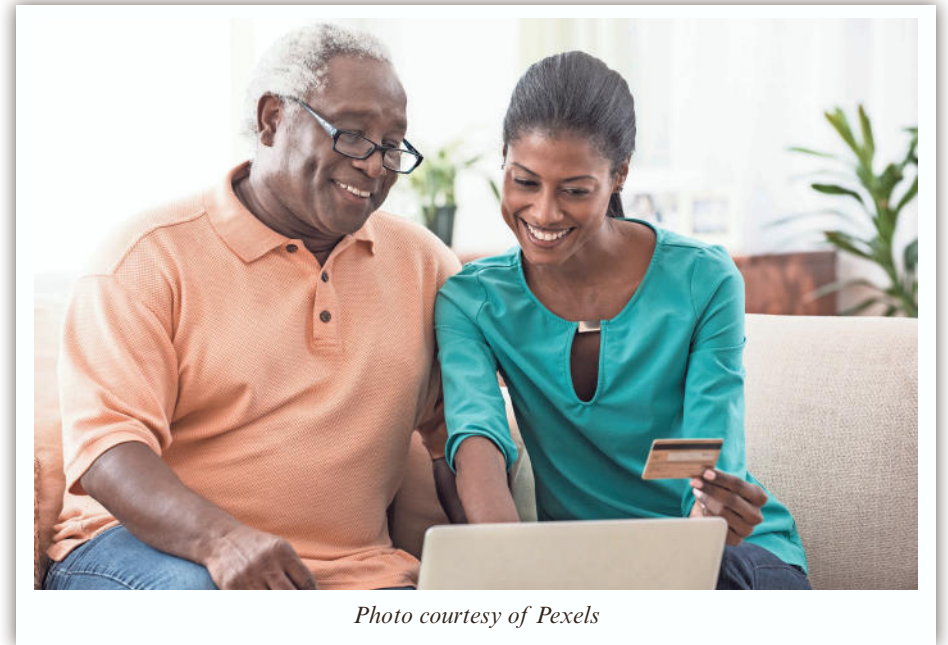


Photo courtesy of Pexels

- Keep your personal information, account details, and passwords safe so you can prevent scammers from accessing your money and identity.

- Be cautious when using checks. Digital payment methods or your bank's online bill payment feature can help you get money to your intended recipient while eliminating paper checks that can be stolen and altered.

- Enable online alerts to be aware of large purchases. You can act quickly if you see fraudulent charges.

- Shred bank statements, receipts, unused checks and credit cards before throwing them away.

If you're an older adult, have conversations with trusted family members about how they can support your money needs as you age, which can help protect you from being exposed to fraud and financial exploitation. For those with older loved ones, start the conversation now

and use digital tools to help alert you to possible scams.

Remember that financial scams can happen to anyone. If you feel you've been scammed, contact your bank to verify recent transactions to ensure there is no unusual activity on your account. Don't feel embarrassed if you become a victim, share your experience with friends and family and ask for help.

You can learn more about ways to detect financial abuse and protect loved ones at chase.com/financialabuse.

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.

Ravens Have Two Players Among ESPN NFL Top 10 List

By Tyler Hamilton

The weeks leading up to training camp always produce various lists that rank different positions played in the NFL. ESPN's Jeremy Fowler has an annual series that ranks the top 10 players at 11 different positions. The rankings are based on Fowler's network of 80 voters.

So far, Fowler has released two positions, running back and defensive tackle. The Baltimore Ravens have players in both top 10 lists.

The first list was for the running backs. Ravens free agent addition Derrick Henry came in ninth place after making it to the top 5 over the last few seasons.

Highest ranking: 3 | Lowest ranking: Out of top 10

Age: 30 | Last year's ranking: 5

Fowler pointed out how at 30 years old, Henry led the league with 610 yards after contact last season. Henry's breakaway speed isn't quite the same, but he did hit 21.68 mph on a long touchdown run in the Tennessee Titans' final game of the season against the Jacksonville Jaguars.

"He's a warrior," a veteran NFL coach said. "Just keeps himself in such good physical conditioning with offseason workouts. I don't see him slowing down over the next two years. He's a volume back with great size, breaks tackles, has deceptive speed and no one's really catching him if he gets going. I don't think he's lost a step."

Henry's fit with the Ravens is something to watch. Baltimore offensive coordinator Todd Monken



Justin Madubuike

Photo: Shawn Hubbard/Baltimore Ravens Photos

resorted to the shotgun formation a lot last season. That may not bode well for Henry, a more traditional I-formation style back.

"It's definitely going to be interesting," an NFC scout said. "They will probably go with a little more pistol, which is like being underneath center, and he can get downhill."

Defensive tackle Justin Madubuike also appeared in the top 10 ranking to date. Madubuike had a career year last season with 13 sacks and 33 quarterback pressures.

Highest ranking: 2 | Lowest ranking: 7

Age: 26 | Last year's ranking: Unranked

"Disruptive in both phases, but power was his most improved tool [in 2023]," an AFC executive said. "Playing with a ton of confidence right now."

Fowler credited Madubuike with becoming a star after being a complementary player to Calais Campbell and Tyus Bowser over the last couple of years. Madubuike's breakout came at the perfect time. The Ravens rewarded him with a four-year, \$98

million deal this offseason.

Added an AFC coordinator: "Mindset and opportunity – the kid put in the work with his body and overall football information. Was locked in all year."

