The Annapolis Times

Vol. 38 No. 51

October 11 - 17, 2024

A Baltimore Times/Times of Baltimore Publication



Why Aren't More Black People Participating In The Stock Market?

By J.R. Fenwick

Last week. I wrote an article entitled "The Wealth Creator Most Black People Are Ignoring and Missing Out On." I discussed the incredible wealth gap between white and Black families and the three major wealth creators that can decrease the wealth gap, including real estate, owning a business and investing and trading in the stock market. I shared how the stock market was called "The Great Wealth Equalizer" and how white wealth is comprised of 30% of stock, while Black wealth is comprised of only 4% of stock. There are numerous articles talking about us and how we are missing out on the stock market's epic rise.

I find that the stock market is discussed almost 24/7 in many media outlets. They even talk about how the presidential election will affect the stock market depending on who becomes the president (Practice saying, "President Harris").

My good friend, George C. Fraser frequently says, "I want to say this and still be loved," and then he proceeds to lovingly hurt your feelings, but in the end, a powerful lesson will be learned if you are open to receiving the message. So, with that in mind, I want to say this and still be loved, "everyone is talking about the stock market, except Black folks!"

We talk about our jobs, our kids, the latest episodes of our favorite reality show, who the Ravens are playing this week, Lebron playing with his son Bronny, what concert is coming to town, Diddy, what we're going to buy at the mall (especially as the holidays approach) but we are not talking about the stock market.

Think about it. Have you talked to anyone today, this week, this month, or this year about the stock market? Some of you may say, "Yes," but the majority



of us will say, "No"!

So, the question I'm examining this week is, Why Aren't More Black People Participating In The Stock Market?

Since starting my company, FLip That Stock (FLipThatStock.com), over 11 years ago, I've asked this question hundreds of times, and the top 7 answers I get are:

(1) It's too complicated; (2) I don't want to lose any money: (3) It's gambling; (4) That's only for old rich white guys; (5) I don't have any extra money to buy stocks; (6) I don't have time to study and research stocks; and (7) You have to have a financial planner to buy stocks.

The real reason more of us are not participating in the stock market is because we haven't been exposed to it like other cultures and/or taught how it really works and how it can benefit us.

In a YouTube clip, Magic Johnson, five-time NBA World Champion of the Los Angeles Lakers discussed on a popular podcast how in his first year in the NBA when he won the NBA Championship, Converse and Adidas shoe companies offered him a lot of money to wear and endorse their shoes. Then Nike came in and said they couldn't offer him the same amount of money as Converse was offering because they were a new company, but they could offer him stock in Nike (effectively making him one of the owners of the company).



J.R. Fenwick, Founder and CEO of FLip That Stock

He took the money from Converse. He goes on to say, if he had taken the Nike stock, it would have amounted to over \$5 billion dollars! He says he was an NBA champion, yet he didn't even know what stock was! He said his family didn't have money and didn't understand the stock market and that hurt him financially when making that decision between Converse. Adidas and Nike.

Now, you may be thinking, 'well he did alright for himself, he's still rich!' But most of us will never play in the NBA or win an NBA championship and become rich that way, so we really need to learn how to make our money grow through other ways like the stock market.

So that's why my company, FLip

That Stock, has partnered with The Baltimore Times to educate, empower and lift our people to new financial heights that we need and deserve to live our best lives!

Join me on November 16, 2024 at The Inner Harbor for my LIVE seminar "A FUN and EASY Way To Learn The Stock Market and Buy Stocks."

Visit https://www.flipthatstock.com/ flip-that-stock-events for details and to purchase your ticket.

Tune in next Friday for my next article in the series. You don't want to miss it!

J.R. Fenwick is the CEO of FLipThatStock.com, a leading stock market education and technology company based in Maryland.





2024 NOMINATIONS



NOMINATE

YOUR FAVORITE BLACK-OWNED **BUSINESS TODAY**





BestofBlackBaltimore.com



















Cybersecurity Month 2024: QR Codes and URLs

By Karen Clay

Clay Technology and Multimedia, L.L.C.

Once again, this month is cybersecurity awareness month and the first anniversary of my technology column! What started as a desire to share basic technology information has grown into an extension of my passion for educating as many people as possible on the safe and responsible use of all forms of technology.

The focus on cybersecurity began in October 2004, during the second term of President George W. Bush. Ever since then, the President of the United States and Congress have declared October to be Cybersecurity Awareness Month, a time dedicated for the public and private sectors to work together to raise awareness about the importance of cybersecurity and staying vigilant.

One technology that has grown increasingly popular is the QR (Quick Response) code. This code type emanated from the car manufacturing industry. They were first developed in 1994 by Denso Wave, a subsidiary of Toyota, to improve the efficiency of tracking vehicle parts during the manufacturing process. Traditional barcodes at the time could only store a limited amount of information and had to be scanned from a single direction. Masahiro Hara, an engineer at Denso Wave, led the team that developed the QR code, which could store significantly more data and be scanned both horizontally and vertically. This two-dimensional capability allowed QR codes to encode up to 7,000 numeric characters, far surpassing the 20-digit limit of traditional barcodes.

By the early 2000s, with the advent of mobile phones equipped with QR code scanners, their use became widespread among the public for accessing websites, downloading



Be diligent when using QR codes at parking meters. Graphic Design by Karen Clay

coupons, and managing event tickets. A key reason for their widespread adoption was Denso Wave's decision to make QR codes freely available without enforcing patent rights.

