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Trunk or Treat: A Safer Alternative to Traditional Trick-or-Treating



Halloween has arrived! Trunk or treat is a safer option for children to ask for candy and enjoy a sweet holiday. Adults decorate their cars that are typically parked at church or school lots where children can go from vehicle to vehicle for treats as an alternative to traditional trick-or-treating. This child-friendly Halloween tailgating activity presents less safety risks and concerns crossing streets in neighborhoods, since parents or adults accompany minors in a controlled space. Lots of fun awaits for everyone at local community events. (See article on page 8)

Photo: MetroCreativeConnection

'An Easy Way To Buy Ownership in Companies That We Are Making RICH'

By J.R. Fenwick

Think about all the billion-dollar companies you shop at and buy from daily, like Walmart, Target, Apple, McDonalds to name a few. We contribute to them becoming and staying rich and wealthy by shopping and buying their products and services.

But can we get some of that wealth we are creating for these companies, and if so, how can we get a piece of that wealth?

First, the answer is a **RESOUNDING "YES"** we can get some of that wealth!

Secondly, we can do it by buying stock in companies.

There are literally thousands of companies that offer **EVERYONE** the opportunity to become owners in them through purchasing shares of stock in them.

Think of a "share" as a slice of ownership in a company. Also, you can remember it by thinking they call it a "share" because you are "sharing" in the ownership of the company.

But the great news is that you don't have to work for the company to have the opportunity to make money. That's right, you heard me correctly, you don't have to work for the company, you buy ownership in the company based on different factors, but you are not responsible for working at the company to make money.

This is why the wealthy love the stock market; it gives them the opportunity to "OWN" pieces of companies, and if the companies' stock increases in value after they purchased shares, they are increasing their wealth without having to "ACTIVELY" go to work to achieve it.

This is why **EVERY BLACK PERSON** should learn how the stock



J.R. Fenwick
Courtesy photo

market works and be **ACTIVELY** involved.

Now, you may be thinking, it has to be very expensive to buy shares in these multi-billion-dollar companies!

Well, think of it this way, when you go into most stores, they have items in the store with different price ranges and that's the same for when you are shopping to buy shares of stock in different companies, the prices can range from a few dollars per share to hundreds of dollars per share and even some cost over a thousand dollars per share, but there is something in everyone's price range.

You may be thinking, "This sounds great, but won't I have to spend hours every day looking at complicated charts and doing research!"

Decades ago, you had to go to the store, buy a newspaper, sit down, search through pages of stock symbols, price quotes and charts and read commentary from stock experts and read all the news and then pick up the



Getty Images

phone and call a stock broker to place an order to buy shares of stocks and then mail them a check to pay for the shares you wanted to purchase.

With advances in technology, now you can do all that on your smartphone or tablet in a matter of minutes.

I once went to a very popular restaurant that had a line coming out the door. While standing in line it dawned on me that I come here frequently and should be an owner in this restaurant, so I pulled out my smartphone, looked up the stock and evaluated the stock while I was standing in line. By the time I walked out the door with my bag of food in about 15 minutes, I was an owner in that restaurant because I knew how to purchase shares of stock in that restaurant right on my phone just like I buy items on my phone from Amazon.

Think about the **POWER** behind being able to do that! How many people in our community know how to shop on their phones on the Amazon app as a **CONSUMER**, but do not know how to buy ownership in the companies we support and help grow rich and wealthy daily?

My mission is to change that narrative! Through our Shop For Stocks online platform and app, we can now easily shop for **OWNERSHIP** in various companies!

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."**

For details and to get your ticket, visit <https://www.flipthatstock.com/flip-that-stock-events>

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





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Cybersecurity Month 2024: Do You Know the Permissions You are Granting?

By **Karen Clay**

Clay Technology and Multimedia, L.L.C.

When was the last time you installed an app on your portable device or accessed a social media site using single sign-on? Most likely you have done this recently. Many of us do these things without thinking twice about the permissions or access we are granting. We often click 'Allow' or 'Accept' to move forward quickly, not realizing that we may be providing third parties and apps with extensive access to our personal information.

