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Youth Go-Go Band Prepares for First Concert:

*'This is Only
Their Beginning'*



(L-r): Davey Ward, Troy Sellman, and Derrin Brown, and Makenzee Adams represent the next generation of go-go as the members of a youth go-go band called Pock3t. The band puts new spins on familiar songs while showing what they can do as young people who love to share their musical gifts. Their first show as hometown headliners will be held on Saturday, February 8, 2025 at Maryland Hall for the Creative Arts, located at 801 Chase Street in Annapolis, Maryland. Pock3t wants the public to attend the family-friendly celebration of go-go music that also includes DC Vybe, DJ Princess Christiona, and host MC Eric Davis. Tickets are now on sale.

(See article on page 6)

Photo: Maurice "Moe" Taylor

Unlocking Financial Flexibility: Everything You Need to Know About Earned Wage Access

By Aja' Mallory, MVLS

When unexpected expenses hit, waiting for a payday can feel like a struggle. That's why some employers now offer earned wage access (EWA), giving employees early access to a portion of their earnings. While this can be a lifesaver in the short term, it may impact your long-term budgeting and financial goals. Here's what you need to know to make the most of EWA without sacrificing financial stability down the road.

What is Earned Wage Access?

Earned wage access (EWA) gives consumers an early look at their earnings, providing access to money they've already worked for, even before payday arrives. EWA comes in two forms: employer-sponsored programs, where EWA is offered as a benefit, and independent third-party services. In both cases, you can access only the amount you've earned but haven't yet been paid. For employer-sponsored EWAs, your paycheck will reflect the advance as a deduction. With third-party providers, repayment comes through a direct debit from your bank account.

What is the Cost of Using Earned Wage Access?

The cost of using earned wage access can vary. Some employers offer EWA as a free benefit, while third-party providers may charge fees for each transaction, sometimes with additional service charges or tips. It is important to note that these costs can add up quickly, sometimes being equivalent to an interest rate of up to 300% or more. In Maryland, some EWA fees may even be illegal. If you're using

EWA or have in the past, you can contact the Office of Financial Regulation (OFR) to have the terms reviewed.

The OFR monitors companies offering credit and advance products to Maryland residents. If you have questions or concerns about your EWA terms, please contact OFR's Consumer Services Unit by email at Complaints@maryland.gov or by phone at 410-230-6077 for assistance.

The Advantages and Disadvantages of Using EWAs

- **Quick Cash Access:** Some EWAs allow you to receive funds instantly or within a few days, which can be helpful in emergencies.
- **No Credit or Income Requirements:** Since EWA doesn't require a credit check, it won't affect your credit score.
- **Reduced Paycheck:** For employer-sponsored EWAs, the advance amount is deducted from your next paycheck along with standard deductions, which may leave you with less for regular expenses.
- **Cycle of Dependency:** EWA is helpful in an emergency, but the constant cycle of taking money early leaves a gap in the next paycheck



Photo courtesy of MVLSIHStock from Getty Images

and creates a cycle of shortfall and debt that may become hard to break. The smaller biweekly paycheck will not be enough to cover other regular expenses, which could cause you to take out more loans or overdraw your bank account.

While EWAs can be a fast and easy way to get cash quickly, they come with potential pitfalls. Using EWAs can come with a sky-high interest rate of up to 300% as well as other fees. These high fees and reduced paychecks can make it difficult to meet basic needs, and over time, EWA reliance may interfere with long-term financial goals. Use this service cautiously, weigh the pros and cons, and consider if other options may be a better fit for your situation.

Aja' Mallory is a staff attorney at the Maryland Volunteer Lawyers Service. Her practice focuses on housing and consumer issues for Marylanders of limited means.

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THE BALTIMORE TIMES

Natasha Suber Perry: A Businesswoman to Watch for Innovation, Virtual Office Services

By Andrea Blackstone

Women's Entrepreneurship Day, held on November 19, is a prime time to salute pioneering female entrepreneurs and support the growth of women who strive to make an impact in business.

Natasha Suber Perry, principal and owner of the Waldorf, Maryland-based Suber & Company (SCO), has worn multiple hats. Suber Perry served a little over a decade in military service. SCO, now in business for 11 years, was inspired by an experience when she ran her first home-based business in 1998. At that time, she provided administrative services.

"To market my business as much as possible, I posted flyers on a number of college campuses, grocery stores, office supply stores, you name it, with my home address and home phone number. I learned quickly that this was a huge mistake. Fortunately, I found a company that offered virtual office services in DC and established my business address and business phone number," Suber Perry said.

