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Father and young son build unique bond through art



Carmello Brown, 3, works on his first abstract canvas painting with the assistance of his father, Comacell Brown Jr. Carmello started painting in 2014. Comacell is a professional artist, graphic designer who resides in Annapolis. He also raps, creates fashions and is interested in holding art classes for toddlers and older children in the future. (See article on page 15) Courtesy Photo

How homeowners can reduce their monthly expenses

Saving money is a priority for many people. But reducing monthly expenses is typically a bigger concern for homeowners, especially new homeowners adjusting to life with a mortgage, higher energy bills than they likely had while renting and other costs associated with owning their own homes.

Home ownership is a dream for many people, but the realization of just how expensive owning a home can be is often eye-opening once you get the keys and move in. Once the initial sticker shock has worn off, homeowners should know that the cost of home ownership need not be so steep. In fact, there are several ways homeowners can cut costs without drastically changing their lifestyle.

***Combine your insurance coverages:** Many lenders mandate that borrowers carry homeowners insurance for their homes. The cost of coverage varies from company to company, and one of the ways homeowners can reduce the cost of their homeowners insurance is to

bundle their homeowners coverage with their auto insurance. Some companies provide discounted premiums as high as 15 percent for policy holders who combine their homeowners and auto insurance coverage. Speak with your current provider to determine if combining your coverage could save you money. If the savings are not significant, shop around for an insurance company that can offer you the lower price you desire. Just be sure the company is accessible and reputable.

***Refinance your mortgage:** Refinancing your mortgage is another great way homeowners can save a substantial amount of money. Even if you only recently purchased your home, your lender might be willing to refinance your mortgage with a lower interest rate. Depending on the amount of time and money left on your loan, reducing your interest rate by two percent can save you a substantial amount of money on your monthly mortgage payment, which can add up to considerable savings on the



total interest you will pay over the life of the loan. If you think your interest rate is a tad too high, consult your lender and discuss refinancing at a lower rate.

***Bundle your services:** More and more consumers have decided to bundle their Internet, phone and television packages. Consumer Reports found that bundling just two of those services instead of buying them from separate providers can save consumers between 40 to 60 percent depending on where they live. Rates for bundling packages often come with an expiration date, but a Consumer Reports survey found that even those packages come with some wiggle room. In their 2011 Annual Telecom Survey, Consumer Reports found that one-third of survey participants attempted to negotiate a lower rate for their bundled services, and 90 percent of those efforts were successful. When negotiating, discuss lower prices for bundling as well as extending the package beyond the current expiration

date. It never hurts to ask, and one study has already shown that it actually helps to ask.

***Go green:** Going green benefits the environment, and it's almost certain to benefit homeowners' wallets. According to the U.S. Environmental Protection Agency, toilets account for more water usage in the home than any other appliance or fixture. But the EPA also notes that a family of four can save thousands of dollars by switching to a high-efficiency toilet over that toilet's lifetime. And installing eco-friendly appliances or fixtures around your home might even make you eligible for certain tax breaks while also updating your home, something that will make the home more attractive to prospective buyers when you sell down the road. There are many ways to make a home more environmentally friendly, and nearly all of them can save you money over the long run.



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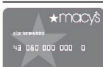
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A Message for the Class of 2015

By Marc H. Morial, NNPA Columnist

If you are disposed to using the Internet as your guide, a diploma will generally be described as the proof of your successful completion of a course of study, or the bestowal of an academic degree. Speaking from personal experience, I can tell you that a diploma in your grasp, occupying a prominent space on a wall or waiting to be pressed into your eager hand is so much more than the sum of your years-long efforts to be where you are today. Your degree is a key that opens a new door, a new phase of life and a new set of challenges.

Your life's journey—and its achievements—does not end here. Celebrate, because you've earned it; bask in your well-earned feeling of accomplishment today, because tomorrow you will find that there is much work to be done.

On the other side of that new door is a staircase, and that staircase may not be the kind fashioned from crystal with smooth, reliable, clear-cut steps. Obstacles may slow or impede your climb. There may be tacks, broken floorboards and torn up carpet that would trip, or at worst, defeat someone without the training you have been so fortunate to attain. There is no shortcut here, no elevator, or bypassing of these difficult steps and turns. There is, however, the choice to apply the perseverance and commitment to excellence you have already shown in your higher education journey.

On the one hand, there is much to celebrate in our country when it comes to academic achievement in African-American communities. Today, we enjoy the highest high school graduation rates in history. More students of color are in college and dropout rates are at historic lows.

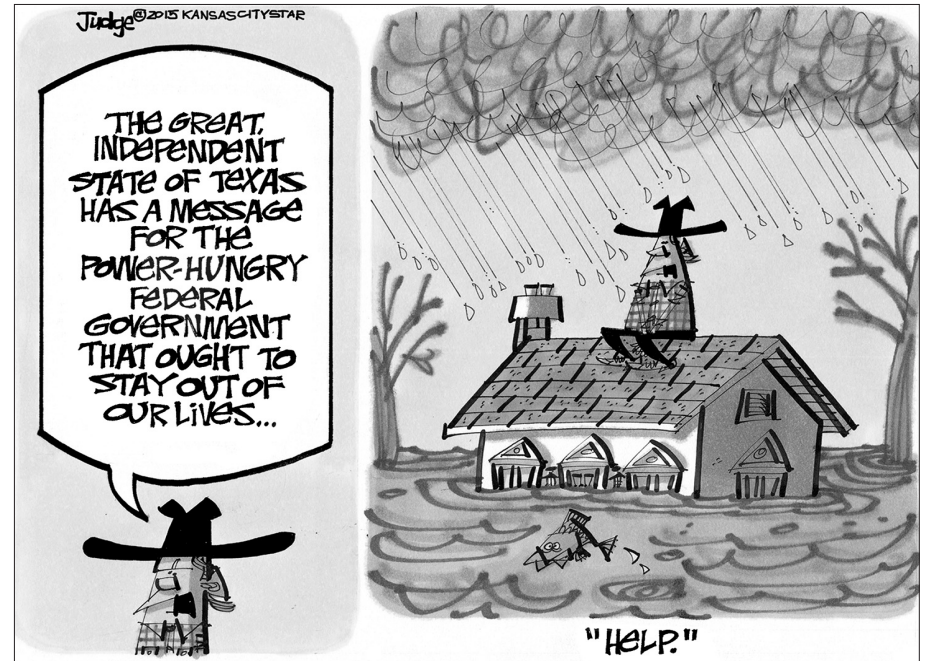
However, the wealth and unemployment gap between blacks and whites remains wide. While the black unemployment rate has finally dipped into the single digits, it stubbornly remains more than twice as high as the jobless rate for whites. As our country's economy continues to make steady gains after the debilitating 2008 recession, millions in black and brown communities are being left behind. In this country—founded largely on the principle of economic progress through hard work—the American dream of upward mobility remains only a dream for too many of its citizens.

Your education, drive and diploma, may likely shield you from the harsh economic realities experienced throughout communities of color across our nation, but it does not strip you of an obligation to be an actor, rather than a spectator, in our country's struggle to create one nation with liberty, justice and economic opportunity for all. No one gets to where they are on his or her own. You have parents, grandparents, friends and family members who invested in your future success, put you on this path and made sure you stayed the course. How will you repay their commitment to you? Whether your ancestors came here by plane, by train, by ship or shackled underneath the hull of a ship; whether the continent they called home was Asia, Europe or Africa, what they did when they reached the shores of our nation, what they sacrificed—all of it is debt incurred. How will you choose to compensate them for their struggles?

Among you are the teachers who will lift the standard of education in poor communities and begin to close the achievement gap; among you are the preachers who will heal the wounds of communities torn apart by violence; among you are the elected officials who will institute laws and policies that promote social and economic fairness for all of America's citizens. Herein lies the answer. The answer our nation has been searching for is you and your talent, put to a higher purpose.

I cannot promise you that your climb to success in this life will be a crystal stair but what I can promise is that you have been prepared to meet these challenges head on and you have also been prepared to be an actor in solving so many of the longstanding issues and inequities facing our nation, so "don't you turn back!"

Marc H. Morial, former mayor of New Orleans, is president and CEO of the National Urban League.



Community Affairs

Baltimore Orioles, Science Center partner with Maryland Public Libraries to promote Summer Reading

Baltimore—The Maryland State Department of Education's Division of Library Development and Services is launching its 2015 Summer Reading Program at public libraries throughout the state.

This year's theme, "Every Hero Has a Story," focuses on the stories of all types of heroes—from ancient mythology to comic books to real people performing heroic deeds in contemporary society.

The Baltimore Orioles have donated 5,000 tickets to be given as awards to the young people who most fully participate in the library summer reading program. The Orioles tickets are for games at Camden Yards on Tuesday, August 18 or Thursday, August 20. During a special ceremony on August 20, the 2015 Summer Reading Representatives from each county library will be acknowledged on the field.