Today, QR codes are used worldwide in a variety of fields, from marketing and product packaging to contactless payment systems and educational tools. Their versatility, combined with the increased smartphone penetration, has solidified their place as an essential tool for quick information sharing in the digital age. With the increase in use. however, comes the increased threat of OR code scams. Bad actors are using fake QR codes and placing them over legitimate codes or affixing them to resources that never had such codes.

Two good examples of which to be aware are QR codes on parking meters and in restaurants. Recently in the last several months, people have reported being duped by QR code stickers on restaurant menus and parking meters that direct you to nefarious sites for the purpose of stealing your identity or taking your money. To minimize your chance of becoming a victim to this

latest scam, keep in mind the following

What to Look For:

- Verify the Source: Only scan QR codes from trusted sources. Check the company or sender for legitimacy. If you're unsure, avoid scanning, especially if it looks tampered with or out of place.
- Check for Original Sticker: If a sticker is placed on top of another sticker, do not use it.
- Check URLs: When you scan a QR code, inspect the URL before proceeding. Ensure it is legitimate and doesn't lead to a suspicious website. Avoid codes that automatically open URLs without giving you a chance to inspect them.

What Not to Do:

- Don't Enter Personal Information: Be cautious about entering sensitive data like credit card details or passwords after scanning a QR code, especially if prompted unexpectedly. Avoid
- Scanning in Public Spaces: In



Karen Clay

public areas, criminals might place malicious QR code stickers over legitimate ones, directing you to fraudulent websites.

What to Do:

- Use Trusted Apps: Download QR code scanners from official app stores that offer security features, such as verifying the safety of a link before opening.
- Install Security Software: Have antivirus or anti-malware software installed on your phone to catch malicious downloads triggered by OR codes.
- Disable Auto-Opening: Ensure your QR scanner doesn't auto-navigate to a link without your confirmation.
- Refrain From: Scanning OR codes received via unsolicited emails or text messages.
- Report the Breach: If you suspect you've scanned a malicious QR code, immediately disconnect from the internet, run a malware scan, and change your passwords. Report any breach to local authorities or the Internet Crime Complaint Center (IC3) at https://www.ic3.gov/







Paris Brown **Publisher**

Joy Bramble **Publisher Emeritus**

> Dena Wane **Editor**

Andrea Blackstone Associate Editor

Eunice Moseley Entertainment Columnist

Ida C. Neal **Administrative Assistant**

> **Sharon Bunch** Advertising

Ursula V. Battle Reporter

> **Stacy Brown** Reporter

Demetrius Dillard Reporter

> Jayne Hopson Columnist

Rosa "Rambling Rose" Pryor Columnist

> **Karen Clay Technology Columnist**

> > **Tyler Stallings** Junior Reporter

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

Notice

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

Mailing Address

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







Nationwide Educational Paid Apprenticeship Opportunity

Applications for BAA•BTC Regional Apprenticeship Are Due October 18

New York, NY (October 1, 2024) – Applications are now being accepted for the fourth annual Broadway Across America (BAA) • BTC Regional Apprenticeship program through October 18, 2024. This nationwide, educational paid apprenticeship takes place over 14 weeks in the spring of 2025 and is offered to applicants with a demonstrated passion to increase the involvement of those who have been historically underrepresented in American Theater.

The program showcases the inner workings of the commercial theater business and Broadway touring. This intensive educational program begins with 13 weeks of in-depth learning in one of the following Broadway Across America offices: New York City, Atlanta, Baltimore, Boston, Cincinnati, Fort Lauderdale, Houston, Louisville, Minneapolis, Ottawa, Salt Lake City, and Seattle, c To close out the semester, the Apprentices will travel to New York City for a week of networking, on-the-job learning, and to see Broadway shows.

"Everyone at Broadway Across America and the John Gore Organization is very happy to be launching applications for the fourth year of this program," said John Gore Organization President Lauren Reid. "We have seen many brilliant early career professionals enter our industry after completing the apprenticeship, and we can't wait to welcome a new cohort of Apprentices to the program. We are proud to partner with BTC to create more pathways for the future workforce of the theater community."

"We're excited to continue our partnership with Broadway Across America, offering opportunities that uplift underrepresented voices. Through our partnership with BAA, we're building a more equitable industry," said co-founders of BTC T.



Oliver Reid and Warren Adams. "This program provides crucial, hands-on experience for those usually left out of the conversation and helps ensure that the future of American theater reflects the diversity of its artists and audiences."

The BAA•BTC Regional Apprenticeship works to equip participants with the tools necessary to be successful in the industry. It also provides a foundation of mentors and colleagues to whom they can turn for support as they pursue a career beyond the stage.

Past alumni of the BAA•BTC Regional Apprenticeship program have gone on to work at Tony Awards Productions, Foresight Theatrical, Daryl Roth Productions, Disney Yellow Shoes, Broadway Across America, and more. "The BAA/ BTC Regional Apprenticeship gave me the opportunity to be an insider in an industry that, under ordinary

circumstances, had been just out of reach," said, Trey Robinson, Communications Coordinator for Broadway Across America. "This Apprenticeship has proven a pivotal moment in my professional journey, allowing me a front row seat to witness and learn about the intricacies, challenges, and innovations that shape the theater industry."

Students pursuing degrees in fields like Arts Administration, Business Administration, Marketing, Public Relations/Communications, Theater Studies, Finance/Accounting, Human Resources, Pre-Law, Arts Ticketing/ Sales/Operations, and other fields of study that relate to commercial theater presenting are welcome in the program. A variety of perspectives, backgrounds, abilities, and opinions are very much encouraged to apply.