The virtual office concept was a novel idea to her at the time, but it was something that she wanted to set up in communities like hers that were not located in cities.

Today, SCO provides flexible office solutions to freelancers, small businesses, non-profits, and larger enterprise companies. Services include dedicated private offices and/or desks; coworking spaces; and virtual office solutions, including a business address, business phone, hourly meeting rooms and/or private offices.



Natasha Suber Perry, owner of Waldorf, Maryland-based Suber & Company (SCO) provides virtual office rental, coworking services, virtual administrative services and more to a range of clients, including government contractors, accountants, lawyers, therapists and more.

Courtesy photo

"Currently, our team provides services to over 420 business clients and the overwhelming majority are minority-owned businesses, with more than half being woman-owned businesses," said Suber Perry.

She further explained that most clients start with the Corporate Mail Service Plan. It provides a brick-and-mortar business address; mail handling and daily notifications of mail receipt; two credits for office/meeting room hours; and access to a membership portal. As clients grow, they can upgrade their plans or add

on services, such as business phone lines and additional office hours packages, or things such as dedicated offices and/or suites, with utilities, Wi-Fi, and business phone lines.

"To offer the most flexibility, our services are month-to-month," said Suber Perry.

Although SCO currently operates an approximately 10,000 square foot space in Waldorf, more offerings are on the horizon.

"Within the next month, we will be launching a platform for Baltimore and Anne Arundel Coworking Operators to partner with SCO to expand their network as well as ours. Still, interested small business owners can join our membership network for access to our client community, where we provide great small business resources, access to our spaces, and business credit reporting," said Super Perry.

The entrepreneur provides three resources that may be helpful to fellow business professionals, including local SBA Small Business Development Centers (SBDCs). Check multiple SBDC centers in your state to access SBA consultants and advisors for everything from business planning to business funding. Another resource is local government Economic Development Agencies. Suber Perry remarked that funding from state grants and lending sources is often funneled through them. Additionally, many of them sponsor small business training, cohorts, and networking opportunities.

"Third, I have found industry-specific associations to be a great resource for my business. I am a client of a global coworking association

and the resources and tools my team and I have gained from membership far outweigh the cost. The annual on-site conferences are a great way to connect with potential partners and/or mentors within your industry," she added.

The best source of funding can be from angel investors when individuals may not be ready to pursue traditional lenders, according to Suber Perry.

"This is usually people within your own network circle. If angel investment is not an option, there are still a number of small business grant opportunities from state agencies like your local Economic Development Agency, non-profits, and private entities."

She shared go-to resources for tracking small business grants. The U.S. Chamber of Commerce; the US Department of Commerce Minority Business Development Agency; Hello Alice; Accion; Amber Grants; TEDCO Maryland; and private corporations such as Amazon, Walmart, Comcast and Verizon are among them.

Like most small business owners, capital has been a serious obstacle for Suber Perry. To support periods of growth, she has gotten creative before seeking external funding and turned to her faith.

"I have learned that if I am faithful in this entrepreneurship journey, God will always be more faithful with the plans He has for me. Every single need has been met when needed, and I have complete trust in that regardless of potential obstacles as we move forward," she added.

Visit www.subercompany.com to learn more about SCO.

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Commentary

Post Election Blues

By Dr. Lorece Edward,
Professor of Public Health, MSU and
Dr. Ian Lindong,
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Emotions ran high in this election, where there was so much at stake for America – the economy, immigration, reproductive rights, the cost of food, and the list goes on. And as with any race (to 270 electoral votes), there will always be millions of people across the nation feeling blue as the outcome unravels. The feeling of anxiety and stress before, during, and especially in the aftermath of the election is a reality that gropes and confronts the voters who hope for a different result.

Since the country’s founding, various communities have fought tenaciously for the right to vote—one of the most significant outcomes of the civil rights legislation in U.S. history. The Voting Rights Act was signed into law by former President Lyndon B. Johnson in 1965. Based on the outcome of the 2024 election, there could be changes that will limit the political participation of certain communities, which will discourage community participation in both the census and voter engagement.

The voting rights of ordinary men and women to determine their own political future was not always an option. Their loss centuries ago paved the way for our rights to vote today! They paid an unconscionable debt for their resilience. When you think about the facts and circumstances of their day-to-day experiences and quest for freedom, it makes you wonder. How could the ancestors imagine a tomorrow bearing in mind the darkness they survived within?

