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Ronda Brunson, breast cancer survivor, entrepreneur, and founder of the TaTa Tuesdays nonprofit, holds a call card from Boobs N' Bingo at a women's empowerment summit event hosted by India McCleod in October 2024. Brunson created the Boobs N' Bingo game to help women explain the breast cancer process to their family and friends. It combines traditional bingo elements with educational content related to breast cancer. (See article on page 11) Photo credit: j jones digital photography

Finance

Continuing To Do This One Activity Will Drain Your Bank Account and Decrease Your Net Worth

By J.R. Fenwick

Wealth creation has always left clues. There are many people and organizations that have studied how people accumulate wealth. There are numerous books, movies, videos, blogs, podcasts and so on about how wealth is created. They talk about the things wealthy people do to accumulate wealth and the things they do not do.

This week, I am exploring the "One Activity" we do as Black people that is draining our bank accounts and decreasing our net worth. That one activity is "excessive shopping and spending as consumers."

We love to "shop and spend money," as a matter of fact, we spend almost \$2 trillion dollars a year on goods and services. While our spending is going up, our net worth is going down.

The problem is a good percentage of the money we are spending is on items that do not increase our wealth.

We are a people who like to look good and be seen looking good, but in looking good, we spend an astronomical amount on clothes, shoes, hair, make-up, jewelry and cars, but none of these things increase our wealth, as a matter of fact, they empty our pockets and make others wealthy.

We are putting many of these items on high-interest credit cards that end up costing us a fortune in the long term.

According to the Consumer Expenditure Survey conducted by the Federal Bureau of Labor Statistics, Blacks and Hispanics spend up to 30% more than whites of comparable income on "visible goods" like



J.R. Fenwick Courtesy Photo

clothing, cars and jewelry.

But what is really at the root of our spending? We conducted a survey and it revealed that the main reason we spend so much on the before mentioned items is that it makes us feel good, it makes us feel important, it makes us feel seen and heard when we pull up in a Mercedes with a \$1,000 men's suit with Tom Ford shoes (or the latest Air Jordans) or an expensive dress, Louie bag and red bottom shoes. The daily grind of being Black and constantly dealing with racism and discrimination makes many of us look for external things to make us feel good, feel important and worthy. When we buy these "visible items" we feel seen. So, we shop and spend!

Businesses know we love to shop and spend and they target us with enticing ads for all the things we love and offer us "buy now and pay later



plans" or "get 3 months no interest plans," knowing, we will more than likely go past the three months (or whatever interest-free period they are offering) and get massive interest tacked on.

So, am I suggesting we just stop shopping and spending, you may be asking? No, I know that is not going to happen. But, if we don't make a change in our shopping habits, we are headed for a massive disaster!

So, what's the solution? We must be more conscientious about how much we spend and what we spend it on.

Mark Zuckerburg (founder of Facebook), Warren Buffett (renowned stock investor). Jeff Bezos (founder of Amazon), Bill Gates (founder of Microsoft) and the list goes on and on of millionaires and billionaires who look like average people if you were to see them walking down the street and didn't know who they were. They do not need validation from anyone; they shop and spend their money differently. They buy assets like stocks, real estate and businesses that generate money for them and then use that money to buy the "visible items" like "yachts and mansions" while their assets keep working for them and producing more wealth.

So, the next time you go shopping and pull your wallet or purse out,

ask yourself if what you are buying is negatively affecting your wallet and wealth.

My company, FLip That Stock, has partnered with The Baltimore Times, to educate, empower and lift our people to new financial heights 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 Shop and Buy Stocks." Visit https://www. flipthatstock.com/flip-that-stockevents for details and to purchase your ticket.

Tune in next Friday for my next article in the series, where I will reveal "How To Shop For Stocks and Increase Your Wealth."

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



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Together, these 10 HBCU students drive the summer internship of a lifetime with **Black-owned newspapers**



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2024 Election



OP-ED: The Right to Vote is Protective of all Other Rights

By Colin Allred

Voting is one of our most fundamental rights. It's not just about having a say in the future of our country; it's about honoring the legacy of those who fought and sacrificed so that we could have a voice. As a voting rights lawyer, I've seen the impacts of voter suppression firsthand and how deeply un-American it is when folks cannot vote because of arbitrary barriers put in place to make it harder.

I became a voting rights attorney because I believe the right to vote is preservative of all other rights. That's why we cannot afford to sit on the sidelines. In Congress, I've been working to reinstate and modernize the Voting Rights Act to stop harmful voter suppression laws here in Texas and across the country. To give more Texans a chance to participate in our democracy, we must expand early voting, make Election Day a federal holiday, and take steps like same-day voter registration that make voting more accessible, not create barriers

that are harmful to our democracy. I've introduced legislation that would ensure integrity in our elections and protect our election workers. I stand by the words of my hero, Congressman John Lewis, who said, "The vote is precious. It is almost sacred. It is the most powerful nonviolent tool we have in a democracy."

Despite these efforts, laws like S.B. 1 in Texas make it harder for Texans to vote by mail, limit the hours of early voting and have burdensome voter registration and voter ID provisions. This isn't who we are as Texans. The Voting Rights Act, championed by the civil rights movement, was signed into law by a great Texan, President Lyndon B. Johnson.

I think about other Texas icons like the late, great Congresswoman Barbara Jordan, who fought fearlessly for our democracy. She never shied away from challenging those who wanted to silence our communities and take away folks' voices in our democracy. She said it best: "What the people want is very simple, they want an America as good as its promise."

To live up to that promise, we must do better.

Ted Cruz wants to take our democracy backward, as we all saw on January 6 when he tried to overturn a free and fair election and disregard the will of the American people. Ted Cruz supports restrictive laws based on fear tactics about widespread voter fraud. He doesn't understand and doesn't care that voting is a cornerstone of our democracy, and he is trying to strip away our hard-won rights.

History has shown us that elections can be decided by just a handful of votes.