The Maryland Science Center, a valuable partner in public libraries' focus on Science, Technology, Engineering, and Math (STEM) education, donated one family pack of tickets to each public library location and mobile library in the state. Library staff will give the tickets to a family that includes a young person actively involved in the summer reading program.

The Summer Reading Program is an essential part of building children's vocabulary and preventing summer learning loss and participation is simple and fun!

Students choose what they would like to read and which educational programs or classes they would like to attend. They track their progress using learning logs available free at Maryland public libraries.

Each county library system tailors the program to their customers so young people interested in participating should inquire at their local library. Many locations provide an online registration system. Last summer nearly 197,000 infants, children, and teens participated in the Maryland Public Library Summer Reading Program.

Michelle Obama's Real Life Experiences

By Jesse L. Jackson, Sr.
NNPA Columnist

Last month at the graduation ceremony of Tuskegee University, a historically Black college in Alabama, First Lady Michelle Obama spoke candidly about the racial barriers facing African Americans and encouraged them to overcome continuing discrimination by staying “true to the most real, most sincere, most authentic parts of yourselves.”

People, she said, “will make assumptions about who they think you are based on their limited notion of the world.” She and her husband have “felt the sting of those daily slights throughout our entire lives.” But “those feelings are not an excuse to just throw up our hands and give up—they are not an excuse to lose hope.”

Michelle's comments were deeply moving because they came from her lived experience. Today, two of three Americans have a favorable opinion of her; she is far more popular than her husband. She is hailed as a fashion icon for her stylish mixing of designer with off-the-rack clothes. She is confident

enough to release a video of her exercise routine featuring kickboxing and lifting weights. Her campaign for obesity and for healthy living has helped transform school lunches and vending machines across the country.

However, it wasn't always this way. She was raised in the South Shore community in Chicago. Her father, a municipal worker, was diagnosed with multiple sclerosis as a young man. Her mother and father surrounded her and her

American. Yet, she graduated with honors and went on to earn her law degree at Harvard Law School. After experience in a corporate firm, she turned her energy to more public-spirited work, eventually as a vice president for external affairs at the University of Chicago Hospital, creating bridges to the surrounding community where she had been raised.

As Barack Obama's political comet rose in 2008, Michelle became the target

portionately afflicting African Americans and Latinos. She made healthy eating and exercise more popular, while mobilizing public pressure on food and beverage companies to cut the sugar and change the offerings in school lunches and vending machines. Her work on issues military families face, particularly the pressures they feel not only when deployed but after they come home, helped thousands find decent work.

Perhaps her biggest triumph was her biggest priority—raising her children in the White House. Her mother moved in to provide an anchor. The president came back at 6:30 p.m. to eat with this family, attended school events and athletic practices like a regular parent.

Their tight and loving family has been an exemplary model for families across the country. Today, the vast majority of Americans have respect and affection for the first lady who made this happen.

Michelle Obama has said she has no intention of running for political office when she leaves the White House but the interest in her running never subsides. If she decides to run, she would be the odds-on favorite, particularly for the Illinois Senate seat now held by Mark Kirk, whose most recent infamy was his attempt to use “street language,” to degrade Senator Lindsey Graham (R-SC) and the South Side of Chicago.

As Barack Obama's presidency heads into its final year, one thing is clear: Michelle Obama's grace, intelligence and discipline have served her family, her husband and the nation well.

Jesse L. Jackson, Sr. is founder and president of the Chicago-based Rainbow PUSH Coalition. You can keep up with his work at www.rainbowpush.org.

“Michelle flourished in school and went on to Princeton, where she felt virtually like an alien in a school filled with the children of privilege, where only eight percent of the student body was African American. Yet, she graduated with honors and went on to earn her law degree at Harvard Law School.”

brother, Craig, with love, with high expectations in hard conditions. This month in Chicago, Michelle gave another commencement address, to graduates of Martin Luther King Jr. Preparatory High School, and spoke to students from experience: “I know the struggles many of you face. How you walk the long way home to avoid the gangs. How you fight to concentrate on your homework when there's too much noise at home. How you keep it together when your families are having hard times making ends meet.”

Michelle flourished in school and went on to Princeton, where she felt virtually like an alien in a school filled with the children of privilege, where only eight percent of the student body was African

of harsh criticism. She was burlesqued as “Mrs. Grievance” or “Barack's bitter half.” The fist bump she gave Barack when he clinched the Democratic nomination was called a “terrorist fist jab.” She was accused of exhibiting a “little bit of uppityism.” As she told the graduating class at Tuskegee, “as potentially the first African American First Lady, I was also the focus of another set of questions and speculations; conversations sometimes rooted in the fears and misperceptions of others. Was I too loud, or too angry, or too emasculating? Or was I too soft, too much of a mom, not enough of a career woman?”

However, she made her way. She focused her political energy on fighting obesity, a plague across America, dispro-

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Baltimore seeing more and more graduates

By Stacy M. Brown

More Baltimore students are tossing their graduation caps in the air celebrating their new milestones while fewer are giving up and dropping out.

As graduation season hits and thousands of area students are matriculating from high school and college, the Maryland State Department of Education says graduation rates have hit record levels while the dropout rate continues to decline.

“Every student who graduates from high school moves a step closer to college, career, and a world of opportunities,” said State Superintendent of Schools Lillian M. Lowery. “These results show that Maryland is headed in the right direction, but we also must continue work to close gaps in graduation rates that persist among students of different backgrounds.”

It’s not just the high schools, officials say. Students at local colleges and universities such as Morgan State and Bowie State are buckling down and receiving their degrees.

“You are agents of change,” Maryland Democratic Representative Elijah Cummings said to the more than 7,000 graduates at this year’s John Hopkins University commencement.

“Keep in mind that right now at Hopkins Hospital, a child is being born to save somebody and you were born to save somebody,” Cummings said. “Take that and understand that that is your mission.”

Cummings said he was proud to see so many at Hopkins and other schools completing their education course and now moving onto corporate America and other responsibilities.



What’s more, minorities in the Baltimore area are making great strides, improving their graduation rates. For instance, the graduation rate for African Americans rose from 76 percent to 81 percent over the past four years, according to the state Department of Education. Also, a greater percentage of special education students, who have had difficulty getting a diploma in the past, are graduating and more students from low-income families are completing school.

The four-year cohort graduation rate reached 86.39 percent in 2014, more than four percentage points better than the 81.97 percent rate registered in 2010. The graduation rate jumped more than one percent over 2013, from 84.97 percent. At the same time, dropout rates have fallen to new lows. The graduation rate for African American students has jumped

from 76.09 in 2010 to 80.54 in 2014.

Five years ago, Maryland moved to the cohort graduation rate, which follows a set group of students from freshman year through their senior year. The four-year cohort graduation rate has

improved every year since. Simultaneously, the dropout rate has been in steady decline. The State’s dropout rate, which stood at 11.93 percent in 2010, dropped to 8.35 percent in 2014.

The percentage of students dropping out of school has also declined across racial subgroups. The four-year cohort dropout rate for Hispanic students has declined from 18.65 percent in 2011 to 14.68 percent in 2014. The dropout rate for African-American students fell from 14.6 percent in 2011 to 10.57 percent in 2014.

“The hard work of America’s educators, families, communities and students is paying off. This is a vital step toward readiness for success in college and careers for every student in this country,” said U.S. Education Secretary Arne Duncan. “While these gains are promising, we know that we have a long way to go in improving educational opportunities for every student no matter their ZIP code for the sake of our young people and our nation’s economic strength.”



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Ravens WR DeAndre Carter plays game for more than himself

By Turron Davenport

Undrafted rookie free agent wide receiver DeAndre Carter will have to beat the odds to crack the Baltimore Ravens roster but going against the odds is nothing new for the former Sacramento State University wide receiver. Carter has a motivation that is different from many other people. He doesn't only play the game for himself.

DeAndre Carter lost his brother Kylan during his junior season in 2013. The cause of death was cardiac arrest. DeAndre used this tragic incident to motivate him to pursue a professional career in the NFL. Like most young men, DeAndre and Kylan dreamed of playing pro football. DeAndre made a promise to his brother before he passed away. That promise was to fulfill both of their dreams of playing in the NFL.

The two brothers had a close relationship. They considered themselves to be best friends. The two shared a love for football. DeAndre has played football since he was ten years old and the sport that he has played for so long serves as a form of therapy for him as he tried to work through the tragic loss of his brother.

"My little brother passed away. It pushes me every day to go out and play," Carter said. "Whenever I get tired, I just think about him and how he never got this opportunity. If I walk off the field and I feel like I've honored him than it was a successful day. I try to make him proud every day."