Interested applicants can find the application form and more information at: www.broadwayfellows.com.







5

October is Breast Cancer Awareness Month Early Detection is Key!

By Dr. Sharon Baucom-Myers, Physician II

Baltimore County Department of Health Chronic Disease Prevention Program



Dr. Sharon Baucom-MyersPhoto courtesy of Baltimore County
Department of Health

October is Breast Cancer Awareness Month, an annual observance devoted to educating everyone about breast cancer and the importance of early detection. According to the American Cancer Society (ACS), breast cancer is the most common cancer in women in the United States, except for skin cancers. One in eight women in the U.S. will be diagnosed with breast cancer.

The American Cancer Society (ACS) estimates this year in the United States, approximately 720 new cases of invasive breast cancer will be diagnosed in women and that about 42,250 women will die from breast cancer. Other troubling statistics lie within the disparities of cancer deaths. According to ACS, Black women

have the highest mortality rates, and at every age, Black women are more likely to die from breast cancer than any other race or ethnic group.

The Baltimore County Health Department Chronic Disease Prevention Program has made educating communities with health disparities and poor health outcomes in communities of color one of their highest priorities!

As a primary care specialist with over 30 years of combined experience in family medical practice, correctional leadership and public health – and as a woman of color. I have seen the far-reaching impact of breast cancer and the devastating impact of mortality and other disparities when it comes to early diagnosis and treatment. These disparities can be linked to a variety of factors such as less access to high-quality treatment options and specialty care, providers who fail to embrace diversity, a lack of or inadequate health insurance, genetics, and other social determinates of health advocacy.

Moreover, Black women are statistically more likely to have diabetes, heart disease, and obesity, and are less likely to breastfeed after childbirth—all of which are risk factors for breast cancer. Black women, more than any other racial or ethnic group also have a higher risk of triple-negative breast cancer – an aggressive type of invasive breast cancer.

The good news is that the ACS estimates there are more than four million breast cancer survivors in the United States and many of them are women of color.

Early detection is key!

A breast self-exam (BSE) is a way

to check for breast cancer, but studies show that it doesn't offer the same early detection and survival benefits as other screening tests. A mammogram is an x-ray picture of the breast and is the best way to find breast cancer early when it is easier to treat and can lower the risk of dying.

Also, know the five warning signs of breast cancer beyond feeling a lump: Nipple discharge; feeling a mass near the breast; swelling and redness; dimpling or divot in breast or nipple; and sudden changes in the size of one breast.

The Baltimore County Department of Health is here to HELP! (Have Everyone Learn Prevention!) We offer many resources and services to Baltimore County residents including mammograms and clinical breast exams through our Cancer Prevention Programs. These services include screenings, connecting residents with resources, and diagnosis and treatment. For more information, call (410) 887-3456 or visit hhs@baltimorecountymd.gov.

During Breast Cancer Awareness



Month, I also encourage you to join me and others around the world by wearing pink ribbons (Wear It Pink Day is October 18, 2024) to honor survivors, remember those lost to the disease, and support the progress we are making together to eradicate breast cancer.

Dr. Baucom-Myers currently serves as a Physician II at the Baltimore County Department of Health and Human Services' Chronic Disease Prevention unit. Recognizing that chronic diseases like cardiac disease, stroke, obesity, high blood pressure, and diabetes are major contributors to overall poor health outcomes, Dr. Baucom-Myers and her team work diligently to combat these and similar issues. They use the acronym H.E.L.P. to advance their agenda to Have Everyone Learn Prevention!

BALTIMORE COUNTY DEPARTMENT OF HEALTH

YEARS OF EXCELLENCE

THE BALTIMORE TIMES



LIGHT STREET

THE LARGEST REGIONAL **EXHIBITION OF BLACK ART**

> **MONDAY - THURSDAY:** (BY APPOINTMENT)

> > FRIDAY: 1P-7

SAT: 1P - 7P

SUN: 1P-5P























Business Owners, Volunteers Give Back Through '7th Annual All Boobs Matter Event' to be Held October 20

By Andrea Blackstone

Frances Cuesta-Boone continues to promote self-care and wellness in the community during Breast Cancer Awareness Month by giving back. The parking lot where her business is located will be put to good use while celebrating and honoring breast cancer warriors and survivors on October 20, 2024 from 3:00 – 6:30 p.m. at 1321 Bedford Avenue in Pikesville, Maryland 21208.

Cuesta-Boone is the owner of Reinvent U Spa & Wellness and provides full-service holistic spa treatments. fitness classes, personal training, and wellness products.

Cuesta-Boone was inspired to create the All Boobs Matter community event after a close friend was diagnosed with breast cancer. Supporting her deeply impacted the caring entrepreneur.

"I was there when she went to chemo. I was there when she got her hair cut. Witnessing her unwavering strength and resilience really inspired me to create the All Boobs Matter event," Cuesta-Boone explained.

She has continued to lead the All Boobs Matter event for seven years, although her friend's breast cancer is in remission. Every year the event grows into a bigger, better event that more community members elect to attend.

The 2024 event will include health screenings; a women's wellness panel discussion; special vocal performances; wine tasting; vendors that include small business owners: featured fitness demonstrations: community dignitaries; food trucks; DJ KW Griff; music; and six special honorees.

"Then, the most special part of the event is the ceremony itself where the [five breast cancer] survivors and the [one] warrior get honored," Cuesta-Boone added. Cuesta-Boone explained that a warrior is someone who's in active treatment while currently fighting breast cancer.