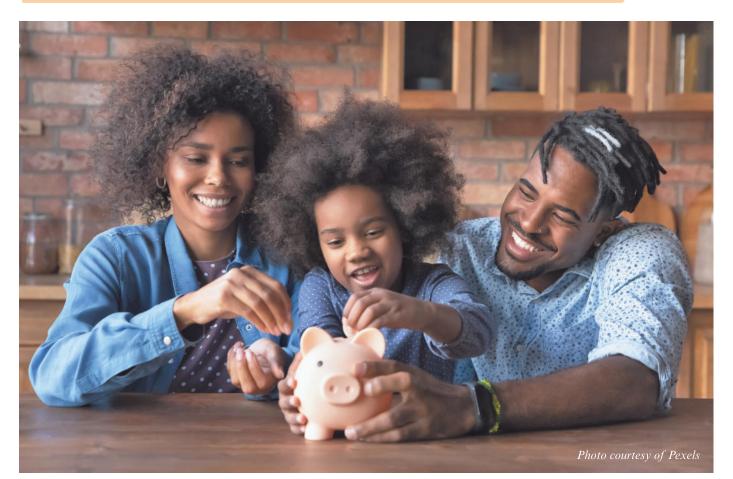
Yet in Texas, only 42 percent of eligible voters turned out in 2022 and Texas sadly consistently ranks towards the bottom in the country in turnout numbers.

We have less than a month to turn out our family and friends and ensure every eligible Texan cast their ballot. It's time to decide to vote, especially at a moment when folks like Ted Cruz want to threaten the principles our country was founded on.

I often say if you're not at the table, you're on the menu. Voting is our power and our voice. Let's use it.



Sponsored by JP Morgan Chase & Co.



How to Exercise Good Financial Health

Good financial health is the foundation on which strong and resilient households, communities and economies are built, but the reality is, many struggle to manage their financial daily lives. These financial tips can help you achieve financial freedom and build generational wealth.

1. Small steps lead to bigger opportunities:

No matter what amount of money you have, taking small steps toward building a solid financial foundation is key. Whether it's saving a little more each month, starting to save for the first time or monitoring your credit score, these steps can help you prepare for the unexpected while setting you up for long-term success.

2. Establish good credit: The main elements of securing a good credit score include paying your bills on time, the length of time you've had a credit history, and the amount and type of accounts you have. Potential lenders will use this information to determine your credit risk. Managing your finances wisely will help you establish strong credit, a practice that will pay off when you want to make larger purchases like a car or a home.

3. Embrace digital tools: Apps, online goal sheets and budget builders are a great way to manage your finances. Look into what digital tools your financial partner offers. Whether it's credit and identity monitoring, or setting up repeating automatic transfers from your checking account to your savings account, these tools will help keep you on track with your payments and savings goals.

4. Include the whole family in the process:

It's never too early to get kids started on their financial journey. Ask your bank about opening up a joint checking account geared towards children to help them establish good financial habits. A joint account can offer features designed to help kids learn the importance of saving and meeting their financial goals, whether it's tracking their spending, creating recurring payments and setting spending limits, or being rewarded when completing chores and earning an allowance to deposit. Once your child understands the importance of saving the money they earn, they can begin to build savings habits that will last a lifetime.

5. Ask for help:

Whether it's meeting with a banker or talking to friends or family, conversations and advice can be critical to improving financial health, from building a budget to more complex matters like saving for retirement.

6. Keep the conversation going:

Talk with your partner or other family members regularly about your financial goals and how you plan to achieve them, and check in with your children to discuss their financial activity – whether it be what or where they're spending, how much they're earning, or their savings goal. These discussions all provide opportunities to keep money as part of your family conversations.

Establishing solid financial habits can be a lifetime process, but it's easier if you learn the fundamentals as early as possible. It's never too early, or too late, to begin your journey, and this month is a great time to get started or recommit to your financial health. For more financial health tips, visit chase. com/financialgoals.

Positive stories about positive people!

Maryland State Board of Election Encourages Marylanders to Register to Vote

ANNAPOLIS– The Maryland State Board of Elections (SBE) encourages Marylanders to make a plan to register to vote ahead of the 2024 Presidential General Election.

To register to vote, Marylanders can use SBE's online application page (https://voterservices. elections.maryland.gov/ OnlineVoterRegistration/ InstructionsStep1) or complete an application in-person at their local board of elections office (https:// elections.maryland.gov/about/county_ boards.html). SBE also encourages those who are already registered to go online and verify their voter information is accurate and up to date.

Marylanders can register to vote during Early Voting (Thursday, October 24 through Thursday, October 31) or on Election Day (Tuesday, November 5.)

"It's never too soon to make a plan to vote in this year's election, and that starts with registering to vote. If already registered, check that your voter information is up to date," said State Administrator Jared DeMarinis.

SBE reminds Marylanders who are on parole or probation, or have completed their sentence, that they are eligible to vote unless they were convicted of buying or selling votes.

Each year in the United States, millions of eligible voters are unable to vote because of easily prevented issues like missing a registration deadline, forgetting to update their registration after a name change or moving, or



simply because they aren't sure how to register. If you have any questions on eligibility, please contact the State Board or the local boards of elections as the trusted source of information for the election.

National Voter Registration Day was created in 2012 to help address such issues by serving as a nationwide nonpartisan rallying point to promote voter registration and help eligible voters across the country get #VoteReady to participate in our shared democracy.

Since 2012, more than five million citizens have registered to vote on the annual holiday, including a record-breaking 1.5 million in 2020 alone.



Vegetarian Awareness Month

Vegetarianism 101: Sorting Fact from Fiction

By Andrea Blackstone

Stacey Woodson, MS, RDN, LDN, a registered dietitian and author believes in improving health with nutrition and nature. During Vegetarian Awareness Month, Woodson provides information about vegetarianism and how to explore the benefits of celebrating veggie-loving with an expert perspective.

Q: What do vegetarians eat?

A: Vegetarians primarily eat foods that come from plants. They eat a wide variety of foods including fruits, vegetables, grains, nuts and seeds. Vegetarians do not eat meat or the flesh of animals. However, some vegetarians choose to eat animal byproducts such as milk, cheese, yogurt and eggs.

Q: What are the benefits of eating a vegetarian diet?

A: Plants offer many different nutrients, including carbohydrates, vitamins, minerals, fiber, and antioxidants. Additionally, some plants including beans and lentils provide protein. Avocados and olives offer cardioprotective fats. Therefore, consuming a balanced vegetarian eating pattern can provide a diet that is rich in important nutrients, yet low in salt, sugar and fats. Following this type of lifestyle can be beneficial for weight management and preventing or managing chronic diseases.