The other nine positions will be released in the coming days. It's a safe bet the Ravens will have a few more players ranked as well. Likely candidates include:

Lamar Jackson – Quarterback
Roquan Smith – Inside Linebacker
Kyle Hamilton – Safety
Mark Andrews – Tight End

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**CITY OF BALTIMORE
DEPARTMENT OF RECREATION
AND PARKS
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 **BALTIMORE CITY NO. RP24812 Congressman Elijah Cummings Recreation Center** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. **August 21, 2024.** Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon. The proposed Contract Documents may be examined, without charge, at the Dept. of Rec & Parks at 2600 Madison Ave, Baltimore, Md. 21217 by appointment only on Mondays - Fridays, 8:30am - 4:00pm by emailing ben-itaj.randolph@baltimorecity.gov as of **July 12, 2024** and copies may be purchased for a non-refundable cost of **\$100.00.** A Share-Point link to a PDF of the Construction Drawings will be provided to all prospective bidders. **Conditions and requirements of the Bid are found in the bid package.** All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call (410) 396-6883 or contact the Committee at 4 South Frederick Street, 4th Floor, Baltimore, Maryland 21202. **If a bid is submitted by a joint venture ("JV"), then in that event, the document that established the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **E13001 Three Story and Under.** Cost Qualification Range for this work shall be **\$12,000,000.00 to \$17,000,000.00.** A "Pre-Bidding Information" session will be conducted **via Microsoft Teams at 10:00am EST on July 23, 2024.** Email your contact information to ldecker@baltimorecity.gov to receive an invite to the Microsoft Team (video conference meeting) no later than **3:00pm EST, July 22, 2024.** Removal of Site Improvements, Earthwork, Underground Utilities, Storm Water facilities, Retaining, Site Amenities, Landscaping, Hardscaping, Paving and Curbs. Concrete Foundations, Piles and Grade Beams, Masonry and Steel Structure, Mechanical Systems, Plumbing Systems, Electrical and Photovoltaic Systems, Fire Protection Systems, Gymnasium and Fitness Finishes and Equipment, Office and Conference Finishes

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and Equipment. The MBE goal is **14.06%** and WBE goal is **7.19%.**
APPROVED: M. Celeste Amato,
Clerk, Board of Estimates

Legal Notice

**CITY OF BALTIMORE
DEPARTMENT OF PUBLIC WORKS
OFFICE OF ENGINEERING AND
CONSTRUCTION
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 **SANITARY CONTRACT NO. 985-Rehabilitation of The High Level Interceptor** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. on **August 21, 2024.** Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates and can be watched live on CharmTV's cable channel 25/1085HD; charmmtvbaltimore.com/watch-live or listen in at (443) 984-1696 (ACCESS CODE: 0842939) from City Hall at Noon. The Contract Documents may be examined, without charge, at Contract Administration 4 South Frederick Street Baltimore, Maryland 21202 on the 3rd floor (410) 396-4041 as of **July 12, 2024** and copies may be purchased for a non-refundable cost of **100.00.** **Conditions and requirements of the Bid are found in the bid package.** All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call (410) 396-6883 or contact OBC at 4 S Frederick St., 4th Floor, Baltimore, MD 21202. **If a bid is submitted by a joint venture ("JV"), then in that event, the document that established the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **B02552 - Sewer Construction and G90099-Lining Sewers and Drains via Cured In-Place Pipe.** Cost Qualification Range for this work shall be **\$40,000,000.01 to \$50,000,000.00.**

A "Pre-Bidding Information" session will be conducted **via Microsoft Teams.** Vendors can call **1 667-228-6519** Conference ID: **785242811#** or Meeting ID: **257 241 356 894** PASSCODE: **yELE34** on

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Wednesday, July 31, 2024 at 10:00 AM.
All bid inquiries must be emailed to:
Cynthia.harry@baltimorecity.gov;
Darryn.Mobley@baltimorecity.gov by the deadline of **August 9, 2024.** Questions received in writing by the deadline will only be considered.

To purchase a bid book, please make an electronic request at:
<https://publicworks.baltimorecity.gov/dpw-construction-projects-notice-letting-dpwbidopportunities@baltimorecity.gov> For further inquiries about purchasing bid documents, please contact the assigned Contract Administrator Cynthia.Harry@baltimorecity.gov
Principal items of work for this contract include, but are not limited to:
Sewer cleaning and closed circuit television (CCTV) inspection;
Cured-in-place pipe (CIPP) lining of large diameter sanitary sewers;
Segmental sliplining of large diameter sanitary sewers;
Installation of new small diameter sanitary sewers;
Manhole and junction chamber rehabilitation and replacement work.

The MBE goal is **22%**
The WBE goal is **16%**

APPROVED:
Clerk, Board of Estimates

APPROVED:
Khalil Zaid
Acting Director
Department of Public Works

**To place
Legal Notices, call:
410-366-3900
email:
legals@btimes.com
dwane@btimes.com**

Registration for BUILDING BRIDGES is now open!

The Arts Council of Anne Arundel County will host its third annual conference devoted to ensuring access to the arts for every member of our community.

Date and time: Thursday, August 22, 2024, from 9 a.m. - 4 p.m.

Location: Chesapeake Arts Center, 194 Hammonds Lane, Brooklyn Park, Maryland

BUILDING BRIDGES will be a day of learning, discussion, and networking. Topical presentations, panel discussions, and interactive sessions will provide stakeholders with the tools they need to reach underserved populations, build partnerships, engage broader audiences, and ensure their organization's staff, boards, and volunteer base are representative of the community.

There is no cost to participate. A continental breakfast and lunch will be provided. Registration will be limited to 120 people. Registration closes Monday, August 15, 2024, 12 p.m.

Registration:
https://www.acaac.org/2024-building-bridges-conference/?blm_aid=20072488
Email questions to Tricia Sanborn at tricia@acaac.org.

About The Arts Council of Anne Arundel County

Our mission is to provide leadership, funding, and support that promotes artistic expression and historic preservation and to advocate for resources and education that expand arts opportunities for all, helping to create an enriched and healthy community.

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