Ronda Brunson is one of this year's All Boobs Matter honorees. Brunson, an author and business owner who is known as "Ms B Credit Queen" offers a variety of financial literacy and credit education services.

"I found my lump while in the shower in August of 2022," she said, recalling the start of her breast cancer testing journey.

Brunson also stated, "I had a double mastectomy the day after I started the nonprofit [Tata Tuesdays], probably, I would say, four to six weeks after I began chemo. The only reason I had to do chemo was because they found a small amount of cancer cells in one of the



Attendees of the 2023 All Boobs Matter event, left to right: Mistress of Ceremony, Pastor J; Dr. Turkessa Demisse, All Boobs Matter honoree; Mia Samone, All Boobs Matter breast cancer survivor honoree; Erika Buffaloe, Boobs Matter Warrior; Frances Cuesta-Boone, host; All Boobs Matter breast cancer survivor honorees. Donna Jones and Karen Evans.

Reinvent U Spa & Wellness

three lymph nodes. I did four rounds of the 'red devil chemo,' which is the most difficult chemo type, and I did eight rounds of Taxol. I denied radiation."

Brunson said that she made the decision based on the placement and size of her tumor. Tata Tuesdays empowers women through education and provides support through the breast cancer journey from prediagnosis to post-treatment in a safe space. Brunson shared that Cuesta-Boone chose to honor her for the work that she has done in a very short time period.

"The way I am approaching the breast cancer topic, I believe it makes women feel a lot more comfortable. I get tons of DMs [social media direct messages] and emails," Brunson added.

Cuesta-Boone brings different types of event participants and attendees together through All Boobs Matter.

"I believe that this event serves as a platform to not only raise awareness about the importance of early [breast cancer] detection but also, to really emphasize the value of self-care and the power of community



Frances Cuesta-Boone, All Boobs Matter host Reinvent U Spa & Wellness

support. That's part of the mission of Reinvent U Spa & Wellness, so it aligns perfectly."

The public event is open to everyone, but Cuesta-Boone primarily wants women to understand the power of early detection of breast cancer. Individuals can support the All

Boobs Matter community event by attending it, spreading the word about it, and by becoming event vendors.

"Additionally, local businesses and community members can contribute through sponsorships or donations by helping us create an impactful event. This is really all about us coming together to support a cause that touches so many lives," Cuesta-Boone explained.

Cuesta-Boone hopes to send a message that breast cancer awareness is not just about surviving it, it is about thriving.

"We want to make sure that we empower individuals to take a proactive step in their health and provide them with resources and support."

"Every story matters. Together, we can make that difference to fight against breast cancer."

Learn more about All Boobs Matter via: https://www.reinventuspawellness.com/event-details/ 7th-annual-all-boobs-matter. The event is free for the community to attend, but everyone must obtain complimentary tickets by visiting https://reinventuspawellness.com/allboobsmatter.







Breast Cancer Awareness Month

Male Breast Cancer Survivor Raises Awareness: Men Can Be Diagnosed with Breast Cancer

By Andrea Blackstone

When the words "breast cancer survivor" are spoken, many people immediately think of women who beat one of the most common cancers in women. Although it is rare, men can also be diagnosed with the disease.

According to the American Cancer Society (ACS), "the average lifetime risk of a man getting breast cancer is about 1 in 726." Risk factors such as age; family history of breast cancer; inherited gene mutations; obesity; and other factors related to their body's sex hormone levels can impact men's chances of getting the disease, per information provided by ACS.

The American Cancer's 2024 estimate revealed that "about 2.790 new cases of breast cancer will be diagnosed in men.

Dr. Zachary "Zak" Williams Sr., a 52-year-old male gospel recording artist and radio personality based in Philadelphia, Pennsylvania was diagnosed with Stage 2 breast cancer in the left breast in March of this year.

"One day, I was getting ready for work, and I noticed a lump. I thought it was a bruise from a small accident from moving something around in my house a few days prior, but it continued to bother me," Williams explained.

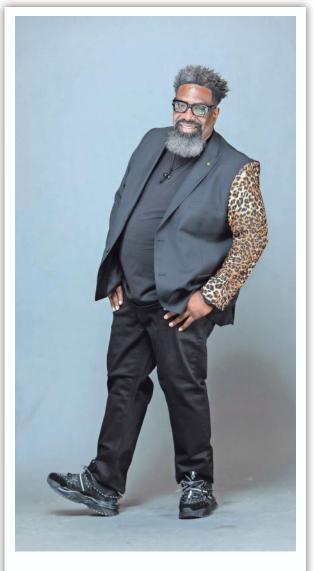
A few days later, after discovering the lump and feeling discomfort, Williams went to a scheduled appointment with his primary care doctor, who then referred him to a mammography center for further examination and testing.

Williams added, "I had two mammograms and an ultrasound. Then, I had to go back for a biopsy."

Upon finding out that he had breast cancer, Williams said that he was speechless. He kept asking the doctor if the diagnosis was certain because he had never heard of a man being diagnosed with breast cancer.

"Dr. Elena Lamb assured me it was accurate and showed me the results of everything. To say I was mortified would be an understatement." Williams stated.

Dr. Lamb, who is a surgeon, wanted to aggressively and swiftly treat William's breast cancer. Williams was immediately scheduled for mastectomy surgery at Jefferson Einstein Hospital in Philadelphia. Williams



Dr. Zachary Williams Sr., breast cancer survivor Ed Ward III of Ward Legacy Studios

had two preoperative visits before the surgery with Dr. Lamb to prepare for surgery on April 5, 2024.