Q: What is a pescatarian?

A: A pescatarian is a type of vegetarian who chooses to include seafood (fish and shellfish) in their diet.

Q: Is this diet a good alternative for those who do not want to fully eat a vegetarian diet?

A: Many people struggle to meet their protein requirements on a

vegetarian diet. So, a pescatarian diet can be a good alternative as seafood is a good source of protein.

Q: What is Meatless Monday? What are a few other things people can do to eat a diet closer to vegetarian options without taking a full plunge?

A: Easing into eating more plantbased meals can be a great way to transition into a vegetarian lifestyle. A lot of people will start with "Meatless Mondays," a term referring to eating vegetarian meals on Mondays. Onepot meals, soups and stews are great options for meatless meals because they are hearty and flavorful, making the absence of meat less noticeable.

Alternatively, many people choose to become flexitarians, following a mostly vegetarian diet but occasionally eating meat. This is an excellent option for people who would like to increase their intake of plant-based foods but may be nervous about committing to a totally vegetarian lifestyle.

Q: Should people consult a doctor before making major changes such as becoming a vegetarian?

A: Eating a vegetarian diet can be beneficial for your health. However, careful consideration must be given when planning meals to prevent nutritional deficiencies. It is a good practice to consult with a doctor or registered dietitian before starting a vegetarian diet.

Q: Can any side effects arise because of a dietary change or not eating meat?

A: The most common side effect of consuming a vegetarian diet is suffering from nutrient deficiencies. Vegetarian diets are more likely to be low or lacking in vitamin B12, iron, calcium and zinc. Common symptoms may include fatigue, weakness, anemia, brittle nails or a weakened immune system.



Stacey Woodson with fresh black-eyed peas and her children's book. Stacey Woodson

Q: How should they be addressed? A: To prevent deficiencies, I suggest eating a variety of foods from each of the different food groups. I also recommend taking a daily multivitamin.

If you suspect that you may be suffering from a nutritional deficiency, schedule an appointment with your doctor. Your doctor can order blood tests to confirm any deficiencies and prescribe supplements to correct them, if needed.

Q: What are some health benefits of skipping meat?

A: Meat offers many essential nutrients. However, reducing meat consumption can have many positive impacts on your health. Plant-based diets are typically higher in fiber, which is beneficial for digestive health, stabilizing blood sugars and weight management. Additionally, reducing meat intake can lower the risk of heart disease, high blood pressure and certain cancers. Finally, plant-based meals are often less expensive than meals that contain meat. Q: What are a few ingredients that can be used to make food taste more soulful, have a meat texture, or appeal to people who are used to eating pork, barbecue or soul food?

A: Adjusting to eating a meatless diet can be a difficult transition for some people. Therefore, using foods that resemble the texture or taste of meat can increase adherence to a vegetarian lifestyle. My favorite highprotein meat alternatives are lentils, beans, chickpeas and tofu.

Shredded oyster mushrooms and jackfruit can be used to mimic barbecue dishes such as pulled pork. Their texture is similar to shredded meats. My favorite seasonings that provide a savory flavoring to meatless meals are liquid amino acids and nutritional yeast.

Learn more about Woodson and her books by visiting: staceywoodson.com.

The content in this article is for informational purposes only and should not replace professional medical advice.

Positive stories about positive people!

BRAKING NEWS: Stop for pedestrians

LookAliveMD.org

MDOT's "Look Alive" Campaign Urges Drivers to Slow Down and Follow Traffic Laws to Save Lives

BALTIMORE, MD– This National Pedestrian Safety Month, Baltimore's Look Alive traffic safety campaign is reminding drivers, bicyclists and pedestrians what they can do to save lives as shorter daylight hours decrease roadway visibility.

In 2023, 77 pedestrians and nine bicyclists in the Baltimore region were killed in crashes, a more than 35% increase in pedestrian and bicyclist deaths from 2022.

"Every traffic death is 100 percent preventable. Each person had families, friends, and life stories – we cannot continue to tolerate poor choices behind the wheel," said Maryland Motor Vehicle Administrator Chrissy Nizer who also serves as Governor Wes Moore's Highway Safety Representative. "As we enter the fall season when lower visibility increases the risk of traffic deaths, it's critical that drivers, bicyclists and pedestrians look out for each other and follow the laws of the road – it truly saves lives."

The "Look Alive" campaign joins state and regional officials in marking National Pedestrian Safety Month with initiatives to help drivers, pedestrians and bicyclists look out for one another and ensure that everyone arrives home safely.

Representing the "walk" icon in pedestrian signals, the campaign's signature "Signal People" will visit some of the region's intersections where pedestrian crashes happen most often as literal walking billboards with traffic safety tips. The campaign's Virtual Reality Challenge will let drivers practice spotting pedestrians and bicyclists in a safe virtual environment behind the wheel of a real car.

As part of the "Look Alive" campaign, local police will redouble enforcement of traffic safety laws with violations leading to fines of \$50–\$400.

"It is the responsibility of all of us to follow the rules of the road, look out for each other, and keep our fellow Marylanders safe," said Mike Kelly, Executive Director of Baltimore Metropolitan Council. "As fall approaches and daylight hours wane, we're asking the public to learn and remember what they can do as drivers, bicyclists and pedestrians to ensure that everyone gets home safely every day."

The Look Alive safety campaign offers drivers, bicyclists and pedestrians these simple tips to keep everyone on our roadways safe.

If you're driving:

- Always obey the speed limit so you have time to react to a pedestrian.
- Stop for people in crosswalks and never pass another vehicle stopped at a crosswalk.
- Look twice before turning and yield to people walking and biking.

If you're bicycling:

- Wear a helmet.
- Use hand signals to tell drivers what you intend to do.
- Use lights at night and when visibility is poor.

If you're walking:

- Use the crosswalk or cross at the corner with caution.
- Wait for the walk signal.
- Watch for turning vehicles. Look left, right, and left again.

LOOK ALIVE

Look Alive is a regional pedestrian and bicycle safety program that combines education and enforcement across the Baltimore metropolitan region. Learn more about the program at LookAliveMD.org and follow "Signal Woman" on Instagram (@SignalWoman) and Twitter / X (@Signal_Woman) to get daily pedestrian safety tips with Signal Woman's distinctive flare.