Where do we go from here? In the words of one of the greatest



Dr. Lorece Edwards



Dr. Ian Lindong

political commentators and a James Baldwin scholar, Dr. Eddie Glaude, Jr. – “America changes all the time without changing at all.” In asking yourself what do we do next, I would like to share a little soul food for thought. Give honor to our ancestors who lost their lives in the struggle but held on to their integrity. One way to honor their quest for freedom is to continue to fight for equity, a better future for our children, and a healthy democracy for the nation. Whatever you do – never give up!

Voting is a basic right, a powerful tool, and a civic responsibility. Communities have earned the right to vote and participate in the political process. The price was paid centuries ago. Voting shapes the path of our nation and your vote is your word that needs to be heard and recognized. In 1962, American writer and civil rights activist James Baldwin said – “Not everything that is faced can be changed but nothing can be changed until it is faced.” Honor those who came before us. They faced death due to the attempt and effort to have a say in the political process.

Whatever you choose — to do — be an informed voter. Exercise your rights and encourage your family, friends, co-workers, church members,

and others to do the same. We cannot afford the luxury of letting others plan and/or decide for us and our families what the future holds without our voices being heard. And, if the outcome is not what we hoped for it is not because we did not participate in the process. No matter what you hear about, what you believe or whom you support, it is important to exercise your right to vote. After all, the policies shaped by elected officials affect your life.

“Somewhere inside of all of us is the power to change the world,”
— Roald Dahl

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Youth Go-Go Band Prepares for First Concert: 'This is Only Their Beginning'

By Andrea Blackstone

Youth who learn a musical instrument can keep their brains healthier, regulate their emotions better, learn collaboration, and conceptually master teamwork.

Playing an instrument engages every major part of the central nervous system and it provides a total workout. It taps into both the right and left sides of the brain, according to John Dani, PhD, chair of Neuroscience at Penn Perelman School of Medicine.

And while today's youth can face everything from heavy mental stress and social media influences to an onslaught of bad influences, it is critical to uplift youth who rise above these issues. Some well-rounded adults of tomorrow include local budding musicians who express themselves through the joy of music.

Davey Ward, a 16-year-old guitar player who attends Broadneck High School and lives in Annapolis; Troy Sellman, a 16-year-old auxiliary percussion player who also attends Broadneck High School and resides in Annapolis; Derrin Brown, a 16-year-old drummer and Broadneck High School student who lives in Glen Burnie; and 16-year-old Makenzee Adams, a keyboard player and vocalist who attends Annapolis High School and resides in Annapolis are members of a rising music group on the performance scene called Pock3t.

"We play go-go music. It's from DC and it's really popular in the DMV," Makenzee said. "It's really percussion heavy and it uses call and response a lot."

Pock3t's four students can be spotted playing go-go music, a less common



Troy Sellman improvising on the congos. Photos: Naima Sam-Bomah



Davey Ward soloing on guitar during a set.

occurrence for people their ages to do, according to Makenzee.

Chuck Brown, the "Godfather of Go-Go," is commonly credited with the creation of the musical genre. The 75-year-old Washington, D.C.-based pioneer passed away in 2012. Enter Pock3t, the next generation of go-go aficionados who recently picked up the musical baton.

The band has inspired people who listen to them to cheer, clap, and reminisce. Pock3t puts new spins on familiar songs while showing what they can do as young people who love to share their musical gifts.

Derrin explained that the group originally started in 2022.

"We decided that it was a really fun gig to do after Kunta Kinte," he said. "We're all multi-musicians. We can all play more than one instrument."

Troy, Derrin, and Davey recall that Pock3t has participated in the Kunta Kinte Heritage Festival, the Giant Barbecue Battle, 4th Ward Day, and Sycamore and Oak, although the youth go-go band has made more appearances.

the school band or taking lessons for a few years.

Derrin explained why Pock3t's members latched on to go-go. They were inspired to play go-go after realizing how important it was and how far they could go with it.

Davey, another band member, realizes that establishing the band has led them to experience various benefits such as opportunities to learn communication skills and build chemistry and family with the people in their band. He feels that Pock3t has been good for overall happiness.

"We get time in school to practice, too, because we're in a music program," he added.

Additionally, the group that has a growing following usually rehearses every Monday.

"It's just fun to play!" Davey said.