"When I woke up from surgery, Dr. Lamb informed me that it was successful. They got it all out and I was cancer free!"

Williams also said that after surgery, he was treated with rounds of chemotherapy because the cancer had spread to some of his lymph nodes.

Williams, a two-time Stellar Award-Winning Producer and founder of 1/AKORD, a gospel choir that was reorganized in 2004, began his musical career as a five-year-old boy who began playing the piano and drums. His musical career has led him to play piano and organ for and with some of gospel music's greatest singers and musicians, including Pastor Shirley Caesar; Tramaine Hawkins; Bishop Hezekiah Walker; Dr. Bobby Jones; and others.

During his medical ordeal, Williams' choir still toured with John Legend.

"We had a few spot dates with John Legend on his "Evening with John Legend Songs and Stories Tour," and we were in Las Vegas for Stellar Award Weekend," Williams recalled.

Williams shared that he has been informed that "everything is good" with his health and that he is cancer-free. Williams will soon celebrate the completion of his last chemotherapy treatment.

"I'll finally be finished Wednesday, October 16, and I can't wait because I'll ring the bell that day!" Cancer patients traditionally ring a victory bell to celebrate the conclusion of their cancer treatment.

Williams decided to publicly share his unusual story to attempt to raise awareness about the possibility of men being diagnosed with breast cancer because the issue is rarely discussed. Williams shared that he talks about male breast cancer everywhere he goes, and posts about it on all of his social media pages.

"I wanted to share my story so other men would know, yes, it could happen to us, too," said Williams.

The breast cancer survivor also wants more men to pay attention to their bodies.

"Most men don't like to go to the doctor. I was one of them. I'm glad I went when I did. If I had waited, my results would've been much, much different. And no, don't be embarrassed! I know. I get it. I understand. It's nothing to be embarrassed about," he added.

Williams further stated that his aunt is a breast cancer survivor who was diagnosed with it before he was. He noted that it is extremely awkward being a male breast cancer survivor.

"But I'm extremely blessed because I'm still here!"

Visit www.zwla.com to learn more about Williams' music, career, and 1/AKORD.







9

Why More Families Are Choosing Online Learning: The Rise of Virtual Pre-K



By Niyoka McCoy, Ed.D.

If you catch a glimpse of 4- and 5-year-olds in attendance of a virtual pre-k classroom, you may witness a

chorus of enthusiastic voices singing "The Wheels on the Bus," with hands energetically following the motions of their teacher. These young learners represent a rapidly growing trend of parents opting out of the traditional classroom setting in favor of online learning environments, where engaging teachers, family involvement, and interactive resources create a captivating learning experience.

While both online and traditional pre-k programs share similarities—such as state-certified teachers leading classes and opportunities for peer interaction virtual learning offers unique advantages. Teachers are specially trained for online instruction and excel in "edutainment," a high-energy, engaging teaching approach that captures the young students'

attention through the screen. Moreover, students benefit from frequent one-toone instruction, including dedicated sessions focused on key literacy skills such as letter recognition and learning to form specific sounds through mouth movements.

Virtual programs also strike a balance between desk time and handson activities away from the screen. For example, a science lesson involves a project where students and their families build birdhouses to create an ecosystem that protects birds. This activity, used as part of a K12-powered pre-k program often draws in older siblings and families share that their children love watching the birds visit their creations, making it a true family favorite. We frequently hear that these

> hands-on activities bring entire families together. transforming learning into a shared experience at home.

> During classroom sessions, teachers take frequent brain breaks—a strategy that incorporates interactive tools to help keep 4- and 5-year-olds focused and engaged. Take "Doggyland" for instance—this lively animated series gets kids moving through song and dance, with music that covers various educational topics like sharing, diversity, letter and number recognition, and self-confidence.

While pre-k is not mandatory in any state, studies (https://www.ncbi. nlm.nih.gov/pmc/articles/ PMC6426150/) show that children who attend

a structured learning environment before kindergarten gain a significant academic advantage. Researchers point out that pre-k attendance builds foundational knowledge in subjects such as math and reading, as well as fine motor skills, which enhance longterm academic performance, including higher assessment scores and stronger math abilities, providing benefits that extend into adulthood.

Virtual pre-k programs offer a lifeline to families who want their children to experience the benefits of a structured pre-k program but face barriers to traditional programs. These obstacles can include lengthy waitlists, lottery systems, high tuition and fees, or long commutes. Moreover, families must navigate challenges like potty training requirements, lack of facilities designed for small children, and crippling separation anxiety that can make the daily drop-off traumatic and upsetting for the child and parent.

No child should miss out on the benefits of pre-k due to lack of access. Virtual pre-k presents a modern solution to families, ensuring equitable access to a high-quality curriculum for all, regardless of location or income. The flexibility and accessibility of virtual pre-k allow all children the opportunity to thrive in a structured learning environment. I expect more families will continue to embrace virtual school options that prioritize their child's development and growth.

Niyoka McCoy is the Chief Learning Officer at Stride. She leads the development and implementation of the company's learning strategy. curriculum, and instruction, with an Ed.D. in Curriculum and Instruction and over 16 years of experience in the education sector.



Parent Learning With Child Courtesy photos



Paid for by AARP

Your vote. Your power. Our future. Know when, where, and how to vote.

Your vote matters. It can make a difference in the fight for things you care about. Like protecting Social Security and getting support for millions of family caregivers.