REDĂLINE

Join us to discover more about the Baltimore Red Line project:

Tuesday, October 22, 2024: 6:00-8:30 pm, Vivien T. Thomas Medical Arts Academy

> Wednesday, October 23, 2024: 3:00-5:30 pm, Baltimore War Memorial

Wednesday, October 23, 2024: 6:00-8:30 pm, Woodlawn High School

Thursday, October 24, 2024: 6:00-8:30 pm, Creative Alliance

Saturday, October 26, 2024: 10:00 am-1:00 pm, Edmondson Westside High School

We look forward to seeing you there!

Visit the project website **redlinemaryland.com** or contact us at **outreach@redlinemaryland.com** for more information.

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Education

PepsiCo, PepsiCo Foundation Invest Financial Support in HBCUs, Provide Scholarships for HBCU STEM Students

By Andrea Blackstone

Despite the rapid growth of STEM jobs, Black professionals remain underrepresented, making up only 9% of the STEM workforce, according to PepsiCo.

PepsiCo's Taste of Tomorrow initiative is designed to increase Black representation in Science, Technology, Engineering and Math (STEM) careers. The initiative is a part of PepsiCo and the PepsiCo Foundation's efforts to "create flavorful futures for HBCU students through the advancement of STEM education and culinary innovation" launched on August 28, 2024.

Kirstie Turner, Senior Director of Brand & Community Engagement, Multicultural Development at PepsiCo, further stated that "to help address this disparity, PepsiCo and the PepsiCo Foundation are investing \$350,000 in financial support and providing additional resources to Historically Black Colleges and Universities (HBCUs), particularly for students pursuing careers in food science and technology."

PepsiCo chose to financially commit to help HBCU students who are STEM and food science career majors. Additionally, according to Turner, food science is especially important to PepsiCo as a leading innovator in food and beverage.

She added, "Supporting culinary talent from HBCUs is essential for fostering diversity in the food industry, and in roles that impact the future of the industry. It enables us to include and champion underrepresented voices and celebrate the rich cultural heritage they bring to food science and culinary innovation. PepsiCo brands, including Pepsi Zero Sugar and Doritos, are engaging students and fans on-campus, at homecoming tailgate events and SWAC Classics, bringing on-the-ground culinary innovation experiences created by in-house food science experts to inspire at-home food innovation and pairing and show the possibilities of opportunities at PepsiCo.

The PepsiCo Foundation is providing \$250,000 in scholarships to HBCU students pursuing STEM degrees across nine HBCUs for the 2025 school vear. They include: Benedict College. located in Columbia, South Carolina; Bethune Cookman University, located in Daytona Beach, Florida; Florida A&M University, located in Tallahassee, Florida; Hampton University, located in Hampton, Virginia; Howard University, located in Washington, DC; Jackson State University, located in Jackson, Mississippi; North Carolina Central University, located in Durham, North Carolina: Prairie View A&M University, located in Prairie View, Texas; and Morgan State University, located in Baltimore, Maryland.

"If selected as a recipient, the student will receive a \$12,500 award," Turner stated.

Additionally, PepsiCo is honoring and supporting Florida A&M University and Prairie View A&M University by providing \$100,000 for STEM resources. The goal is to enhance their programs and foster innovation for long-term advancement of their programs and bring an R&D educational workshop series to their campuses for further access. Workshops will be held in November of 2024. According to Turner, PepsiCo's support is intended to strengthen what the two HBCU partners are already doing.

This year, PepsiCo is providing HBCU students with chances to dive deep into the science behind their favorite foods; participate in hands-on culinary workshops; and get up close and personal with industry leaders who



Aleto King Marshall attended PepsiCo's "Taste of Tomorrow" that was held in Baltimore, Maryland at Morgan State University this month. The college student enjoyed on-the-ground culinary innovations created by in-house chefs and food-science experts to inspire at-home food innovation. Webber Marketing and Consulting, LLC

shape the future of food. These students who are interested in or currently enrolled in STEM programs, can learn more about the Taste of Tomorrow scholarship through attendance. The scholarship is intended to assist sophomores and juniors who are pursuing careers in STEM.

Aleto King Marshall, 18, recently attended PepsiCo's "Taste of Tomorrow" in Baltimore, Maryland in October. He said that he enjoyed the experience. The Morgan student is originally from Towson, Maryland and began studying at Morgan State University in the fall of 2024. His STEM passion began as a child.

"I always like the thought of being a scientist. Later in life, that dream grew into wanting to help reverse the effects of global warming, he said.

The college student currently aspires to become a chemical engineer. He represents PepsiCo's target audience. Turner also noted that PepsiCo's "Taste of Tomorrow" campaign is not just a one-time event, but part of a sustained effort to create a long-term impact within the Black community.

"By continuously investing in HBCUs and their students, PepsiCo aims to cultivate a pipeline of Black talent that will drive innovation and leadership in various industries," she said. "This campaign is a strategic move to ensure that the next generation of Black leaders is well-equipped with the tools, knowledge, and networks they need to succeed. Through ongoing partnerships, mentorship programs, and resource allocation, PepsiCo is committed to making a lasting difference in the lives of these students and, by extension, the broader Black community."

Learn more about "Taste of Tomorrow" and program eligibility by visiting: https://learnmore. scholarsapply.org/tasteoftomorrow. Applicants will be notified in February. The deadline to apply for the scholarship is December 2, 2024, 3:00 p.m., central time.

The Baltimore Times / The Annapolis Times, October 18 - 24, 2024 (www.baltimoretimes-online.com)

Breast Cancer Awareness

Breast Cancer Warrior, Nonprofit Leader Creates Support Network, Educational 'Boobs and Bingo'

By Andrea Blackstone

Ronda Brunson found a lump while in the shower in August of 2022 when she was 40 years old.

"Breast cancer impacts you financially, emotionally, spiritually, romantically, psychologically," she said, reflecting on her heart-wrenching experience.

A breast biopsy procedure revealed that Brunson had Stage 0 (early stage) estrogen positive breast cancer, but in the end, she opted to have a double mastectomy. Brunson was an uninsured, self-employed business owner. Paying for tests out of pocket led to a large insurance company classifying her as having a preexisting condition. By the time Brunson did have health insurance, her breast cancer had progressed to stage 2.