Football has also been a way for him to pay tribute to his brother. Carter points to the sky after every touchdown that he scores. He also dedicates every game to his brother.

Making it to the NFL "by any means necessary" was something that DeAndre promised to his brother.

DeAndre is considered undersized for his position. He is 5 feet 8 and 185 pounds but he is athletic. He ran the 40-yard dash in 4.43 seconds and had a 38 1/2-inch vertical leap. He showed how explosive he can be when he posted a 10'-6" broad jump and his strength was on display when he bench pressed 225 pounds 16 times at his Pro Day.



Ravens rookie wide receiver DeAndre Carter talks with veteran wide receiver Steve Smith Sr. during the Ravens first practice. Courtesy Photo/ravens.com

The young receiver has already caught the attention of the Ravens head coach.

"DeAndre's done a good job," Ravens coach John Harbaugh said. "He's done a really nice job as a receiver and he's looked good as a punt returner. He's had some experience with that in college, so that's a plus."

Steve Smith Sr. has also taken note of how well Carter has played. Smith Sr. said on his radio show on SiriusXM NFL that he felt Carter would be the undrafted rookie free agent that made the Ravens roster.

When asked about Carter during Ravens OTAs, Smith had high praise for the player whose ability resembles his own. "I like [that] he's hungry. I'm biased—he's a West Coast guy," Smith Sr. said. "I just love his attitude. I see a young Randall Cobb in him, but I think he can play inside or outside. I'm excited to watch him play."

Carter looks up to Steve Smith Sr. He shared some of his similarities with the veteran receiver, "It starts with non-football related stuff. We both have a chip on our shoulders and we both are hungry. I am sure growing up just like I have, people told him that he wasn't going to make it either. We have a similar mindset; we are hungry and just want to make plays."

The young receiver comes to the Ravens after being an All-Big Sky

Conference selection. He finished his career with 207 catches for 2,760 yards and 35 touchdowns. He was a first-team All-American at Sacramento State, leading all Football Championship Subdivi-

sion schools with 99 catches for 1,321 yards and 17 touchdowns last season. DeAndre is also a candidate to return punts. He has been given the opportunity to return punts in practice. As a senior, he returned a punt for a touchdown last season and averaged 23.7 yards on kick-off returns for his career along with 12.5 yards per punt return.

"Coach Bobby Engram has been working with us and helping us get better every day. I am trying to learn as much as I can from him and from Steve [Smith Sr.]. They have a lot of time in and they have taught us the little things such as technique that we can use day in and day out to become a better receiver," DeAndre said.

The results have already started to show. Carter made a number of catches at mini-camp this week. He closed out the team period with two consecutive touchdown catches in the corner of the end zone. With that kind of play, a roster spot is surely possible for the young receiver— against all odds!

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**WELLS
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Monarch Academy Celebrates with Coldstream-Homestead Community

By Stacy M. Brown

Monarch Academy Public Charter School celebrated a milestone in grand style on May 27, 2015. Guests were entertained by a video of students performing “The Wizard of Oz,” while others from various classes at the academy performed live music with string and brass instruments.

The co-educational public charter school, which serves 1,000 students from kindergarten to eighth grade.

Officials also celebrated the school’s partnership with the Coldstream-Homestead Montebello community by hosting dignitaries and others during a special community event on May 27, 2015.

“It is hard to believe that just a few short years ago this building was only known as the old Coca-Cola Building and today, with the vision of The Children’s Guild and Jonathan Melnick, who owned the building, it stands as a vibrant center of learning in our community and has 1,000 students from throughout Baltimore City pass through its doors every day,” said Andrew Ross, president and CEO of the Children’s Guild, the parent organization of Monarch Academy.

The event also paid homage to former Maryland Senator Robert Dalton, the founder of the Coldstream-Homestead-Montebello Community Corp.

It included Nancy Scheinman, who along with her artistic team, designed the murals and graphics that guests viewed throughout the school.

“Nancy has been an important partner to all of The Children’s Guild’s new and renovated facilities for many years and has helped us to create our unique, creative learning environments,” Dr. Ross said, before helping to unveil a photo of Senator Dalton with Monarch Academy leaders that will hang in the school lobby.

The popularity of Monarch Academy has not been lost on the students who attend and succeed and their parents.

After her children started attending Monarch Academy, Laura Dorsey-Elson says she knew what she was going to do next: Lobby for a charter high school. Dorsey-Elson’s children, now in third and sixth grades at Monarch, started



there last year after she heard good reviews from other parents in the area.

“The beautiful part of charter schools is that they have a lot of control creating exactly the kind of class culture and school culture,” Dorsey-Elson in a previously published interview.

She said the children love it and she is pleased with how they are being educated. Now she’s worried that come ninth grade, this sort of education will end.

“Students get into a larger environment— and you’re going to get an even more diverse set of values and behavior choices, and suddenly that child may feel lost,” she said.

Monarch Academy has been lauded for providing students with an enriched, rigorous, hands-on, academic curriculum emphasizing project-based learning science, technology, engineering, fine arts, drama, music, and math.

As the school semester closed and graduates prepared to move on, officials reminded the community of Monarch Academy’s continued commitment to providing opportunities for a solid education.

“We wanted to share with all of you, and especially the members of the CHM community, the exciting learning environments we have created as we believe that the surroundings in which children learn are important and part of our

Transformation Education culture,” Dr. Ross said.

“We are also here to celebrate our partnership with the CHM community and we would not be here if it were not for their support and encouragement,” he said. “Together, we want to make the

Coldstream-Homestead-Montebello community the best that it can be, and Monarch Academy has made the commitment to give back to the community and to teach our children the importance of being part of something bigger than themselves.”

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KIPP continues to close gap in educating the poor

By Stacy M. Brown

Lorence Rovell is among the graduates from Northwestern High School in May. The teen's matriculation, however, was no easy feat.

"He has always had learning differences and from birth as a premature baby, it was believed that he literally wouldn't make it," said Megan Hall, director of KIPP Through College, a charter school program that provides high school and college placement, academic support, career services, student and family counseling and enrichment programming.

Today, with the support of his family, KIPP, and his college bound counselor, Lorence will now attend Capitol College in the fall.

The Baltimore area student counts among the many success stories at KIPP where the high school class of 2015 has a 91 percent graduation rate and where 28 percent of its college class this year has either graduated or is pursuing higher education.

In 2002, KIPP—which stands for the Knowledge is Power Program—opened a middle school, the KIPP Ujima Village Academy.

Reportedly, the city's middle schools performed at very low levels and in 2003, only 11.5 percent of Baltimore's middle school students passed the Maryland School Assessment in math, and 33 percent passed the reading test.

That has dramatically improved in large part because of KIPP.

In 2010, KIPP's middle school students



(Left) Jordan Cromwell graduated from Gilman School in 2011 and graduated from the University of Pittsburg in May with a degree in English. (Right) Brittany Ballentine graduated from St. Pauls School for Girls in 2011 and she graduated from Fordham in May with a degree in Dance. Courtesy Photos/KIPP

outperformed the state average on the Maryland State Assessment in reading and math. Further, for the last five years, KIPP's African American eighth grade students outperformed Maryland white students in math and KIPP's African American eighth graders did better on the reading assessment than Maryland white students.

"One of the highlights is Bianca Hand, who is graduating from the College of Wooster with a Bachelor of Arts degree in Archeology," Hall said. "Bianca began KIPP so behind academically that she had to be held back. By the time she left KIPP she had earned a full scholarship to Phillips Exeter Academy. She plans to give a year of service to the city of Boston in the fall."

Clearly, school officials say, KIPP has closed the achievement gap.

Currently, there are 162 KIPP schools in 20 states and the District of Columbia serving 59,000 students. More than 87 percent of the students are from low-income families and eligible for the federal free or reduced-priced meals program; 96 percent are African-American or Latino and, nationally, more than 94 percent of KIPP middle school students have graduated high school and more than 82 percent of KIPP alumni have gone on to college.

There are 80 KIPP middle schools, 60 elementary schools and 22 high schools where students are accepted regardless of their prior academic record, conduct or socioeconomic background.

A majority of KIPP schools operate within a local system of schools and are supported by a central office that's governed by a common local board and led

by an executive director from the area.

Schools clustered in KIPP regions can share instructional practices and materials, thereby accelerating innovation in the classroom, school officials said. In a KIPP region, the KIPP school leader can focus on students, teachers, and families while a central office provides services from multiple schools, such as operations and alumni services.

"Each of the KIPP partnership [Memorandum of Understanding or MOU] has a portion that focuses on making the school a financial possibility for KIPP students but each MOU is different," Hall said. "Historically our students have come to us one to two grade levels under where they should be," she said. "The majority leave us in eighth grade on or above grade level."