This convenience comes at a cost to our privacy, as these permissions can give apps control over sensitive data like our contacts, location, and even financial information. That's why managing access to our personal information is crucial for protecting our data and ensuring privacy. Two key areas where we need to exercise such caution are third-party access to information and app permissions on our devices.

What is Meant by Third Parties?

Third parties are entities outside of your direct interaction that may have access to your personal or organizational information. These entities can include vendors, service providers, or apps that use integrations with your primary services.

For example, Facebook and Instagram are considered third-party apps when used for single sign-on (SSO) because they allow you to use your account credentials to access other applications and services. This convenience means that these platforms serve as intermediaries between you and the services you want to access. So, if you use Facebook to log in to a fitness app, Facebook acts as a third party, providing your authentication details to the fitness app. Similarly, using your Gmail account

as SSO with Facebook and Instagram makes Gmail a third party, as it provides authentication details to these platforms.

Risks Associated with Third-Party Access

Granting third parties' access to your data can carry significant risks. When a third party is compromised, it could lead to a cascade of data compromise, exposing information connected to it and putting your sensitive data in the hands of malicious actors.

One notable example of a breach through third-party access is the LinkedIn data breach that occurred in 2021. In this breach, data from over 700 million LinkedIn users was scraped and exposed online. The breach affected many users, including those who used single sign-on (SSO) features to link their LinkedIn accounts with other services. The compromised data included sensitive information such as email addresses, phone numbers, and professional details. This breach illustrates how SSO can increase the risk of cascading impacts if one account is compromised, potentially allowing attackers access to multiple linked services.

Managing Third-Party Permissions

Managing third-party access effectively is essential for data protection. Here are some things to consider in minimizing your exposure:

Assess the Need for Access: Before granting access to third parties, consider if it is necessary. Only provide the minimal level of access required.

Review Permissions Regularly: Conduct periodic reviews of all third-party access. Revoke permissions for third parties that no longer need access.

Monitor for Breaches: Keep track of third-party vendor breaches using tools such as breach monitoring services, email alerts, and cybersecurity news. You can



Check permissions given to services and apps regularly.
Graphic Design by Karen Clay

also use services like Have I Been Pwned (<https://haveibeenpwned.com/>) to check if your data has been exposed. This allows you to act quickly if a vendor associated with one of your accounts has been compromised.

Understanding App Permissions

Whenever we install apps on our phones or tablets, we often are requested to accept various permissions to access app features or data. These permissions can include access to contacts, phone location, camera, microphone, or even text messages. While some permissions are necessary for the app to function correctly, others can be considered excessive and intrusive.

Importance of Reviewing App Permissions

As with third party permissions, reviewing app permissions is a vital step to ensuring this data stays protected. Excessive or unnecessary permissions can increase the risk of data misuse, surveillance, or cyberattacks. Even trusted applications may ask for permissions that could pose a privacy risk if the app is compromised.

By periodically reviewing and managing app permissions, you can ensure that only essential permissions



Karen Clay
Clay Technology and Multimedia
Courtesy, Karen Clay

are granted reducing your vulnerability to data breaches. If you don't know how to check for the permissions you have allowed for each app, use the search bar in your browser and search for "how to control app permissions on my [insert your device type.]"

Staying aware of the permissions that apps require and considering their necessity is key to staying secure. Even if you trust an app, consider what data it really needs. Apps often request more permissions than required, which could lead to unintended data exposure. For instance, a photo editing app doesn't necessarily need access to your contacts or location. Take the time to be aware of what permissions you're granting, and don't hesitate to adjust them through your device settings if something seems unnecessary or intrusive.

Managing third-party access and app permissions requires diligence and ongoing awareness. By taking control of who accesses your data and which apps have permissions on your devices, you can greatly reduce your cybersecurity risks.

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Commentary

Public Health is Voting

By Dr. Lorece Edwards and
Dr. Ian Lindong

The connection between political and social factors and health outcomes could not have been made clearer during the COVID-19 pandemic that saw over a million fatalities in the United States. Purposeful political steps and likely unintentional missteps shaped the COVID and post-COVID landscape for communities, where time and time again, where health, or the lack thereof, has been determined by social, environmental, and political factors. In other words, whoever the people choose to be in positions to lead and decide, have quite a significant impact on the nation's health at large.