"The only reason I had to do chemotherapy was because they found a small amount of cancer cells in one of the 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," she said.

A double mastectomy followed the day after Brunson took the initiative to start a nonprofit called Tata Tuesdays. Everyone who participates in Brunson's organization is described as a "her."

"You're a survivorher; a warriher; a grieveher, a supporther; a caregiveher; or a preventher. A preventher is someone that takes their breast health seriously, stays on top of their breast health and gets their breast exams. So, everybody has a place. Because of that, we are the 'prep station' for the just in case your story changes. You're already around us. You're in the network of love. You already know we got your back," said Brunson.



(L-r): Pastor Jewel Allen, (LOC) Liberty Outreach Center, a Stage 3 BC survive HER, and Spiritual LeadHER of TataTuesdays; Ronda Brunson, LeadHer TataTuesdays; and Erika Buffaloe, Vice President of Tata Tuesdays (OrganizeHER) and Stage 4 triple negative WarriHER share a heartfelt hug. VS Davis Photography

A peer matching aspect is in place when and if "breastfriends" need it. Brunson further explained that women in the nonprofit's sister circle includes everyone from those who are going through breast cancer treatment to individuals who have been told that they are breast cancer free. Brunson does not want others to face breast cancer alone.

The author, entrepreneur, and nonprofit founder knows the various facets of breast cancer firsthand, including physical and financial aspects. Brunson lost her health insurance and exhausted her savings.

"Because I was a high-income earner without dependents, health insurance

cost me too much to maintain. So, I created financial relationships with my doctors to pay out of pocket. Their rates were better that way. I paid for all my breast cancer testing," Brunson shared.

A nurse practitioner and friend of Brunson's read her test results to help the brave woman who battled breast cancer when she was uninsured. Brunson located a surgical oncologist through Google, then visited him for her first appointment. He confirmed that Brunson had breast cancer and then assembled a care team when her cancer stage was very low.

Brunson stated that she applied for "Obamacare insurance," but her

claims were not covered by the first insurance company that had accepted her. Brunson found herself returning to an insurance broker to find another company.

She choked back tears while noting that her mother said that she "had to go through these things because God needed something."

Brunson revealed that a partial reason that she created the Baltimorebased "TaTa Tuesday Network," and #breastfriendsunite on Instagram, is because it is often difficult to communicate with friends who do not understand the intricacies of having breast cancer after a woman is diagnosed.

Brunson is also the creator of a game called 'Boobs N' Bingo' in 2024.

"I created 600 bingo cards by hand that help women explain their breast cancer process to their friends," Brunson explained. "Each round has vocabulary words and comes with suggested questions or statements that go along with the phrase so that you can convey it. Then, everyone can stop and have conversations."

Brunson said that technically, she is cancer-free but says that very cautiously. She remains diligent by staying on a regiment to keep cancer away.

"I'm on medicine for at least the next 10 years, and maybe even the rest of my life."

She added, "I need women to take me seriously. Once cancer enters your body, it can hide. Breast cancer is the most difficult cancer to speak of. I've seen women in remission for 15 years and boom, it's back! Or it can even return while you are still taking medication."

Brunson said that going to breast cancer screenings is important, but listening to your body is also critical.

Find Boobs N' Bingo through www.breastfriendsunite.com. Learn more about Brunson, and her nonprofit via https://tatatuesdays.com.



What We Don't Know Can Hurt



Ashley Dedmon looks at family photos with her father. With a family history of cancer on both her mother's and her father's side, Dedmon underwent genetic testing and learned she is a carrier of the BRCA2 mutation that predisposes her to breast cancer. Photo courtesy of NAPSI

New Survey Reveals Knowledge Gaps About Breast Cancer Density and Cancer Risk

(NAPSI)—The latest Cancer Risk Survey: Breast Cancer Edition from Myriad Genetics shows that more than half (63%) of women do not know that breast density can reveal an increased risk of breast cancer.

Though dense breast tissue is normal, women who have it are at a slightly elevated risk for developing breast cancer. New FDA guidelines required that by September 2024, all breast imaging facilities must alert patients by letter if they have dense breasts, and provide recommendations that they contact their care provider for follow-up and risk assessment.

For women with dense breasts, additional screening methods such as ultrasound or MRI may be recommended in addition to mammograms to improve cancer detection rates.

"Dense breasts present unique challenges in breast cancer screening, but awareness and proactive management can help mitigate these challenges," said Dr. Ifeyinwa Stitt, an OB-GYN physician in Annapolis, MD. "By understanding their breast density and cancer risk, women can make informed decisions about their screening options and take proactive steps to prioritize their well-being."

The survey also revealed that the majority (92%) of women understand that detecting cancer early means they have more treatment options, which means a higher chance for better outcomes. However, only 66% of women believe annual breast checks are necessary.



While many women (40%) think they should receive additional screenings like MRIs or ultrasounds if they are identified as having dense breasts, only 33 percent of those would consider genetic testing.

These findings expose a critical gap in understanding, as insights gathered through genetic testing may reveal patients at increased risk that would benefit from additional screenings to identify cancer at its earliest, most treatable stage. By combining genetic insights, family history and other clinical factors like breast density, MyRisk® Hereditary Cancer Test with RiskScore® calculates a woman's 5-year and remaining lifetime risk of breast cancer. If a woman is found to be at high risk, she then has multiple options available to her, including a change in medical management.

"Breast cancer has impacted my family since before I was born—my great grandmother, grandmother and mother all passed away from breast cancer. My mother lost her battle at only 42, when I was only 21-years old," said Ashley Dedmon, a patient advocate for Myriad's MyRisk with RiskScore test. "I want every clinician in the country who may not think genetic testing is necessary to hear my story. Your patients want and need this screening." Know your risk, plan for your future. Learn more by visiting getmyrisk.com.