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Glen Burnie student overcomes learning disability, seeks presidency

By Stacy M. Brown

William Shorter dreams of holding political office. Be it state delegate, governor, senator or the oval office, the Glen Burnie High School senior says he envisions these offices when he closes his eyes and lays his head on his pillow at night.

It's likely that the University of Baltimore-bound student has very few doubters after overcoming a serious learning disability to achieve his diploma.

"When I was in the second grade, I was placed in special education because of my poor test grades," William said. "I didn't have the ability to pick things up as quickly as my classmates and I basically had to work to overcome[that]."

It wasn't until high school that William was able to move on from an Individualized Education Program, which gave him individual academic goals and special accommodations, but also placed him under the special education label.

"I doubted myself always because I couldn't do what others could do but my parents and my teachers always pushed me to reach higher," he said.

When school officials held an IEP meeting with William while he was in the tenth grade, he said he didn't know what to expect. However, once he was informed that he would no longer be on an IEP, he said he was thrilled.

"I thought it would be a normal meeting in which they'd tell me that they were going to continue with the plan," he said. "Instead, it went a lot different than what I thought. They told me how I had improved and that they were taking me off IEP. I felt liberated because I no longer had a title and I didn't need a crutch anymore."

So, as he prepared to walk down the aisle, donning his cap and gown, William excitedly gazed into his suddenly bright future, unveiling his dreams of making a difference through political office. After graduation, Will plans to chase those dreams by pursuing a major in government and public policy. Then, he hopes to attend law school before hitting the campaign trail.

"I like helping people," he said. "I would like to encourage people to rise above their problems. I want to support education because I know how much it changed my life and I'd like to reduce poverty because where I live there's a lot of poverty and there's low income. I know my life has changed so I want to help others to do that too."



William Shorter
Courtesy Photo

Correction

In the June 5 - 11, 2015 issue of The Annapolis Times, the headline read "Local entrepreneur prepares for triathlon in France," and while Gyl Johnson is a native Baltimorean she does not live in Maryland. She has been an expatriate for nearly 13 years and is currently living in France.

Elizabeth Seton Teen Conquers Academics, Athletics

By Stacy M. Brown

Four years ago, Elizabeth Seton High School officials heavily recruited Raven Fox to attend the all-girls college prep institution and to play basketball for the Roadrunners. However, it wasn't until her senior year that Raven was allowed to suit up for the team because she didn't meet the academic requirements necessary to play.

In her final year at the school in which she dramatically improved her grades and performed outstandingly on the basketball court, Raven quieted the naysayers and proved hard work was all that was needed to graduate. Now, a big time Division I university has called.

"Raven is an exceptional athlete with the ability to score from all spots on the floor," Syracuse University Head Women's Basketball Coach Quentin Hillsman said in a statement. "She is a fierce competitor that played in arguably one of the best leagues in the country, where she was the leading scorer."

Raven has beaten the odds and she has now signed a letter of intent to attend Syracuse. She says she is thrilled with her success on the court and even more satisfied that she was able to improve her grades despite pressure from family and friends to leave the school.

"When I started high school, I didn't know anything about being ineligible. My academics were never a problem before; I was always an average student in middle school," she said.

Featured with five other Annapolis area high school students by Chesapeake Family Magazine, Raven says her father tried to convince her to transfer to another school with less rigorous academic requirements. She says that he and others knew she had a passion for basketball and they feared sitting out would hurt her post-high school chances of landing with a good college program. Instead, Raven decided to stay at Elizabeth Seton and put in the work to raise her grades.

"I knew at Seton I would have a better education and would be more successful," she said. "I don't think I'd be the person I am today if I had left."

Raven, 17, began attending after-school study halls, and she sacrificed social time with her friends to go home and study until she was eligible to play again.

"The hardest thing was not playing, because I had never had basketball taken away from me," Raven said. "Being without basketball motivated me, and I wanted to prove to people that I could do it."

Raven's determination will allow her to join what the sports-themed website SB Nation reported could be Hillsman's best ever squad at Syracuse. Raven scored 17.7 points and had 4.5 rebounds per game as a senior at Elizabeth Seton and was her team's leading scorer. She earned first team honors in the Washington Catholic Athletic conference.

Hillsman reportedly loves to load up on high-scoring guards and he gets another player in Raven that project to fit that mold. "More than ever," Raven said, "I'm motivated."



Raven Fox
Courtesy Photo

Mortgage terms to know when buying a house

Buying a home is simultaneously exciting and stressful. Owning a home is still a dream for many people, but first-time buyers often find that their unfamiliarity with the home buying process is a source of stress. Part of that stress stems from the terminology associated with home mortgages. Many terms may raise an eyebrow among first-time buyers, so the following are a few mortgage terms buyers can familiarize themselves with to facilitate the process of buying their own homes.

•**Closing costs:** Buying a home is expensive, and part of that expense is the closing costs. Any time a real estate transaction occurs, that transaction is accompanied by certain expenses, which are known as the closing costs. Closing costs may include attorney fees, loan origination fees, title insurance and escrow payments. Buyers can sometimes negotiate with the seller so the seller will agree to pay the closing costs, or the costs can be shared by the buyer and the seller. But buyers may also pay the closing costs in their entirety on their own.

•**Escrow:** Escrow is a bond, deed, docu-



ment or money kept in the custody of a third party until a real estate transaction has been completed. In addition, escrow accounts are used to hold the property tax and insurance fees that are collected via your monthly mortgage payment.

•**Fixed-rate mortgage:** A fixed-rate mortgage, unlike an adjustable rate mortgage, is one in which the interest rate on the mortgage remains the same for the life of the loan. Buyers typically prefer a

fixed-rate mortgage because they know exactly what they will be paying for their home each month. An adjustable rate mortgage, often referred to as an ARM loan, is one that typically comes with a lower interest rate than a fixed-rate mortgage, but that lower rate is usually only locked in for a relatively brief period of time, such as one year. Once that initial time period is over, the interest rate will then increase and may increase several

times thereafter over the life of the loan.

•**PMI:** PMI, which stands for private mortgage insurance, must be purchased by home buyers who are financing more than 80 percent of their homes. The standard down payment when purchasing a home is 20 percent, but some buyers cannot afford such a down payment. As a result, the lender then mandates that such buyers purchase PMI, which protects the lenders if the borrower defaults on the loan. The cost of PMI will be added to your mortgage payment, and once you have 20 percent equity in your home you can cancel PMI, at which time your monthly mortgage payment will decrease.

•**Title insurance:** Title insurance is a tool that protects both the buyer and the seller against legal issues that may arise as a result of the home's title. Title insurance protects buyers and the lender from the possibility that the seller was not legally permitted to transfer ownership of the property to the buyer. Title insurance may also protect sellers from any issues that may arise that threaten his or her ability to sell the home.

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Life In Baltimore: Honoring Hands-on Dads

By Brenda Bowe Johnson

Father's Day is an occasion to mark and celebrate the contributions that fathers and father figures make for their children's lives. Father's Day is a relatively modern holiday with families having a wide range of traditions.

In 1966, President Lyndon B. Johnson issued the first presidential proclamation honoring fathers, designating the third Sunday in June as Father's Day. Six years later, the day was made a permanent national holiday when President Richard Nixon signed into law in 1972.

Fathers have a challenging and awesome task of rearing children during this time of reality mania and social media. Our society tends to draw much unwarranted attention on absentee fathers rather than focus any time at all on the fathers who impact the lives of their children daily. Let's salute all Fathers!

The fathers being honored in this article are examples of the many men who are hands-on dads. These men are at different stages of child development but share a common thread, which is the love of their children, the love of family, and the establishment of core values.

John Bullock, a new father, states that fatherhood has completely changed his life. Everything he does and all decisions are for his family. He now plans week days and weekends to include his wife and daughter. As soon as he awakes, he sees his little smiling angel. Bullock says "seeing my daughter's smile daily, helps to maintain my ambition to better my life so that I can be a better father to my child. She makes me want to stay healthy physically, mentally, and spiritually. I want my daughter to be proud of her parents."

Bullock has begun a great relationship with his daughter. He assists with the daily routine of feeding, changing and playing with his little daughter. Child-rearing is something that comes naturally but improvements can always be made. My wife and I agreed to take classes during her pregnancy to learn things we would need to know as new parents. Education was very important in the childhoods of both my wife and myself. Therefore, we are making education top priority in our daughter's life. We want to dwell on positivity and let it be apparent that we are her support system," Bullock said.

Fatherhood has changed Vinson McKennie's outlook on life in many ways including becoming more focused and determined to be financially successful. The responsibility of being a father has strengthened his faith. He says that his actions and decisions today can impact future grandchildren and great-grandchildren.