In light of the upcoming November 5, 2024 elections, the issue of the economy is front and center. Such makes absolute sense because income enables people to acquire needs and services necessary for maintaining and preserving life, health, and wellbeing. Hence, there is no overemphasizing on the importance of exercising the individual right to suffrage. Politics and policies shape the health of the nation.

In the not-so-distant past, the passage of the Affordable Care Act saw increased access to physical and mental healthcare, especially for those who otherwise would have been limited or denied access to healthcare services. Consequently, such legislation quite had a significant dent to the ever-pervasive issue on health disparities and inequities, especially in disinvested neighborhoods. In contrast, factors such as law enforcement can have a significant impact on health (e.g., Post-traumatic stress disorder from restraint use and excessive force and weapons use).

Recent news of voter suppression in some states is another issue that not only has political consequences but also health ramifications.



*Dr. Lorece Edwards Professor of
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Courtesy photos*



*Dr. Ian Lindong, Associate
Professor, Morgan State University*

Unfortunately, the typical profile of these segments of voters experiencing more stringent voter ID requirements and limited polling places is that of a marginalized community with disproportionately worse health outcomes. Recent research from the Brennan Center of Justice substantiates this claim further that voters of color and those with disabilities encounter such suppressive practices at a far higher rate than other segments of people.

Studies have shown that regions experiencing more restrictive voting laws have worse health outcomes, lower life expectancy, and poorer maternal-child health. Furthermore, research proved the benefits of voting. Voting is linked to a host of positive benefits, including personal agency. Voters have a sense of satisfaction knowing that they have expressed their opinions. Voting is a form of personal empowerment. Knowing that you exercised your right to vote – a privilege denied to others.

Voting is a catalyst for better health policy, which benefits health and wellbeing. Voting impacts the distribution of resources in communities, including resources for public schools. Vote with children in mind. The future of the United States depends on your vote.

Voting is a time for unity and collaboration. The voting process and more importantly, the outcomes of the process impact everyone. Please be aware of misinformation and disinformation. These tactics are often used to erode public trust and have an impact on voters' perceptions. If possible, fact check.

Public Health is voting!!! Voting directly impacts the public health outcomes of the population as well as influences policies and laws. Empower your voice. YOUR VOICE MATTERS. Election outcomes have consequences. Every vote matters, including yours. When democracy is healthy, people are more likely to be healthy, too.

'Pilates Mamii' Authors Book, Creates 'Mommy and Me' Workout Option, Cartoon

By Andrea Blackstone

If you need a beginner fitness workout that offers versatility and less boredom, Pilates may be your answer.

"Pilates is a combination of strength and flexibility training," said Clarissa Shepherd. "There's Pilates you do on the mat and other apparatuses."

Shepherd, a Pilates master trainer, mother of two, author, and owner of Pilates Mamii, knows that Pilates can be for everyone, although some Pilates communities do not always reflect much diversity. They have historically, yet, inaccurately, been portrayed as fitness spaces for thin white women. Oddly enough, Kathleen Stanford Grant, an acclaimed Black dancer and Pilates teacher, studied under Joseph Pilates, a German trainer, inventor, and founder of the Pilates exercise method. There is no need to stay in a box or hesitate when it comes to having an open mind about Pilates. It is a real workout beyond stretching and not just a workout for women.

"Benefits of Pilates are strength, flexibility, mobility and functional movement. Pilates just makes everyday life easier," Shepherd added.

Pilates helps to increase the range of motion. Some options include diverse workout equipment, such as mats, reformers, pedi poles, and ladder barrels. Mat Pilates can also provide workouts without fancy equipment and gives a less expensive and less complex foundation than using a reformer, which is an apparatus that is used to challenge the body. Chair Pilates may be a solution for individuals who have less mobility. Another Pilates equipment alternative is a foot corrector that is intended to stretch and strengthen feet and ankles. Perinatal Pilates is an exercise for pregnant and postnatal



Sage holds her doll. Courtesy photo

moms. Peak Pilates equipment and education provide more of a classical Pilates approach. Club Pilates offers contemporary methods, according to Shepherd.