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The Baltimore Times / The Annapolis Times, October 18 - 24, 2024 (www.baltimoretimes-online.com)





Rambling Rose



By Rosa Pryor

Hello everyone,

I hope all is well with you. I hope you were able to go to Fell's Point Fun Festival last week-end. I was hoping to meet you there, but I was a little under the weather with my back and was unable to stand or walk too well, so I decided to stay in and rest. I have been scheduled with my doctor to have major back surgery on Wednesday, October 23 at Mercy Hospital. I was told by doctors that I will be laid up for at least 6-8 weeks, so if you don't see me hanging out, this is the reason. Please keep me in your prayers. I hope to be coming out swinging again soon.

I want to talk to you about the "True Blue Jazz Festival, located in Rehoboth Beach, Delaware, that Shorty and I have attended many times. If you have never been to their festival, you are missing out. This year, as always, they are hosting a Hell-la-VA festival! Check this out. There will be 21 free local live bands performing from October 18 to October 20. Bill Charlap Trio will perform on Friday, October 18 at Boardwalk Plaza for two shows. Grammy-winning pianist Bill Charlap, piano master, makes his second appearance with the "True Blue Jazz Festival." His trio will accompany him on bass and drums. Kenny Washington will be on drums and David Wong on bass. The shows continue with "The Big Band Jazz Marathon" for six hours on Saturday, October 19 at the Rehoboth Fire House from noon to 6 p.m. The Big Bands featuring Cape Henlopen HS Jazz Band from Delaware; Delmarva Big Band from Delmarva Peninsula; Columbia Maryland Jazz

TRUE BLUE JAZZ FESTIVAL IS DOING IT AGAIN

Orchestra from Columbia, Maryland; and St. Marks and Spartan Alumni Big Band from Wilmington, Delaware. Roy Hargrove Big Band will perform Saturday, October 19 at Nassau Valley Vineyards for one show 8-10 p.m. Roy is widely acclaimed as one of the premier trumpet players of his generation. Over his 30 year career, Hargrove

composed and recorded several original compositions, one of which, "Strasbourg-St. Denis." Eddie Sherman & Peggy Raley with Terell Stafford & Jerry Weldon will perform on Sunday, October 20 at Boardwalk Plaza for brunch from 12:30 until 3:30 p.m.

The Bruce Williams Quintet will perform on Friday, October 18 with Danton Boller, Allyn Johnson, Quincy Phillips, and Freddie Hendrix. Buster Williams with his quartet will perform on Saturday, October 19 at the Boardwalk Plaza for two shows. The legendary bassist leads his quartet with musicians Steve Wilson on saxophone, George Colligan on the piano, and drummer Lenny White. Bruce worked with Gene Ammons and Sonny Stitt when he was 17; backing singer legends such as Betty Carter, Sarah Vaughn and Nancy Wilson in the 60s; anchoring Herbie Hancock's Mwandishi Sextet into the 70s. He is known for his compositions and bands. The heavy-duty jazz lovers will know what I am talking about. Go to www. truebluejazz.org for ticket information.

All right, my dear friends, I have to go now. Hopefully, we will be talking again in a couple of weeks, depending on how I feel and how my surgery goes. Please send your correspondence to me by email: rosapryor@aol.com. or you can call me at 410-8339474 or send letters to me at: 214 Conewood Avenue. UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.



Buster Williams with "Something More Quartet" will be performing on Saturday, October 19, 2024 at Boardwalk Plaza at the True-Blue Festival in Rehoboth Beach. For more information, go to www.truebluejazz.org.



DJ Reggie Kelly will be hosting the music at The Club, "Special P's located 2738 Baker Street in Baltimore every Monday from 6 p.m. For more information, call 443-621-2069.



DJ Mel is having an "All Black Affair and Toy Drive" on Saturday, October 19, 2024 from 8 p.m. until midnight at the Forest Park Senior Center, 4801 Liberty Heights Avenue from 8-12 a.m. Tickets will include BYOB, BYOF, an open bar, and door prizes. Don't forget to bring a toy. All toys collected will go to charity for children. For ticket information, call 410-493-3512.



Doresa Harvey, well-known gospel radio personality and gospel show hostess will be the emcee at the 14th Anniversary Celebration of the New Ebony Singers of Baltimore on Sunday, October 27, 2024 at Baltimore Unity Hall, 1505 Eutaw Place in Baltimore. The event starts at 3 p.m. For more information, call 410-599-6898.

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Sports

Ravens Zay Flowers Emerging as Legitimate Receiving Threat

By Tyler Hamilton

For years the Baltimore Ravens have struggled to find a young receiver to take over as their top dog. The Ravens have taken shots at finding one with first round picks starting with Travis Taylor selected 10th overall in 2000. The results have been mixed from the six total wideouts the organization has selected since moving to Baltimore in 1996.

The latest one appears to be the best of the bunch. Zay Flowers arrived in Baltimore last year after being selected 22nd overall and quickly showed he's an impact player.

Flowers' second season is no different. The explosive playmaker tied his career high with June catches against the Washington Commanders and set a career high with 132 receiving yards.

"Guys like Zay [Flowers were] running crossing routes and sail routes away from those guys, and they were on our guys, but [they had] enough separation [and] Lamar dotted it," Harbaugh said. "We had a lot of first- and seconddown play-action passes up. Those plays had to be made in the pass game, and Zay made them."

Quarterback Lamar Jackson went to Flowers nine times with each target resulting in a catch. The performance thrusts Flowers to the top of the Ravens receiving unit.

"I just have to keep earning [Lamar Jackson's] trust – catching the ball when it [needs] to be, contested catches – no matter where it's at and just keep playing football the way I am," Flowers said. Finding a receiving option to compliment NFL rushing leader Derrick Henry could make the Ravens offense unstoppable. Henry will cause defenses to focus on containing the rushing attack which in turn opens up the passing game. Flowers will get a good share of single coverage allowing him to do damage.

"I just think it's great," Henry said." You have so many guys that can make plays. A lot of guys are getting chances to get the ball and being able to showcase their talents, and that's what you want as an offense, is everybody being dynamic [and] having playmakers who can make plays on any side of the field in Mark [Andrews], [and] Zay [Flowers]. Zay had 132 yards in the first half, [and] I was like, 'Woah. He was going crazy.' 'L' [Lamar Jackson] was finding guys, 'Bate' [Rashod Bateman], 'Nelly' [Nelson Agholor]; it's just been fun. I'm glad to see everybody putting in the hard work."