McKennie and his wife Nuria have three children, two girls and one boy. He has a close relationship with his children because they spend quality time together including family reunions and a Disney World trip, and coaching his son's baseball and basketball teams. Of course there is family night when they watch movies

and play their favorite games. In addition, he takes his daughter who is interested in the arts, to auditions in New York and D.C.

McKennie says he teaches his children to strive to be the best at whatever they do. They are taught to prioritize what is important in their lives.

"Going to college is critical to building a quality of life and their success." McKennie said. "The advice I give my children is that to be successful they need to love God with all their heart, mind and strength."

"Being responsible for my children is the most important job I have," said Harry Holt, Jr., who sees his children as his gift to the world so he wants to get it right. "I don't want them to have the same challenges and struggles as me."

Being a father has changed the way he looks at life in many ways. First, having a daughter has made him more sensitive to how the world tries to marginalize women and what they are capable of doing. Often men can be rude, disrespectful and mistreat women—consciously or unconsciously. Being a father of a black son has also made him extra sensitive to how the world looks at you based on your physical characteristics.

"It makes me want him to be prepared, not fit the stereotypes and be the best that he can," Holt said.

Holt has always tried to be attuned to his daughter's activities and interests including hosting themed birthday parties when she was younger and her dancing and track and field events in high school. He says proudly that she is on track to graduate from Brown University in May 2016.

Holt's journey with his son has been quite different. His son likes to operate mechanical things and has an interest in computers and environmental science. He plays the drums just like his dad.

"I recall during his rights of passage experience enjoying having him work with the various men who were selected as his mentors to teach him about finance, religion, history, respect, careers, education, heritage, politics, pride and hard work," Holt said.

He was particularly proud of his son when he received the Presidential Award of Achievement signed by President Barack Obama for his accomplishments during his middle school career.

"My responsibility as a father is to expose my children to faith, love and God. I have tried to teach them to have faith in God first, faith in their fellow man and faith in themselves. Having this three-phased approach and understanding of faith to me is important," Holt said. "Having a strong educational foundation is critical and once you have it, no one can take it away. Values are very important also such as being trustworthy, humble, thankful and honest. Above all, you must be disciplined to accomplish anything in life. Expect a lot of yourself and expect a lot of others. Remember, to whom much is given, much is expected."



John Bullock and 7-month old daughter



Vinson McKennie and son, Vinson, Jr



Harry Holt, Jr

Father and young son build unique bond through art

By Andrea Blackstone

Twenty-eight-year old Artist Comacell Brown Jr. also known as Cell Spitfire, and Carmello Brown, age three, share a unique father-son bond. The pair engages in outdoor activities like feeding ducks in downtown Annapolis, or admiring flying Blue Angels in a prime viewing location. However, Carmello is a budding artist, too. He is already receiving fundamental painting lessons, including proper brush stroke techniques and color blending, from Comacell. Many who know the creative duo regard Carmello as “Comacell’s Little Helper.” Comacell is a professional painter, graphic artist and entrepreneur who graduated from The Art Institute of Atlanta.

“I want him [Carmello] to feel like no matter what you do, it can be cool if you make it cool. You don’t have to just be a rapper or an athlete like everybody else. You can make painting cool. You can make being a doctor cool. I don’t want it to seem like he has to be afraid to do anything. I like for him to take the world head on and smile about it,” Comacell said.

On Instagram, Comacell shared that the lifestyle that Carmello is living will groom him to have confidence, enabling the young boy to be anything that he puts his mind to accomplish. Comacell began showing early signs of those beliefs, when he developed an interest in art, while being raised by his grandparents—Joyce and James Johnson.

“Drawing was like my way to still have fun and then be excited about what I do, by being in the house, and staying out of trouble,” Comacell said.

His passion for painting blossomed during summer camp at the Salvation Army in Annapolis. Comacell was a third or fourth grade student when he won a camp art contest. He continued drawing cartoon characters, then progressed to selling clothing with his painted creations on them. While attending Annapolis High School, the late Irving “Swerve” Prichett gave his multi-talented classmate who also raps the stage name “Cell Spitfire.” Comacell returned to Annapolis in 2009 after studying art in Atlanta. Today, the father of two who is still known as “Cell Spitfire” primarily focuses on painting what he calls “electric abstract” art and graphic design.

Carmello has already begun following in his father’s footsteps. Birdhouses are his favorite items to construct. He was just two when Comacell felt that it was time to purchase his son’s first art kit, because Carmello stumbled upon his father’s can of pens and markers. Then, he began doodling. Comacell currently assigns projects to Carmello, while he completes custom art pieces for clients. The toddler’s art collection includes five complete pieces that range from various types of painted bird houses, and art captured on small



Comacell Brown Jr. (Cell Spitfire), 28, and Carmello Nasir Brown, age 3, often eat together at Carmello's table at lunch time. Courtesy Photos

canvases, to a treasure chest box, drawings and paintings that were created on paper.

“He started off with markers and crayons,” Comacell said. “It’s times when he’ll wake up talking about Daddy can I draw? or Daddy can I paint?”

This Father’s Day will be particularly special since on November 7, 2014, Carmello had major kidney surgery, which was successful.

“Up until that point, he was always a happy, smiling child. To see him in the bed for that couple of days, when he was going through the surgery and then recovering, not seeing him as active as he was, that was really hard for me. Once he finally got back moving regular back to his normal self, that made a stronger bond between both of us,” Comacell said.

Creating art lifted Carmello’s spirits as he made a transition back to his normal routine.

“Being that he was so active before the surgery, he tried to kind of rush back being so active, so painting was one of those ways for him to sit down and mellow out and still get back to his creativity,” Comacell said.

Comacell is also the father of four-year-old Kori’el Diggs. While reflecting on the joys of fatherhood, Comacell recalled wanting to participate in activities with his father, Comacell Brown Sr., when he was a young boy. He explained that Father’s Day will allow his father, son and grandfather to come together and fish or do things that he was unable to do when he was younger.

“Me and my father have developed a lot tighter relationship since my mom passed away. After she passed away, I started to see things in a different light.”



Comacell Brown Sr. (left) has served 35 years in the military, including 12 years in the U.S. Army and the remaining 23 with the National Guard. He visited his grandson, Carmello Brown (center) at John's Hopkins Children's Center in Baltimore, after the toddler underwent major kidney surgery in 2014. Comacell Brown Jr. (right) holds his son in his arms.



On Nov. 7, 2014, Carmello Brown underwent successful kidney surgery at the John's Hopkins Children's Center in Baltimore. His recovery reportedly lasted five or six days. His father, Comacell Brown Jr. (Cell Spitfire) curls up in bed next to him. Comacell Brown Jr. and Carmello Brown turned to art during the toddler's recovery.

Rambling Rose

**Father's Day Weekend!
Happy Father's Day
to all the Daddies!**



Rosa Pryor Trusty

Hello everyone, I want to say Happy Father's Day to all the daddies on this page, specially picked by "Rambling Rose" and all the daddies who are reading my column. This is your day, no, this is your weekend. So ladies, take out your wallets and credit cards and do your thing. This weekend the daddies out shine you. Make that special man in your life feel extra special. I have a few suggestions to help you out. Here are some fun and entertaining places to take him:

*Big Father's Day Gospel Celebration featuring Darrell McFadden & The Fantastic Disciples, Willis Pittman & Burden Lifters, Kenny Davis & The Melodyaires, Sparkey & The Tones of Joy, Chambliss, Genise Williams & God's Worshipers and emcees Doresa Harvey and Robert Wilson on Sunday, June 21 4 p.m. at Brown's Memorial Baptist Church, 3215 Belvedere Avenue. For more information, call 410-358-9661.

*Father's Day Celebration at the Champagne Ballroom, 2701 W. Patapsco Avenue on Sunday, June 21, 4-8 p.m. with hot & cold buffet and complimentary drinks with DJ and live entertainment featuring "The Palovations." For ticket information, call 410-644-3434.

*Special Treat for Father's hosted by Carlos Hutchins Productions featuring "Ms. Sasshey" and Company and her band on Sunday, June 21, 4-9 p.m. at Phase 10 Restaurant, 885 N. Howard Street. For more information, call 443-462-0971.

*The Women's Challenge, Inc. presents "Daddy & Me Tea" on Sunday, June 21 from 11 a.m. to 3 p.m. includes a father-daughter brunch, paint party, keepsake photos and gift bag at the Eubie Blake Cultural Center, 847 N.

Howard Street. For more information, contact info@womenschallenge.net.

*Blues on the Water Father's Day BBQ on Sunday, June 21 from 1-5 p.m. at 7696 Altoona Beach Road, Glen Burnie, Maryland. Ticket includes BBQ ribs, chicken, and corn on the cob, hot-dogs, and hot & cold buffet, cash bar and "Rambling Rose" Rosa Pryor doing a book signing. For more information, call 410-760-4115.