Staying active and getting to the gym may become more difficult to schedule when children, a significant other, and work obligations commingle. Nevertheless, getting into the Pilates groove can include your entire family or children. Shepherd pointed out that parents who are challenged by getting to traditional gyms can do Pilates in the comfort of their own homes, even with their little ones as young as two or three.

"Children can benefit from it by helping with cognitive and motor skills. It helps kids become familiar with their body parts and their functions," Shepherd also said.

Increasing movement for all ages is not a bad idea, considering the CDC's reported findings that were gathered from the National Health and Nutrition Examination Survey <https://www.cdc.gov/nchs/nhanes/index.htm>:

"From 2013–2014 through August 2021–August 2023, the age-adjusted prevalence of obesity did not change significantly, while severe obesity prevalence increased from 7.7% to



Clarissa Shepherd, Pilates master trainer, author, and owner of Pilates Mamii. Photo: Shoott Photos

9.7%," per the National Center for Health Statistics.

It was also reported that "the prevalence of obesity in adults was 40.3%, with no significant differences between men and women. Obesity prevalence was higher in adults ages 40–59 than in ages 20–39 and 60 and older."

Consider that the CDC also pointed out that "obesity is a chronic condition that increases the risk of hypertension, type 2 diabetes, coronary heart disease, stroke, and certain cancers."

Americans need to move more. Shepherd trains clients ranging from NFL players to prenatal mothers and children, but she did not stop while reaching those goals. Shepherd continues to achieve creative, business, and career milestones using her "mommy touch." She authored a bestselling children's book, "Sage Does Pilates," to introduce young readers to the joys and benefits of Pilates.

Sage, 6, already values the benefits of Pilates. She makes an appearance as a character in "Sage Does Pilates."

Shepherd decided to write the book in December of 2023 because she wanted a Pilates book for both of her children. She also wanted to see a fitness book that represented her



Author Clarissa Shepherd with her children, Samara (in her arms), and 6-year-old Sage. Courtesy photo

daughter. A doll brings the book's character to life. A 10-minute cartoon is an easy-to-follow visual that encourages children and parents to move together.

The Hundred, a super fun and easy Pilates exercise, offers parents and children a starting point to master.

"I like doing Pilates with my mom. It helps me stretch and helps me be strong," Sage said. "Pilates makes me feel happy."

Families, individuals or beginners can do Pilates at home while viewing Shepherd's YouTube channel, Pilates Mamii, or potential clients can book an in-person or online class via <https://www.pilatesmamii.com/>. The Pilates doll is currently available for pre-order. Visit <https://youtu.be/5Jd8so7yeso?feature=shared> to learn The Hundred and watch the "Sage Does Pilates Cartoon."

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Trunk or Treat

A Safer Alternative to Traditional Trick-or-Treating



Compiled by Andrea Blackstone

Trunk-or-treat events have grown in popularity, instead of children going door-to-door, asking for candy. The alternative October activity offers adults a chance to park their cars and supervise their children for a bit of spooky tailgating. Cars or trucks are decorated while offering children a chance to go from vehicle to vehicle to collect candy. The popular substitute activity that replaces trick-or-treating often includes complimentary activities that occur in church parking lots, school lots, or community hubs.

Remember to discuss safety tips with your children or young family members, if they are allowed to trick-or-treat the traditional way or Trunk or Treat Style. Supervise your children and remind them to walk while they are out. Remind older children to only visit homes with porch lights turned on. Establish where they are going and the agreed time they should return home. Use glow sticks or flashlights to help cars to see children who cross streets and use sidewalks.

Even if your children participate in Trunk or Treat activities instead, only allow them to wear flame-resistant costumes. Remind children not to eat candy until you have inspected it thoroughly at home. Discard loose candy or items that look suspiciously wrapped.

Events that will be held in the Baltimore and Anne Arundel County areas are provided below. Visit websites or social media pages to verify details.