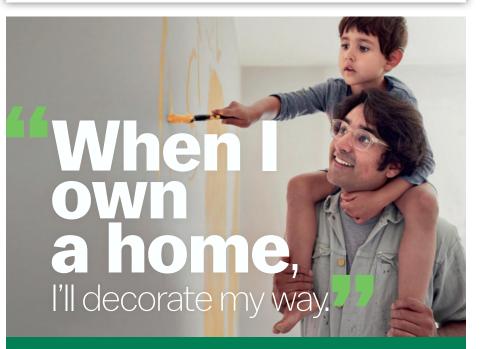
At 4 - 2, the Ravens have made their mark as one of the top teams in the AFC. They've ripped off four consecutive wins and appear to be hitting on all cylinders. They'll be on prime time next week when they face the Tampa Bay Buccaneers on Monday Night Football.

Flowers isn't quite a household name right now. But soon the rest of the league will know what the Ravens have known for a whole.

"Zay Flowers is exactly the weapon we absolutely knew was and would be and has been, to be honest with you. He's been there all along,"Harbaugh said.



Zay Flowers Robb Carr/Getty Images



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CITY OF BALTIMORE OFFICE OF BOARDS AND COMMISSIONS PUBLIC NOTICE

PROCUREMENT OF CONSTRUC-TION SERVICES

REQUEST FOR PROPOSAL -PROJECT NO. 1403 ON-CALL ROOF REPLACEMENT AT VARIOUS LOCATIONS AT BALTIMORE CITY

The City of Baltimore Department of General Services (DGS), Capital Projects Division, has been authorized to request the Office of Boards and Commissions (OBC) to advertise Project No. 1403 for On-Call Roof Replacement at Various Locations at Baltimore City from qualified Roofing firms to perform maintenance and roof replacements at various locations at City of Baltimore. It is the expectation of the City's that interested firms providing these services must demonstrate and document the following services for the City of Baltimore.

The Projects will typically include, but may not be limited to, projects which are relatively straightforward and/or lowercost, as well as projects performed in response to emergency situations or under time exigencies. However, the award of a contract pursuant to this RFP does not guarantee Bidder will be selected to perform a particular number of Projects.

The Contractors must provide proof with their proposal that the Minimum Qualifications have been met. The minimum qualifications for award for this solicitation are as follows:

> a) The Contractor shall demonstrate in their proposals that they possess the technical ability, and the organization/staffing required for repair roofs of the types and quantities covered by this RFP.

b) The Contractor's proposal shall include documentation verifying they have at least five (5) years of continuous experience immediately prior to this solicitation in the replacement of com-

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mercial roofs of various types required by these specifications. The experience must have been within the past five (5) years.

c) The Contractor shall submit with their proposal, references substantiating these qualifications on the enclosed Company Profile attachment. A minimum of three (3) references and no more than five (5) are required. In order to expedite the award process, it is very important for proposals to contain the references as requested.

The Contractors must List at least three (3) but no more than five (5) Company Clients for work similar in scope to the requirements of this RFP. Please furnish all requested information. If more space is needed for type of service provided, please list on an additional sheet. All references must be reachable and willing to furnish information by email or telephone conversation. Please <u>PRINT</u> clearly.

The work to be performed may include, but will not be limited to the following:

- a. Full roof demolition/tear off and replacement.
- b. Mechanical and plumbing work as necessary to perform the roofing work;
- c. Electrical work as necessary to perform the roofing work;
- d. Waterproofing;
- e. May require work on historic f. structures;
- Testing for hazardous material and removal if applicable.

The City intends to select the services of up to five (5) firms for a period of five (5) years, with an option to extend for two (2) years two additional terms at City's discretion, for a fee not to exceed \$5,000,000.00 for each selected firm.

DGS 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 capacity and resources to deliver the required services on time. Projects must comply with the 2006 edition of "The Specifications for Materials, Highways, Bridges, Utilities and Incidental Structures". City personnel will utilize the City of Baltimore

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Guidelines for the Performance Evaluation of Design Consultants and Construction Contractors for this contract/project.

Should you have any questions regarding the scope of the project, please contact Ms. Azza Rizkallah at 443-472-6699 or by email at azza.rizkallah@baltimorecity.gov

<u>All firms</u> listed in this specific proposal <u>must</u> be prequalified by the Office of Boards and Commissions for each discipline at the time of submittal for this Project. The prequalification category required for this RFP is <u>F07500 Roofing – Industrial.</u>

Any contracting firm listed in this specific proposal to perform work must also be prequalified. A copy of the prime 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 Prime Contractor responding to this Request for Proposal (RFP) Project #1403 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 <u>Friday</u>, <u>December 13, 2024</u> Submittals <u>will not be</u> accepted after the due date (NOON) and cannot be emailed.

Each prime contractor responding to this Request for Proposal (RFP) Project #1403 is required to complete and submit the RFP with all the required information including the Company profile, Affidavits, company clients, and all other forms required in the RFP. A copy of the RFP can be obtained by e-mailing Lauren Hoover at

Lauren.Hoover@baltimorecity.gov .

MBE/WBE are not required to be filled at this time as the MBE goals and the WBE goals will be established by SMBA&D on Task by Task basis and upon issuance of actual Task Assignments by the City.

Each prime contractor responding to this Request for Proposal (RFP) Project #1403 must submit a resume for each person listed as key personnel and/or specialist must be attached to the RFP.

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

The Federal Standard Form (SF) 255 *cannot* be supplemented with additional pages, or additional information such as graphs, photographs, organization chart, 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.

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 venture.

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

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 goals and the WBE goals will be established by SMBA&D on Task by Task basis and upon issuance of actual Task Assignments by the City.

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Verifying Certification

After awarding this contract to responsive firms and upon issuance of a Task, each firm submitting a proposal for the task is responsible for verifying that all MBEs and WBEs to be utilized on the task are certified by the Baltimore Mayor's Office of Small and Minority Business Advocacy & Development (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, at the time when a task is issued, firms should call (SMBA&D) at (410) 396-4355 to verify certification, expiration dates and services that the MBE or WBE is certified to provide.

Non-Affiliation

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 MBE or WBE

*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, Subti-

tle 28-41).