*Father's Day Jazz Concert featuring Jumpstreet Band with wind synth phenom Jordan Feldman and a special guest vocalist on Saturday, June 20 from 2-5 p.m. at Church of St. Mary The Virgin, 3121 Walbrook Avenue in Baltimore. Ticket includes Becky's lite fare buffet, sangria, wine, beer & soft drinks, and door prizes. For tickets, call Rebecca Johnson 410-363-2633.

*The Forum Caterers Father's Day Celebration "King Dad" on Sunday, June 21 from 4-8 p.m. featuring live entertainment with the Marc Evans Band and a surprise guest and open buffet and cash bar. For ticket information, call 410-358-1101.

*R.S.R.B.J.C. & Tri State Production presents a big "Father Day BYOB Cabaret Show & Dance" on Sunday, June 21 from 4-10 p.m. at the Pikesville Bingo Hall, 40 E. Sudbrook Lane, featuring live entertainment by Eddie Holman, Fabulous Friends, Simply Black, Triple Treat, Ernest Hawkin Tookie, Ms. Cookie and others. For more information, call 410-944-8944.

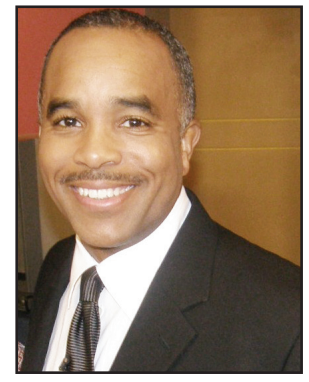
*BWT Productions presents Father's Day Comedy Show on Sunday, June 21, 5 p.m. featuring: "SKIBA" from Comic View, Howard G, hosted by Rickey Shackelford and much more at Arch Social Club, 2426 Pennsylvania Avenue in Baltimore. For ticket information, call Rickey at 443-226-9157.



Carl Beasley



Carlos Hutchins



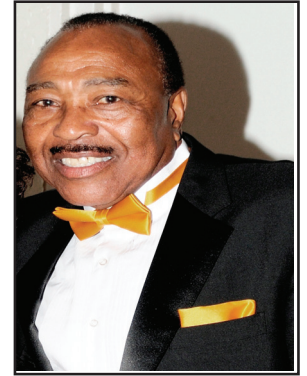
Kai Jackson



James Winky



Harold Pompey



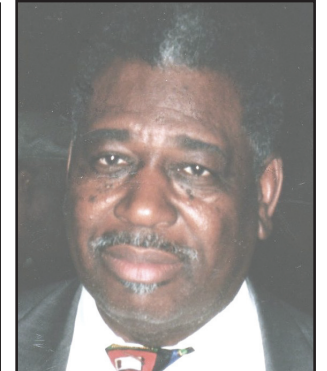
Richard Calloway



Michael Haynie



Lee Session



Lonnie Parker

*Most Worshipful Prince Hall Grand Lodge of Maryland F&AM William F. Taylor Lodge #57 will host "All You Can Eat Crab Feast" on Saturday, June 20; 4-8 p.m. at Jimmy's Famous Seafood, 6526 Holabird Avenue, Baltimore, Maryland. For more information, call Daryl Wise at 410-804-7816.

*Richard Calloway's Personality Hall Annual Father's Day Crab Feast is Sunday, June 21 from 5-9 p.m. at the Personality Hall 2014 Harford Road. BYOB; tickets includes, free set-ups, buffet and music by DJ. For more information, call 410-366-3342.

*Celebrate Father's Day on Sunday,

June 21 from 5-8 p.m. when Contemporary Arts Inc. presents the Todd Marcus Quartet at Eubie Live! At the Eubie Blake National Jazz Institute and Cultural Center, 847 N. Howard Street. For ticket information, call 410-225-3130.

Or www.instantseats.com/events/contemporaryarts.

Well, my dear friends enjoy your weekend. I hope these suggestions will help. I am out of space, but remember if you need me, call me at 410-833-9474 or email me at rosapryor@aol.com. UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.

Baltimore County School System Achieving Great Results

By Stacy M. Brown

It's been a whirlwind few days for Dallas Dance, because he has been ducking in and out of the 24 different graduation ceremonies at Baltimore County Public Schools, the 25th largest school system in the nation.

However, Dance isn't complaining about the tiring schedule of graduations. In fact, he is enjoying every one of them and celebrating with each of the matriculating students while sharing smiles of achievement displayed by many on the staff and faculty.

With 7,000 students moving on to their next plateau, Dance—a veteran educator who began his tenure in 2012 as superintendent of the 110,000-student district, says he still hasn't had a lot of time to reflect on the 2014-15 school year. The only thing he could say about looking ahead is he and his staff must remain focused.

"I do know that it has been an outstanding school year," said Dance, who has credited with uniting the school system's students, staff and the community into Team BCPS, which he called a powerful



Baltimore County Schools Superintendent, Dallas Dance addresses a forum of teachers, students and parents recently. Courtesy Photo/Kalix Communications

force committed to producing globally competitive graduates.

"What we've been talking about over the last two years, we've been able to accomplish," Dance said. "We've implemented our plans to provide a digital environment to the kids that were person-

alized and to provide them access to digital equipment."

In 2014, the county school system enjoyed an 87 percent graduation rate and Dance said when the final figures are in for this year, he expects to have exceeded last year's rates.

"This year more kids are earning scholarships, we have a new elementary school opening in August and we are relieving overcrowding with several new projects," he said.

School officials said that under Dance's leadership, fundamental shifts in teaching and learning are taking place through two groundbreaking programs, the Students and Teachers Accessing Tomorrow—or S.T.A.T.—and the Second Language Acquisition program.

S.T.A.T. is designed to create a one on one digital learning environment for all students. The program began with the devel-

opment of curriculum in core content areas to redefine how instruction is delivered, placing a stronger emphasis on personalized instruction and critical thinking skills, according to school officials.

The Second Language Acquisition program supports all students by ensuring that they graduate with fluency in a second language.

By the 2015-2016 school year, Second Language Acquisition, which offers Spanish language instruction starting in Grade 4, will be in 25 elementary schools while S.T.A.T. will be operational in seven middle and 10 elementary schools, Dance said. "I go into classrooms and I'm seeing elementary school kids more engaged than ever," he said. "They're taking ownership of their work and of themselves. They know what their goals are and it makes me excited about the coming school years."

The county school system has been recognized for its advances in instructional technology, earning acceptance into the League of Innovative Schools and receiving a \$1.5 million grant by the W.K. Kellogg Foundation.

Last year, President Barack Obama selected Dance as one of the 10 national "Connected Educator Champions of Change." Still, Dance says while there is much work to be done, he is thrilled with the progress.

"My goal is to continue communicating with our students very openly and honestly. We would love to also make progress with our facilities," he said. "We've invested a record dollar amount into our schools and, in terms of where we are with progress, I'm really satisfied."

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First Class graduates from SEED School of Maryland

By Ursula V. Battle

Twenty-nine graduates from the SEED School of Maryland achieved a 93 percent acceptance rate to four-year colleges and universities and were awarded more than \$2 million in scholarships.

They will enroll this fall at some of the nation's finest institutions, including: the University of Maryland College Park; University of Virginia; University of Michigan; Bucknell University; Penn State University; Virginia Tech; and Drexel University.

This is the first graduating class of The SEED School of Maryland, the state's only public college-preparatory boarding school. The school admits students from across the state who meet criteria for being disadvantaged or at-risk.

The school held its first graduation ceremony on Saturday, May 30, 2015, at the campus located in Southwest Baltimore. Seventh District Congressman Elijah Cummings was the commencement speaker.

"I am honored to participate in this occasion that so persuasively demonstrates that investing in the education of our children is always the right choice for Marylanders," said Congressman Cummings.

Jon Tucker serves as head of the SEED School of Maryland. He is responsible for many of the day-to-day programs at the school and previously served as the director of student life at The SEED School of Washington, D.C.

"It was a milestone event for us to have our first group of students to graduate from our school," said Tucker. They are trailblazers. When you provide access and opportunities for kids, they can do amazing things. It is important to note that all of them were accepted into four-year institutions that were deemed the right fit for them."

He added, "Many of the graduates come from families with limited resources or are the first in their family to attend college. When given opportunities and resources, kids can be successful. Armed with a great education, great academics, character development, and other resources and opportunities, we know we are sending our kids off to col-



The SEED School of Maryland held its first graduation ceremony on Saturday, May 30, 2015, at the campus located in Southwest Baltimore. The school admits students from across the state who meet criteria for being disadvantaged or at risk. The 29 graduates achieved a 93 percent acceptance rate to four-year colleges and universities and were awarded more than \$2 million in scholarships. They will enroll this fall at institutions including University of Maryland College Park; University of Virginia; University of Michigan; Bucknell University; Loyola University Maryland; Miami University of Ohio; Penn State University; Virginia Tech; and Drexel University. One graduate is entering the U.S. Coast Guard.