Saturday, October 26, 2024

2:00- 4:00 p.m. | 2024 October Fest: Trunk or Treat | Church of the Living

God | Baltimore, Maryland

Enjoy treats, a best costume contest, best-decorated trunk contest games, and more. This free event is for everyone.

The costume contest is intended for all ages. Come dressed to impress. See: <https://happeningnext.com/event/2024-october-fest-trunk-or-treat-eid1ar64a0mh0>



Saturday, October 26, 2024

3:00 - 5:00 p.m. | My GIRLS, Inc. - The Royal Palace | 1430 Joh Avenue #Suite K Baltimore, Maryland 21227

My GIRLS Trunk or Treat & Haunted House 2024 will offer a fun-filled day of trunk or treating. Show off your creative costumes, collect delicious treats and brave a haunted house. Visit <https://www.eventbrite.com/e/my-girls-trunk-or-treat-haunted-house-2024-tickets-1008050404897> for details.

Saturday, October 26, 2024

3:00 - 5:00 p.m. | Matthias & Church of the Messiah, 5801 Harford Rd, Baltimore, Maryland

Enjoy a spooktacular “Trunk or Treat” event filled with treats, games, and prizes for youth ages 13 and under. Costumes must be worn. Parents or guardians must be present. Contact Jacque Gutman with questions at 410-206-8436. Visit: <https://happeningnext.com/event/trunk-or-treat-eid3a0bt4iikw>

Sunday, October 27 2024

2:00 - 4:00 p.m. | Calvary Lutheran Church of Hamilton, 2625 East Northern Parkway, Baltimore, Maryland

Food, activities for the kids, a face painter, and family friendly fun are scheduled. Read details via: <https://happeningnext.com/event/calvarys-annual-trunk-or-treat-eid1ef02i5n074r>

Sunday, October 27, 2024

5 – 7 p.m. | 231 Najoles Road, Millersville, Maryland 21108 (Anne Arundel County)

Join Realtor Melvin Coates for the 5th Annual Trunk Or Treat for all ages. Dress up, decorate your trunk, and enjoy spooky fun. Get ready for a night of candy, costumes, and community fun for all ages. This in-person event is perfect for families looking to celebrate Halloween in a safe and festive environment. Don't miss out on the chance to show off your best costume and enjoy some treats from creatively decorated car trunks. See: <https://www.eventbrite.com/e/5th-annual-trunk-or-treat-tickets-1006452304937?aff=ebdssbde> stsearch



Sunday, October 27, 2024

4:00- 6:00 p.m. | 301 Rowe Blvd., Annapolis, Maryland 21401

Calvary UMC will host a free Trunk-or-Treat Festival that will include games, crafts, food, and trick or treating. Enjoy fun for all ages! Visit: <https://www.facebook.com/events/1255894905354488> for more information.

Wednesday, October 30, 2024

5:00 – 7:00 PM | BELVEDERE SQUARE | Trick or Treat | 529 E Belvedere Ave, Baltimore, Maryland

Attend Belvedere Square's annual “Trick or Treat through the Square” for a fun-filled Halloween celebration for the young and young at heart. Music will be provided by DJ Chris. Enjoy a Thriller dance lesson and performance by The White Marsh Ballet Academy (at 6 p.m.), trunk-or-treating from community members, art vendors, and free candy from BSQ Merchants while supplies last. The event is open to the public. Activities are free. Visit: <https://www.atwatersfood.com/upcoming-events/2024/10/30/trick-or-treat-through-the-square>

Thursday, October 31, 2024

4:00 -7:00 p.m. | Annapolis Mall (Anne Arundel County)

Visit Trick Or Treat At The Mall where children can don their Halloween costumes and trick-or-treat in a safe, indoor environment. Before collecting candy, children can decorate treat bags at Discoveries: the Library at the Mall. Find out more at: <https://www.aacpl.net/event/trick-or-treat-westfield-162038>.

Safe trick-or-treating tips



Halloween is enjoyed by people of all ages, but few get a bigger kick out of the holiday than children. There are costumes to be worn, time spent with friends and the opportunity to collect free candy and other treats.