In the upcoming election, voters 50 and over can put these issues front and center. We're the largest—and most influential—voting bloc in the country. We have the power to make candidates focus on what is important to us and on the challenges we are facing.

AARP Maryland is standing with you by providing the reliable election information you need to make your voice heard in November. Find out how to register, details on mail-in voting and polling places, plus all the key voting deadlines for the Maryland at aarp.org/MDvotes



facebook.com/AARPMD | @AARPMD aarp.org/MD



Ravens Derrick Henry Proves Value, Reaches Career Milestones

By Tyler Hamilton

The Baltimore Ravens wanted to find a way to compliment their dynamic quarterback Lamar Jackson after coming up short in the AFC Championship game last season. The perfect storm occurred in Nashville when the Tennessee Titans decided to overhaul their franchise and declined to offer pending free agent Derrick Henry a contract.

Ravens general manager Eric DeCosta had interest in Henry at the trade deadline but a deal couldn't be agreed upon. So, when free agency struck, DeCosta pounced and now Henry is a Raven.

The benefits are starting to pay off. Henry's 199 rushing yards in a prime time 35-10 beat down of the Buffalo Bills put the league on notice. He backed it up last week with 92 rushing yards in last week's 41-38 win over the AFC North rival Cincinnati Bengals.

The Ravens had struggled to close games this season. Although the Orioles' season is over, there's still a closer in Baltimore.

"I think it's probably an apt term," Harbaugh said when asked about Henry being a closer. "[Derrick Henry] came out, and they were determined to stop the run in the first half, and they loaded up the box, and we made some plays against it. We still tried to run against it, but they had a bunch of guvs up there, and we still did OK. Then we went to no huddle, and that broke things open just a little bit, like you said. For [Henry] to still be there and to finish it the way that he did is a statement."

Henry's 51-yard run set Justin Tucker up for the game winning field goal. Of course, Henry wanted the touchdown but he's glad Tucker picked up where he left off.

"[I saw] green grass; green grass and getting as close to the end zone as possible. I didn't get in [to the end zone]. I probably should have stiffarmed [the defender], but 'Tuck,' the G.O.A.T., he kicked the field goal to win the game, and we're going home with a victory. That's all that matters," Henry said.

The Ravens are now 3-2 and well within striking distance of the 4-1 Pittsburgh Steelers for the division lead. That's where the focus is, winning

Lost in all of it is the fact that Henry reached a couple of career milestones. Henry now has 10,074 career rushing yards which places him 31st all time. Henry scored his 100th touchdown moving into a five-way tie with Tampa Bay Buccaneers receiver Mike Evans; former Steelers running back Franco Harris; former San Francisco 49ers running back Frank Gore; and former New York Jets running back Curtis Martin for 23rd most.

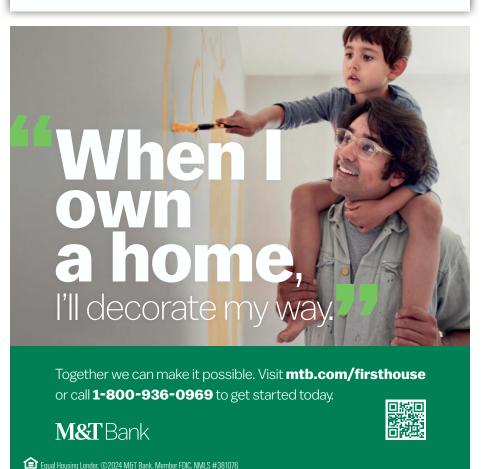
The milestones continue to add up for Henry. At 30 years old, in his eighth season, Henry isn't showing any signs of slowing down. He's the NFL's leading rusher with 572 rushing yards.

There is more to come for Henry as he continues his quest towards the Hall of Fame. But those individual numbers don't matter to Henry. He wants to win a Super Bowl and that was his main goal in joining the Ravens.

"I ain't going somewhere where the expectation is just 'we're gonna see what's going to happen, let's make the playoffs and try and make some noise.' No. They're trying to win it," Henry said in March. "I'm ready to come in and be that added piece to help it spring them forward any way I can."



Derrick Henry Getty Images





Vote Yes on Question F to transform Harborplace and the Inner Harbor





\$200M of long term climate change resiliency investments



250,000 sqft of space for local businesses. restaurants, artists, and more

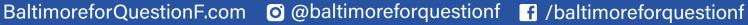


500+ trees will be planted - all species native to Maryland



18.7 acres of vibrant public space designed for all of Baltimore

YES DIQUESTION F







PAID FOR BY BALTIMORE FOR A NEW HARBORPLACE, JONATHAN SANDOVAL, TREASURER





Legal Notice

CERTIFICATION OF PUBLICATION CITY OF BALTIMORE OFFICE OF **BOARDS AND COMMISSIONS PUBLIC NOTICE**

REQUEST FOR PROPOSAL-PROJECT NO. 1401 RAINFALL AND FLOW MONITORING SERVICES FOR THE SANITARY SEWER SYSTEM

The City of Baltimore Office of Engineering and Construction (OEC), Department of Public Works, Bureau of Water and Wastewater has been authorized to request the Office of Boards and Commissions (OBC) to advertise Project 1401 for the selected services of qualified engineering firms to provide flow and rainfall monitoring services throughout the City's sanitary sewer system as required by the modified consent decree (MCD). The City intends to contract the services of one firm to conduct flow and rainfall monitoring simultaneously in various sewer sheds within the City. The flow and rainfall monitoring network shall be designed, installed, operated, and maintained to provide representative, accurate, and precise data of sufficient quality to use hydraulic model calibration and for verification of the effectiveness of ongoing construction projects.