Courtesy Photo/The SEED School of Maryland

lege prepared for success; and that's without regard to race, social, or economic status. That's what we are seeing."

SEED is recognized for their rigorous, innovative, educational curriculum and high academic standards. These standards are complemented by a boarding program embedded in their core values—responsibility, respect, compassion, empathy, integrity, self-discipline, self-determination and perseverance. The school also offers a full range of sports and extracurricular activities.

The SEED School welcomed its first class of sixth graders in 2008, and has grown to enroll approximately 400 students in grades six through twelve. Admission to the five-day-a-week boarding school is limited to students entering the sixth grade. Students are admitted to the school through a lottery process and their performance on stan-

dardized test is not considered in the admission process.

More than 95 percent of the school's seniors passed the Maryland High School Assessment test in algebra (compared to 87 percent statewide); 93.1 percent passed in biology (87 percent statewide) and 93.1 percent passed in english (83 percent statewide).

Their academic performance was achieved despite the fact that nearly all were lagging below their grade level when they entered as sixth graders.

Students from Prince George's County represent the largest number of graduates, with 12 seniors, followed by Baltimore City with 11. Other graduating students hail from Anne Arundel, Baltimore, Howard and Washington Counties.

Tiffany Evans is the director of student life for The SEED School of Maryland.

"We have a wonderful college and

career department that works with the kids from grades six to 12," said Evans. "They are going on college visits and living in dorms named after colleges and universities. Once you are living in Morgan House you know what Morgan State University is about and learning about Morgan. This is a college environment."

She added, "Anytime you have an environment where you provide a solid college preparatory education and continue that education in the evening, it is a good program. You remove the factors that prevent students from being unsuccessful. You provide them with a warm, safe place, and expose them to operas, ballets, plays and other events. You also expose them to adults that provide continued support. We support the entire development of the child. That is the part that is important, and why the SEED School has been so successful."

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Indie Soul Spotlight: Vett Stunna Hip Hop femcee

By Phinesse Demps

I can hear my media sidekick and radio personality Civ Jones, saying to me now, “Phinesse when are you going to highlight some female emcees?” Relax Civ, I have one for you: Vett Stunna hip-hop femcee. For those who don’t know what a femcee is, femcee means female emcee.

“I just want to represent not just for the culture of hip-hop but for women emcees. To show we do have skills and a business mind. I am not here for any games but I keep everything real,” states Stunna.

Having been on the scene since 2006, Vett Stunna has been through a lot in her personal and professional life. “I have to deal with taking care of my family due



Vett Stunna

to mom and her personal issues that she is going through. On the professional side, learning the business and understanding the business. Trusting people to watch your back and then coming to realize that everyone does not have your best interest” adds Vett Stunna.

Vett Stunna does know for sure that this is her passion. “When I first got here I was just doing my thing, put out my first CD, and when people were feeling it, I was like okay, I can do this. It gave me the confidence I needed to keep doing this.”

In one years’ time, she released five CD’s with the CD “Mixtape For Dummies” creating the most buzz and opening doors. States Stunna, “I just don’t

want to make songs, I want to make music that is remembered. I have love for the old school, because if it wasn’t for them showing the way, I would not be here today. I try to teach others about hip-hop music and I try to broaden their minds to different music and artist. I want my music to have a message”

Her latest single, “Let’s Do It” has become an anthem to life. By revealing her own experiences and dedication to achieve her goals she encourages listeners to overcome any adversity. In the opinion of Indie Soul, Vett Stunna is lyrically gifted and knowledgeable! Vett Stunna you are in the spotlight now! The next move is up to you!

Indie Soul Fashion: E. Bannister Couture presents l’affaire du blanc et noir

By Phinesse Demps

If you talk to anyone in the Baltimore area who loves fashion, there is always one name that comes up— Earle Bannister! On Sunday, June 14, 2015, Indie Soul had a front row seat to see who Earle Bannister is and exactly what he is all about and man were we impressed!

It’s been five years since Bannister did a fashion showcase. When he was asked why, he said, “To be honest, money. When the economy hit a few years back, the big fashion shows that I was doing in Philly, for the Delta’s and others, they took a hit because everyone had to cut back. So I had to do other things. I did tailoring for a shop and I still continued to make suits for certain clients, but tailoring is what I was doing.”

In the process of working, Bannister learned new things about himself and his craft.” I love fabric and I absolutely love what I do, so while tailoring, I was about to learn more about the business and what customers were looking for. So this made me better and able to put some fashion together with a whole different approach.”

Earle Bannister is not just about his fashion, he also about giving back to the community. He and his family also set up a \$2000 design scholarship to help a student who may not have the funds to



Earle Bannister

achieve their dream.

His advice for up and coming fashion designers is, “You have to get out there and not make excuses. Nothing is handed to you— you have to do the work. Humble yourself and chase your dreams never forgetting where you came from and you have to give back!”

Enough said! Congrats and welcome back Earle Bannister!

Follow Earle on Facebook: www.facebook.com/earle.bannister

Indie Soul welcomes your questions and comments. To contact Phinesse Demps, call 443-885-9183 or 410-501-0193 or email: lfpindiesoul@gmail.com Follow him on Twitter: [@lfpindiesoul](https://twitter.com/lfpindiesoul).



Earle Bannister 2016 Fashion Showcase

Photos: Phinesse Demps

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Indie Soul: Tamia's Latest Project 'Love-Life'

By Phinesse Demps

On Thursday, June 11, 2015, the lovely and talented Tamia made a stop in Baltimore to perform a short acoustic set at The Sound Garden record store in Fells Point. Fans waited for a chance to hear Tamia perform and have their copy of her latest CD, "Love-Life" auto-graphed.

First and foremost, if Tamia ever sets out on just an acoustic tour, you must go see her. Her voice just is memorizing. She truly didn't disappoint fans, as she performed three new songs: "Day One" (a ballad she wrote for her husband, NBA legend Grant Hill), the new single "Sandwich and a Soda," and my favorite "Stuck With Me." Of course she did the ladies favorite old school joint "Officially Missing You."

"Love-Life," is one the best CD's out right now that addresses love. Ladies, if you have been looking for a way express how you feel towards your mate— this



Tamia
Photo: Phinesse Demps

CD is the blue print for expressing love. Tamia keeps it sexy, lovely and grown-up. Tamia delivers by stripping it down and keeping it simple with the vibe and it has no problem being honest when it



Morgan State University Choir, Williams Brothers and Aretha Franklin

comes to love. Other favorite tracks are: "Love Falls Over Me," which should be the next single; "Lipstick;" and "Black Butterfly," a remake of a classic).

"Love-Life" is rated: AWESOME.

Other entertainment notes: On Friday, June 26, 2015, PBS and TV-ONE present "The Gospel Tradition in Performance at the White House." Morgan State University Choir will be part of this great performance. Tamela Mann, who will also be at the African-American Festival June 20-21 is also part of the show that includes Michelle Williams, Aretha Franklin and many others. Check your local listings for show times.

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Broadneck High School graduate creates book to encourage others

By Ursula V. Battle

"Life is like a camera. Focus on what's important....capture the good times... develop from the negatives. And if things don't work out, take another shot."

—An excerpt from *Make a Difference: The Encouragement Project*

Elizabethe Caswell Overton was selected as "Most Likely to Brighten Your Day" by her fellow Class of 2015 Broadneck High School classmates. It's not hard to figure out how Overton earned the distinction. She always possessed a friendly smile, greeted others warmly, and was creating and passing out "encouragement notes" to her fellow students to cheer them up.

Overton saw the effect her words and actions had on her classmates. This reaction prompted her to create a book entitled, *Make a Difference: The Encouragement Project*.

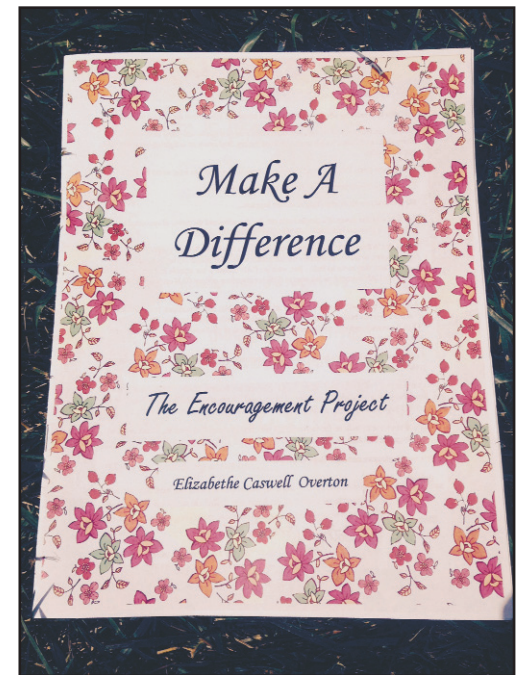
"During my last few years of high school, I noticed a lot of my peers and friends needed encouragement," said Overton. "They felt they were under a lot of pressure concerning their grades and pressure from society to be perfect. I wanted them to know that they were loved, and provided them with words of encouragement. I thought about it, and said, 'what if I created these words in the form of a book that they could take with them when they headed off to college?' So I decided to create the book. It took me about a year to finish it."