Although Halloween can be a fun time, the Children's Safety Network warns that it's also a time when accidents can happen. According to the CSN, the most dangerous day for child pedestrians is Halloween, with two times as many child pedestrians dying on Halloween compared to other

days. It is essential to prioritize safety on Halloween, and following these guidelines can help.

- Make sure costumes are short. Costumes that drag on the floor are tripping hazards, which can lead to injury. Be sure that costumes do not cover the feet or drag on the ground.
- Trick-or-treat in groups. Children are safer in numbers due to the increased visibility of a crowd and because, if something happens, others can call for help. Parents can use their discretion on what age they feel is mature enough to let children go out alone. Until then, children should be accompanied by adults.
- Improve visibility. It's important to be seen while trick-or-treating, and that can be achieved by making sure costumes and trick-or-treat bags feature reflective tape. Trick-or-treaters also can carry flashlights or glow sticks to improve visibility, and stick to areas with streetlights if going out after dark.
- Stay on sidewalks. Whenever possible, trick-or-treaters should stick to the sidewalks and avoid

walking on the roads. This may not always be possible in neighborhoods without sidewalks, where parents and youngsters must be especially careful.

- Eat before trick-or-treating. A meal or snack before trick-or-treating can reduce the tendency to fill up on candy while out and about. All candy and other treats should be inspected by an adult before it is eaten.
- Keep pets locked away. Animals can become skittish when there are many people loitering outside of homes or ringing doorbells. Keep pets

in a quiet room away from the action to prevent them from getting loose, injured or scared enough to bite or scratch someone.

- Avoid masks that obstruct vision. It can be hard to see peripherally with a mask on, so avoid costumes with masks that compromise vision.
- Test out makeup beforehand. All makeup used for costumes should be tested for allergic reactions prior to use. Heed the warnings on packaging and avoid putting makeup too close to the eyes or lips.



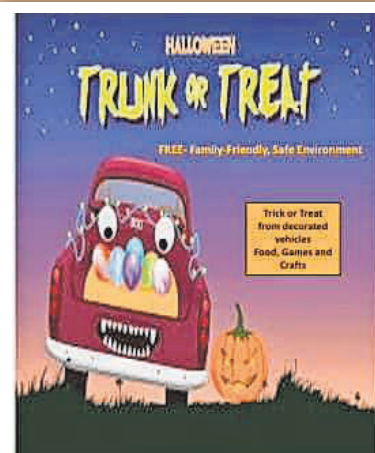
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Tighten Your Financial Belt: Add Thrifty Tips to Your Budgeting List

By Andrea Blackstone

If you are feeling the inflation pinch, desire to eliminate more debt, or just want to start thinking about saving money more, keep your financial goals top of mind. Try to come up with a realistic plan to save money and cut corners to enable yourself to make financial improvements faster. Money-saving tips provided below may get you started by adding what you already do to focus on your budgetary goals. Plan how to save money, then reap the rewards of illustrating financial discipline.

• 1) Use Your Bank or Credit Union ATM

Routinely skip withdrawal fees by avoiding the use of ATMs from other financial institutions. Only use ATMs that are not in your network if it is an emergency.

• 2) Pay with Cash

Plan what is on your list to buy, then stop spending money. Pay for these items with a set cash budget if you feel tempted to keep spending. Pay off credit card charges before the end of the month to avoid interest fees.

• 3) Apply for Credit Card Hardship Program

If you are seeking temporary relief of high credit card payments because of experiencing financial hardship, contact your credit card issuer. Ask if they have a hardship program and determine if you qualify for it. Sometimes, cardholders who have been accepted into a program may be offered a reduced monthly payment for a set period. The cardholder typically cannot use the credit card during this period of relief.

• 4) Hold a Seasonal Swap

Get together at home with family and friends for a swap event. Ask



Metro Creative Connection

everyone to bring new or gently used goods that are no longer needed or wanted. Establish rules about how much participants should bring, what kind of items should be brought, and how turns will be taken to select goods.

• 5) Socialize at Home More with Friends

Instead of meeting at restaurants or event venues, host a creative theme afternoon or night, such as an at-home tea or potluck brunch. Reminisce with friends by conversing, by playing board games, or by using a streaming service to watch a movie instead of everyone paying to see a flick individually.