It is the expectation of the City that interested firms providing these services must demonstrate and document the following:

- 1. Experience in flow monitoring programs involving 50 or more simultaneous meter locations for extended periods (6 months minimum).
- 2. Experience in the evaluation of field conditions and selection of sites suitable for flow monitoring.
- 3. Experience in the installation and operation of area-velocity flow metering equipment utilizing wireless remote communication and data collection.
- 4. Demonstrate resources to provide on-call flow monitoring services and to provide quick response to requests from the city.
- 5. Experience in real-time flow monitoring, alarming, and event notification.
- 6. Experience in the installation and operation of rainfall measurement equipment.

Legal Notice

- 7. Experience in flow monitoring large-diameter and odd-shape pipes.
- 8. Experience in measuring flow in force mains and pressure sewers.
- 9. Experience in preparing flow data analysis reports to include overflow calculations and inflow and infiltration summaries.
- 10. Overall team approach with Minority/Women Business Enterprises.

Services will include:

- 1. Performing site investigations before equipment installations.
- 2. Develop electronic site reports including GIS coordinates and digital images.
- 3. Installing flow monitoring equipment in sewer pipes ranging in size from 8-inch to 12foot in diameter. Some installations may be in odd-shaped sewer pipes and overflow struc-
- 4. Measuring flow in pump station force mains and pressure sewers.
- 5. Operating, maintaining, and remotely collecting data using wireless communication from as many as 50 flow and rainfall monitoring equipment simultaneously.
- 6. Processing and submitting monthly reports of flow and rainfall data from all active flow and rainfall monitoring equipment simultaneously.
- 7. As a part of the consent decree, the consultant must demonstrate experience in Sanitary Sewer Overflow (SSO) event notification, requiring prompt notification and reporting of SSO events.at monitored locations to the City within 12 hours of the start of the SSO event; and review, process, calculate, and report discharge volumes for monitored engineered and non-engineered SSO structures within 11:00 AM of the fourth calendar day of the start of the SSO event.

The service would be for a period of 5 years at a fee of \$5,000,000.00 with an option to extend for a 2-year extension.

DPW encourages all contracting firms that have the experience and capacity to work on this scope to submit their proposals. All firms must demonstrate and document their

Legal Notice

capacity and resources to deliver the required services on time. Should you have any questions regarding the scope of the project, please contact Mr. Jemil Yesuf at (410) 545-1809 or by e-mail at jemil.yesuf@baltimorecity.gov.

Projects must comply with the 2006 edition of "The Specifications for Materials, Highway, Bridges, Utilities, and Incidental Structures". City personnel will utilize the City of Baltimore Guidelines for the Performance Evaluation of Design Consultants and Construction Contractors for this contract/project.

All firms listed in the specific proposal for the Project must be prequalified by the Office of Boards and Commissions for each applicable discipline at time of submittal for this Project. Any construction contractor listed in the specific proposal for the Project to perform work in an existing prequalification category must also be prequalified. A copy of the prime and sub consultant's current Prequalification Certificate should be included in the bid submittal package. Information regarding the prequalification process can be obtained by calling the Office of Boards and Commissions on 410.396.6883.

Submittal Process

Each Firm responding to this Request for Proposal (RFP) Project #1319 is required to complete and submit an original Standard Federal Form (SF) 255 / 330 unless otherwise specified in this RFP. Provide one (1) original submittal, along with five (5) additional copies to the Office of Boards and Commissions at 4 South Frederick Street, Baltimore, Maryland 21202 on or prior to the due date by NOON Friday, December 6, 2024 Submittals will not be accepted after the due date (NOON) and cannot be emailed.

The Federal Standard Form (SF) 255 cannot be supplemented with additional pages, or additional information such as graphs, photographs, organization charts, etc. All such information should be incorporated into the appropriate pages. Applications should not be bound; simply stapled in the upper left-hand corner. Cover sheets should not be included. Inclusion and/or submittal of additional material may result in the applicant being disqualified from consideration for this project.

Legal Notice

Firms interested in submitting a proposal for this Project shall address a "Letter of Interest" to the Office of Boards and Commissions, or you may email: OBC.consultants@baltimorecity.gov. Letters of Interest will be utilized to assist small minority and women business enterprises in identifying potential teaming partners and should be submitted within five (5) days of the date of the project's advertisement. The Letter of Interest must provide the name and number of your firms contact person. Failure to submit a "Letter of Interest" will not disqualify a firm submitting a proposal for the project.

Only individual firms (including, for example, individuals, sole proprietorships, corporations, limited liability companies, limited liability partnerships, and general partnerships) or formal Joint Venture (JV) may apply. Two firms may not apply jointly unless they have formed a joint ven-

COSTS OF RFP RESPONSE

There will be no payment or compensation provided to firms' who desire to participate in any part of the submission. All expenses related to the preparation of a response, including additional requested information, interviews, and any other necessary information, will be the sole responsibility of the firm. The City, its staff, or its representatives will not be responsible for reimbursing any costs or expenses incurred as a result of providing a submission to this RFP.

MBE/WBE Requirements – Mayor's Office (SMBA&D)

It is the policy of the City of Baltimore Mayor's Office of Small and Minority Business Advocacy & Development (SMBA&D) to promote equal business opportunity in the City's contracting process. Pursuant to Article 5, Subtitle 28 of Baltimore City Code (2000 Edition) - Minority and Women's Business Program, Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) participation goals apply to this contract.