Insurance Requirements

The contractor selected for the award of this project shall provide commercial general liability, auto liability, umbrella liability, workers' compensation and employment liability insurances along with Property Insurance 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.

Bond Premium & Payment and Performance Bonds Payment and Parformance Bonds shall I

Payment and Performance Bonds shall be

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provided in accordance with the Green Book, Section 00 51 00.06-Contract Bond, except that the bonds shall only be required upon issuance of actual Task Assignments by the City. Bond premiums are to be included in the cost of each Task Assignment quote submitted to the City, and the City shall receive copies of the bonds prior to commencement of the project assignment. Performance and Payment Bonds shall be provided within 5 days of project assignment.

Additional Information Pre-proposal Conference:

A Teams meeting will be held for all interested contractors. Interested parties who sent a "Letter of Interest" to the Office of Boards and Commissions must e-mail Lauren.Hoover@Baltimorecity.gov to receive a Teams invite for the Pre-proposal Conference.

A second pre-proposal conference will not be held.

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 email: legals@btimes.com dwane@btimes.com

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CITY OF BALTIMORE DEPARTMENT OF PUBLIC WORKS OFFICE OF ENGINEERING AND CONSTRUCTION NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for ENVIRONMENTAL RESTORATION CON-TRACT NO. 4052- MAIDEN'S CHOICE TRIBUTARY STREAM RESTORATION will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M on November 20, 2024. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates and can be watched live on CharmTV's cable channel 25/1085HD; charmtvbaltimore.com/watch-live or listen in at (443) 984-1696 (ACCESS CODE: 0842939) from City Hall at Noon. The Contract Documents may be examined, without charge, at Contract Administration 4 South Frederick Street Baltimore, Maryland 21202 on the 3rd floor (410) 396-4041 as of October 18, 2024 and copies may be purchased for a non-refundable cost of 100.00. Conditions and requirements of the Bid are found in the bid package. All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call (410) 396-6883 or contact OBC at 4 S Frederick St., 4th Floor, Baltimore, MD 21202. If a bid is submitted by a joint venture ("JV"), then in that event, the document that established the JV shall be submitted with the bid for verification purposes. The Prequalification Category required for bidding on this project is **B02552 - Sewer Construction**, **D02240 - Erosion and** Sediment Control, D02800 - Landscaping, F02200 - Earthwork and Site Preparation, and G90128 - Urban Stream Restoration.

Cost Qualification Range for this work shall be <u>\$2,000,000.01</u> to <u>\$3,000,000.00</u>.

For further inquiries about purchasing bid documents, please contact the assigned **Contract Administrator Doreen.Diamond@baltimorecity.gov_** and dpwbidopportunities@baltimorecity.gov

A "Pre-Bidding Information" session will be conducted virtually on **October 31, 2024 at 1:00 p.m**.. Vendor can access this Microsoft Teams virtual meeting by utilizing the following ID and passcode: **Meeting ID: 227 321 191 576 Passcode: JoAjsO** or Vendors can call Phone Conference ID: 1 667-228-6519 Passcode: 267 101 274#. _

Principal items of work for this contract include, but are not limited to:

Stream grading, relocation, backfilling, and stabilization including: Placement of channel bed material Construction of In-steam and channel bank stone, rock structures Removal and placement of soils, aggregates, boulders Installation of wood stream structures Extension of existing storm drains outfalls including pipes, manholes and headwalls Construction of gabion retaining wall Encasement of existing sanitary sewer Return site to its original condition Planting, landscaping, and invasive species management

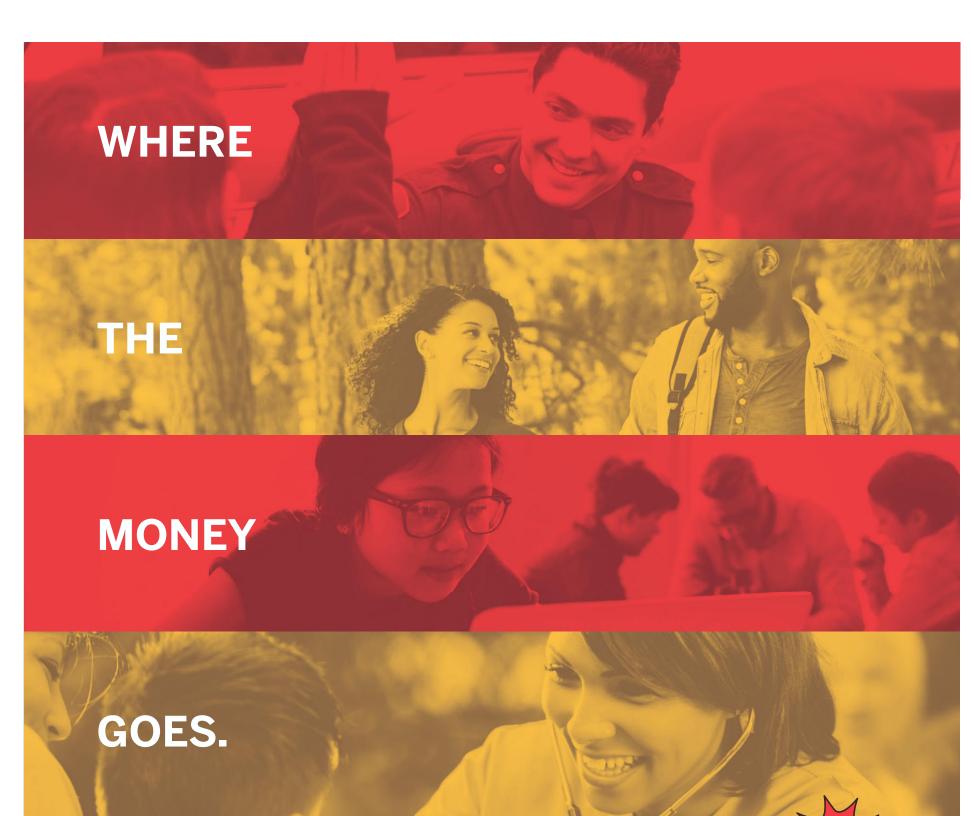
The BBE/ MBE goal is 22%

The WBE/DBE goal is 16%

APPROVED: Clerk, Board of Estimates

APPROVED: Khalil Zaied Acting Director Department of Public Works





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