• 6) Swap Services with Talented Friends

If you have a talent that another friend needs, and a friend has a skill that you can use, consider proposing a fair trade to complete specific tasks. Pick reliable people who are known to keep their word. Trading skills can include everything from cutting hair

and grass to providing social media help for a limited time.

• 7) Limit Eating Out and Take Advantage of Offers

Eat out as little as possible or as a scheduled indulgence and cook at home more. When you eat take-out or fast-food meals, check to find out if there are offers or discounts through apps that you can download. Some chains offer points when purchases are made. Collect freebies when you have earned enough rewards. Also, Pizza Hut offers a free incentive reading program for Pre-K to sixth-grade students who may earn free pizza for hitting the books. Visit www.bookitprogram.com to learn more about the 2024-2025 program.

• 8) Take Children to Make Things at Home Depot and Lowe's

Select Home Depots host free children's workshops monthly <https://www.homedepot.com/c/kids>. Children in the community can build

a free project. Lowe's also offers free DIY workshops in-store for little ones at some of their locations.

• 9) Check for Markdowns at Grocery Stores

Find out if grocery stores offer markdown sections. Learn where they are and when they are typically available, such as early mornings, then plan to shop early. Note if food expiration dates are approaching. Check for items that have been discounted, such as dented cans or slightly damaged packaging. Compare the regular price and decide if the purchase would be a deal. Remember to check the meat department for markdowns. Freeze meat that you do not plan to use immediately. Sometimes, markdowns are sold close to the sell-by date. Check for produce, too. Note which days of the week are best to shop.

• 10) Vacation Closer to Home

Gas up the car, pack lunches, drinks, and snacks for a road trip. Only buy what you must. Focus on spending time together during the getaway. When your budget allows another time, upgrade the destination and splurge to travel by plane.

• 11) Veterans, Military Members Get Free National Park Entry

Did you know that a free lifetime Military Pass is available for Gold Star Families and US military veterans? Find out more about passes that provide free access to over 2,000 federal recreation areas, including national parks, wildlife refuges, and forests via: <https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm>.



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fighting for our rights,
and we won't go back.



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Mark Andrews Locked in as Franchise Great TE

By Tyler Hamilton

Mark Andrews trotted to the line of scrimmage with the Baltimore Ravens yet to score against the Tampa Bay Buccaneers on Monday Night Football. He lined up approximately nine yards away from the end zone, flexed to the left of right tackle Roger Rosengarten. The defense was set up perfectly for Andrews to score. Andrews quickly found a hole in the defense and sat in the window just as Ravens quarterback Lamar Jackson delivered the ball to him. An easy catch and turn upfield broke the ice for the Ravens putting seven points on the board. Andrews quickly stood up and pumped his fist before shaking hands with fellow tight end Isaiah Likely.

Business as usual. Andrews had done this many times before. But this wasn't just an ordinary touchdown. It was the 42nd time Andrews reached paydirt and signaled him becoming the franchise leader for touchdowns by a Ravens tight end, passing Todd Heap, who was inducted into the Ravens Ring of Honor back in 2014.

"I'm incredibly grateful, and just thinking back, you got to think about getting drafted to this incredible organization," Andrews said on Monday. "I've been blessed with incredible teammates and obviously No. 8 [Lamar Jackson] and having that connection... You got to look back at the guys like Todd Heap, and the guys that have done it before you and just be grateful that I'm in this situation and blessed."

The list of standout Ravens tight ends ranges from Shannon Sharpe to Dennis Pita to Heap and more. Now Andrews sits at the top of the list.

Andrews, a 2018 third-round pick by the Ravens out of Oklahoma, has been the favorite target— Jackson was selected in the same draft class. The two have been the driving force behind Baltimore's passing attack ever since.

"That's crazy, man," Jackson said when asked about Andrews touchdown

record. "We've been at it for a few years now. That's great for Mark [Andrews]. I feel like he should have had that last year, but we made it happen. It's only more touchdowns from here, no doubt."

Andrews has been elected to the Pro Bowl three times and was named to the 2021 All-Pro Team after setting the Ravens' single-season record with 107 receptions and 1,361 receiving yards.