The MBE goal is 30 % The WBE goal is 15%

Both the proposed Minority and Women's Business Enterprise firms must be named and identified as an MBE or WBE within Item 6 of the Standard Form (SF) 255 in the spaces provided for identifying outside









Legal Notice

and identified as an MBE or WBE within Item 6 of the Standard Form (SF) 255 in the spaces provided for identifying outside key consultants/associates anticipated for utilization for this project.

Any submittals that do not include the proper MBE/WBE (in some instances DBE) participation will be disapproved for further consideration for this project.

Verifying Certification

Each firm submitting a SF 255 for consideration for a project is responsible for verifying that all MBEs and WBEs to be utilized on the project are certified by the SMBA&D prior to submitting the proposal. A directory of certified MBEs and WBEs is available from SMBA&D. Since changes to the directory occur daily, firms submitting SF 255s should call SMBA&D at (410) 396-3818 to verify certification, expiration dates and services that the MBE or WBE is certified to provide.

Non-Affiliation

MBE or WBE

A firm submitting a proposal may not use an MBE or WBE to meet a contract goal if: *The firm has a financial interest in the

*The firm has an interest in the ownership or control of the MBE or WBE

*The firm is significantly involved in the operation of the MBE or WBE (Article 5, Subtitle 28-41).

Insurance Requirements

The consultant selected for the award of this project shall provide professional liability, auto liability, and general liability and workers' compensation insurances as required by the City of Baltimore.

Local Hiring Law

Article 5, Subtitle 27 of the Baltimore City Code, as amended (the "Local Hiring Law") and its rules and regulations apply to contracts and agreements executed by the City on or after the Local Hiring Law's effective date of December 23, 2013, which is applicable to all vendors. The Local Hiring Law applies to every contract for more than \$300,000 made by the City, or on its behalf, with any person. It also applies to every agreement authorizing assistance valued at more than \$5,000,000 to a City-subsidized project. Please visit www.oedworks.com for details on the requirements of the law.

Legal Notice

Additional Information

Any firm submitting a SF255 in response to the RFP that fails to comply with the requirements of Article 5, Subtitle 28 of Baltimore City Code when executing a contract is subject to the following penalties: suspension of a contract; withholding of funds; nullification of contract based on material breach; disqualification as a consultant from eligibility to provide services to the City for a period not to exceed 2 years; and payment for damages incurred by the City.

A resume for each person listed as key personnel and/or specialist, including those from MBE and WBE must be shown on the page provided within the application.

Please be advised that for the purpose of reviewing price proposals and invoices, the City of Baltimore defines a principal of a firm as follows:

A principal is any individual owning 5% or more of the outstanding stock of an entity, a partner of a partnership, a 5% or more shareholder of a sub-chapter 'S' Corporation, or an individual owner.

Out-of-State Corporations must identify their corporate resident agent within the application.

Firms providing a SF255 in response to an RFP who are not prequalified at the time of the submittal due date will be deemed not qualified or considered for further participation in the project.

Failure to follow directions of this advertisement or the application will cause disqualification of the submittal.

Deena Joyce, Executive Secretary Chief Office of Boards and Commissions

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



A BETTER BATH REMODEL

With hundreds of custom designs for showers or tubs, a one-day install[†] and a lifetime warranty[‡] ... it's no wonder 2 million happy customers have trusted Bath Fitter with their bath remodels. Contact us today to book your FREE consultation!



OUR BENEFITS



One-Day Install







1-877-799-1685 bath-fitter.com/24local

¹Tub-to-shower conversions and fiberglass replacements typically require a two-day installation. ¹Lifetime warranty valid for as long as you own your home. "Offer ends 4/30/24. All offers apply to a complete Bath Filter system only, and must be presented and used at time of estimate. Minimum purchase required. Ferms of promotional financing are 24 months of no interest from the date of installation and minimum deposit, Interest accrues from date of purchase, but is waived if paid in full within 24 months. Monthly payments are required during the 24 months, and making only the required monthly payments will not pay off the amount financed. See representative for details. Qualified buyers only, May not be combined with other offers or applied to previous purchases. Valid only at select Bath Filter locations. Offers and warranty subject to limitations. Fixtures and features may be different than pictured. Accessories pictured are not included. Plumbing work done by P.U.L. S.E. Plumbing. MD MPL #17499, NJ MPL #10655, DE MPL #PL-0002303, MD MPL #82842, VA MPL #2710640424, IA MPL #31066, OH MPL #37445, WML #271061515. PA HIC #74071071, NJ HIC #31491030730000. WV HIC #WV053085, MD HIC #129346, VA HIC #2705155694, MD HIC #122356, VA HIC #2705096759, IA HIC #C112725, WV HIC #WV038808, MD HIC #129346, VA HIC #2705155694, MD HIC #123000044. Each Franchise Indepentity Owned And Operated By Bath Saver, Inc, Iowa Bath Solutions, LLC, Ohio Bath Solutions, LLC, Mid Atlantic Bath Solutions, LLC.









LET YOUR REIGN BEGIN

GAME OF HRONES





Scan here o learn mor



Enter the Second-Chance Promotion for a chance to play THE SEVEN KINGDOMS EXPERIENCE where you could win your share of up to \$7 MILLION in Cash Prizes!

VISIT MDLOTTERY.COM/GAMEOFTHRONES

P C AY
Responsibly

Learn how to play within your limits at mdlottery.com/playresponsibly. For help, call 1-800-GAMBLER. Must be 18 years or older to play.

GAME OF THRONES and all related characters and elements © & ™ Home Box Office. Inc.