Overton gave a complimentary copy of the colorful, 16-page book to her fellow graduates following their recent graduation.

"I am a Christian and very spiritual," said Overton. "Faith played a major role in my writing the book. I wanted people to know that they are loved. God loves



(Left) Elizabeth Caswell Overton distributed copies of her book "*Make A Difference: The Encouragement Project*" following Broadneck High School's graduation ceremony. She gave a complimentary copy of the book to each of her fellow graduates. Courtesy Photo (Right) The colorful 16-page book contains advice, quotes, poems and a prayer. Photo by Ursula V. Battle



everyone. Why can't we? I believe we can do all things through Christ who strengthens me."

She added, "The Bible tells us about our gifts. We can use those gifts to change the world. Some people have the gift of prophecy, others teaching, while others may have the gift to lead. My gift is encouragement. You can inspire people with your words. I encourage people to go out into the world and use their gifts."

The book contains advice, quotes, poems, and a prayer.

"I included The Serenity Prayer, which is my own personal inspiration," said the 18-year-old. "I included the Serenity Prayer to let people know they can be a hero even though they don't have super powers and to let them know

they are beautiful. One of my favorite quotes in the book includes one about how butterflies can't see how beautiful their wings are, but people can. People are like that too."

She added, "The book also includes personal advice and different types of encouragement. I tell people it's okay not to be perfect. Everyone has issues and makes mistakes—there is a silver lining. I also tell people that although it's hard to get back up again after they've had a rough time, they can do it. The greatest accomplishment is rising after you fall."

Overton says feedback concerning the book has been very 'encouraging.'

"I have distributed 250 copies of the book," said Overton. "Everyone loves it. Right now, we are working on develop-

ing a website for the book. I would like the book to go anywhere and everywhere."

Overton will be attending Elizabethtown College in Elizabethtown, Pennsylvania this fall. She says she plans to become a counselor.

"The book contains beautiful things letting people know they are loved," she said. "I honestly believe that if people read the book, they would see there's more to life than what they are going through. They can overcome it and make it through. My ultimate hope is that the book encourages them to stay alive, and keep fighting the good fight."

For more information about her book, you can email Overton at optimistikitty-cat@gmail.com

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ANNE ARUNDEL COMMUNITY COLLEGE

REQUEST FOR PROPOSALS - PROJECT NO. C2015-25-P

Development of Cyber-Based Personally Adaptive Learning Solutions (PAL)

Anne Arundel Community College is requesting sealed proposals for the Development of Cyber-Based Personally Adaptive Learning Solutions (PAL). **Proposals must be received by 2:00 p.m. EST on Wednesday, July 22, 2015.**

There will be a pre-proposal conference at 2:00 p.m. EST on Wednesday, July 1, 2015. Firms are invited to attend in person, or via Conference call. The meeting location is AACC, 101 College Parkway, Arnold, MD 21012 – RESM130. The dial-in information is:

Dial #712 432 1212

ID#: 197-933-488

The host number (if needed) is 8483#

Request for Proposal (RFP) documents may be obtained from the Purchasing office by contacting Melanie Scherer, Director of Purchasing and Contracting at mlscherer@aacc.edu.

Anne Arundel Community College is an Equal Opportunity/Affirmative Action/Title IX/ADA/Title 504 Compliant Institution. Minority, small and woman-owned businesses are encouraged to submit Proposals for this project.

American Healing Arts Alliance, Inc. Needs Volunteers

AHAA is a non-profit educational alliance of healing arts and sciences organizations, educators, practitioners, students and supportive individuals. AHAA sponsors regional healing arts events and international inner peace building educational programs. Volunteers, age 18 and up, are needed to help with our on-going programs and special events. Coordinators and assistants are needed for the following areas: Membership development, volunteer recruitment, event planning, Peace Nouvella Players™ ensemble development, fundraising, sponsorships, press releases, publicity, publications, resources directory and website updates. For more information, contact Alice Yeager at 410-956-0055 or e-mail: info@americanhealingarts.org or visit: www.americanhealingarts.org

Legal Notices

ANNE ARUNDEL COMMUNITY COLLEGE

REQUEST FOR PROPOSALS PROJECT NO. C2015-23-P OPEN END

CONTRACT FOR BUILDING CONTROLS/ AUTOMATION SERVICES

Anne Arundel Community College (AACC) requests proposals from qualified firms in order to establish a source of supply to provide on-call building controls/automation services to meet the objectives of Anne Arundel Community College (AACC) located at 101 College Parkway, Arnold, Maryland 21012. **Proposals will be accepted until 11 a.m. EST on July 20, 2015.**

Request for Proposal (RFP) documents may be obtained from the Purchasing office by contacting Heidi Frist, Senior Purchasing Agent, by e-mail: hmfrist@aacc.edu.

Notice of Nondiscrimination: AACC is an equal opportunity, affirmative action, Title IX, ADA Title 504 compliant institution. For information on AACC's compliance and complaints concerning sexual assault, sexual misconduct, discrimination or harassment, contact the federal compliance officer at 410-777-7432 or Maryland Relay 711.

Send your community calendar events to: kreevie@btimes.com

SDAT warns homeowners of misleading property assessment letter

Some Homeowners Being Misled by Property Assessment Appeals Flyers

Baltimore— The State of Maryland Department of Assessments and Taxation's acting Director, Owen Charles, is warning property owners in Maryland to be on the alert for an official looking mailer from a private company with a misleading promise of a reduction in their property tax.

"SDAT was recently made aware of a mailing to Maryland homeowners that looks like an official notice from a government agency. The notice reads 'real property over assessment important information for property owners.' The company is offering to file an appeal on a property owner's behalf for a filing fee of \$99.00," said Director Owen Charles. "I strongly urge any homeowner who receives this letter to be

mindful of its content and of the filing fee. SDAT never charges a fee for filing a petition to review or for any other property assessment appeal. Also, the deadline for filing a Petition for Review with the department is December 31, not June 1 as the company's letter indicates. SDAT is not a part of this questionable business practice in which there is no guarantee that an appeal will result in a property tax savings."

Property owners have the right to appeal their property assessments. A property owner should file an appeal when they believe their property is not valued at current market value.

SDAT provides free filing of assessment appeals for homeowners to dispute the values determined by the department. There are three instances when appeals may be filed:

*Upon receipt of an assessment notice

*By a petition for review

*Upon purchase of property between January 1 and June 30.

For more information, specific guidelines on appealing property assessments, and a free petition form, visit SDAT's website.

To place Legal Notices in The Annapolis Times, contact the Legals Department at 410-366-3900 email: legals@btimes.com

More Action required to close homeownership gap between whites and blacks in country

Lanham, Md.— The National Association of Real Estate Brokers (NAREB) announced its concerns regarding the racial disparities in homeownership rates in the United States.

Throughout the month of June, politicians, policy makers, financial institutions and organizations throughout the country will host and participate in events, rallies and ceremonies that highlight the importance of homeownership. NAREB is offering solutions to increase black homeowner rates.

"It is easier for too many black people to buy a luxury car than it is buy an affordable house and/or access an affordable mortgage. Black homeownership rates in the United States have declined from its peak of 49 percent in

2004 to today's figure of approximately 42 percent in 2014. We need to change credit model, increase public and private sector funding for down payment and closing cost assistance programs, and to eliminate the discretionary FHA lending policy that requires new borrowers to pay mortgage insurance for 30 years or the entire life of the loan," said Donnell Spivey, President of the National Association of Real Estate Brokers.

"According to data released the U.S. Census in 2014, the white homeownership rate was 72 percent compared to a 42 percent rate of homeownership for black Americans. Throughout the summer, NAREB will be hosting forums on the 'State of Housing In Black America' in various cities including Miami,

Florida on June 24; June 30 in Philadelphia, Pennsylvania; and August 8 in Detroit, Michigan. We are working to ensure that everyone desires to should have an opportunity to purchase a piece of the American Dream known as homeownership," said Antoine M. Thompson, National Executive Director for NAREB. NAREB, was founded in 1947, and has over 90 chapters in more than 34 states. The oldest black trade association in the United States, NAREB takes on a community advocacy approach to supporting efforts that promote African American homeownership and real estate professionals. Our organization is committed to ensuring sustainable homeownership and "Democracy in Housing."

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