The 2023 season was tough for Andrews. On November 16, during a Week 11 game against the Bengals, Andrews injured his ankle during the first quarter after being tackled by Bengals' linebacker Logan Wilson. It was determined that he had suffered a cracked fibula and an ankle ligament injury, sidelining him for the rest of the regular season.

But that wouldn't stop him. Andrews was activated off of injured reserve on January 26, 2024 ahead of the AFC Championship game against the Kansas City Chiefs. We all know how that game worked out, a 17 - 10 loss to the Chiefs at M&T Bank Stadium. Andrews had two catches for 15 yards in his comeback.

So far this season, Andrews has 17 receptions for 227 yards and three touchdowns. Here are some do the Ravens franchise records Andrews has over his seven year career:

Most receiving touchdowns: 43

Most single-season receiving yards: 1,361 (2021)

Most receptions in a single season: 107 (2021)

Most touchdown receptions by a tight end in a season: 10 (2019)

Most receiving yards by a tight end in rookie season: 552 (2018)

Longest regular season reception by a tight end: 74 yds (2018)

The best thing about Andrews is that he's a true team player. He didn't complain about a lack of touches early in the game against the Buccaneers. Then after he set the franchise touchdown record for tight ends, Andrews was more happy his team got their fifth straight

win after starting the season 0 - 2.

"Resiliency—that's the big word for us," Andrews said. "After those two losses, just going to work and focusing on how we can be better, because we knew we were on the cusp of turning things over and being efficient and playing good ball. It's just the little things of football – not making the mistakes; little things of making big blocks; just lining up right, everything. The coaches, players, everybody— we're all on the same page, and that's what it is."



Mark Andrews
Photo: Taetsch/Getty Images

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

REQUEST FOR PROPOSAL - PROJECT NO. 1406 Construction Management Assistance for Sanitary Contract 994 Clarifier and Gravity Sludge Thickeners Rehabilitations at Patapasco WWTP.

The Baltimore City Office of Boards and Commissions has been requested by the Department of Public Works, Office of Engineering and Construction, to certify the qualifications of engineering firms to provide Construction Management Assistance for Sanitary Contract 994 Clarifier and Gravity Sludge Thickeners Rehabilitations. One contract will be awarded for a period of 5 years.

Scope of Work

The Project and Construction Management Assistance services to be provided include, but are not limited to, assisting the City Office of Engineering and Construction with construction monitoring and inspection, preparation of daily reports, maintenance of project records and documentation, review of contractor's application for payment, attendance at progress meetings, preparation of record drawings, review of contract claims and support documents, cost estimating, scheduling, time impact analysis, quality control, project engineering, constructability reviews, submittal reviews and responses, RFI reviews and responses, and other documents.

*Experience in Facilities Rehabilitation and Construction at Wastewater Treatment Plants.

*Experience in development and implementation of a Construction Project Management program for Wastewater Treatment Plants.

*Familiarity with standard construction inspection procedures and requirements for Civil, Structural, Mechanical, and Electrical disciplines and SCADA system installation and implementation.

*Familiarity with the most current applicable building codes, Electrical NEC, and Wastewater Treatment Plant standards.

*Experience in providing and managing field inspection staff with Quality Control and Quality Assurance experience and with change orders and claims analysis.

* Experience with Critical Path Method

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construction scheduling, and Time Impact Analysis, using Primavera version 6 scheduling software.

*Experience with Primavera Contract Management version 14 and Unifier project tracking software.

*Overall team approach to utilize, coordinate, and manage, assigned tasks of the *Minority/Women Business Enterprises* partners, and conform to City goals.

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 capacity and resources to deliver the required services on time. Project fees have been estimated at \$4,000,000.00 for a period of 5 years.

Should you have any questions regarding the scope of the project, please contact Mr. Abdul Jafari at 410-396-7300 or email Abdul.Jafari@baltimorecity.gov

Prequalification Requirement

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. 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.

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

Submittal Process

Each Firm responding to this Request for Proposal (RFP) Project #1406 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.

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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.

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

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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 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

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, 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,

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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.

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 and will not be considered for further participation on 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

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