Pock3t is gearing up to show the public what they can do during their first show as headliners in their hometown on Saturday, February 8, 2025 at Maryland Hall for the Creative Arts, located at 801 Chase Street in Annapolis, Maryland. Pock3t wants the public to attend the show. Doors open at 5:00 p.m. The show starts at 6:00 p.m.

Visit https://app.arts-people.com/index.php?ticketing=mhca&fbclid=IwY2xjawGhogJleHRuA2F1bQIxMAABHTX3ByXAtnUXR2lgDKUGmy5vGS-s78Q4BGwJhbdKpSpM4Vde0X95kFfA_aem_Pi7D9WtHaGX0_vRs9jwUTQ to find tickets for the February 8 family-friendly performance. Follow the group's main social media page via <https://www.instagram.com/pock3t/> where performance clips can be heard.

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Mother Experiences Health Crisis, Son's Intervention Leads to Life-saving Measures

By Andrea Blackstone

Before Annabel Guillén was informed that she had end-stage liver disease, she was already registered as an organ, eye, and tissue donor. Unbeknownst to her, Guillén's health would later reach a critical state due to end-stage liver disease, leaving her in need of a lifesaving gift herself.

"I found out during an initial hospital visit after my son [Pedro Cerame] insisted on taking me. What started as abdominal pain led to a series of tests, which quickly revealed that my liver was failing," Guillén explained.

Before Guillén's shocking diagnosis, Cerame noticed his mother was dealing with recurring abdominal pain, nausea, and swelling in her legs. Over time, Cerame noticed that the symptoms increasingly impacted his mother's daily life. Her abdominal pain became too much to ignore in January of 2023. Cerame insisted that they head to the hospital to find answers. When Guillén took a couple of tests at the hospital, she was informed that her liver was failing.

"I was admitted to Johns Hopkins Hospital, where the team of specialists provided intensive care and managed my symptoms while preparing me for the possibility of a liver transplant. I ended up spending 18 days there, including the time before and after the transplant surgery," Guillén recalls.

During Guillén's journey, she was urged to see a hepatologist as soon as possible.

"Even then, I didn't feel gravely ill – my symptoms still seemed mild, and I certainly didn't feel like I was dying. But after we saw the hepatologist the very next day, he told me bluntly that

I wouldn't survive without a liver transplant. I was shocked. My son asked for a referral to Johns Hopkins Comprehensive Transplant Center in downtown Baltimore, close to where he lives," she explained.

Guillén's son was willing to care for his mother. However, about three months after her diagnosis, she developed severe complications.

"Blood clots formed in the veins supplying my intestines; my abdomen filled with fluid (ascites) that had to be drained multiple times a week; and I had enlarged veins in my esophagus (varices) that required banding to prevent life-threatening bleeding," she recalls.

The most alarming symptom was hepatic encephalopathy. Guillén's liver could not filter toxins which can build up in a person's bloodstream and eventually reach the brain and cause confusion. If left untreated, it can lead to coma and even death, according to Guillén.

Thankfully, Guillén's time on the liver transplant waiting list was short. Guillén mentioned that she was informed by her transplant coordinator that a matching liver had been located.

"The severity of my liver failure and complications put me at a high priority, and I only waited about a week before a matching liver was found. It was an incredible blessing because, for many people, the wait can be much longer," she stated.



Annabel Guillén with her son, Pedro Cerame, a few hours after her liver transplant.



Annabel Guillén and her son, Pedro Cerame participate in Infinite Legacy's Donate Life Family Fun Run 2024 in Baltimore, Maryland. Courtesy photos

Guillén added, "Everything happened so fast that I didn't have much time to process it all – just that my life could be saved by a heroic individual and their family. While I don't have specific details about my donor, I think of them and their family often and hope they know how much of a miracle they've given me."

Cerame, then 32, stated that hearing that Guillén needed a liver transplant was terrifying. He suddenly became his mother's primary caretaker. Guillén remains thankful to God every day for her attentive son.

"Without his insistence and support, I wouldn't be here today. Liver disease can be unpredictable, and it wasn't long before things took a serious turn," she added.

Both Guillén and Cerame are involved as ambassadors with Donate Life, sharing their story to encourage people to consider organ, eye, and tissue donation. They attend events, speak with community members, and support educational campaigns.

Cerame, a registered organ donor, wants minorities to understand that

organ, eye, and tissue donation can be a matter of life and death for our communities.

"People from similar ethnic backgrounds are often the best matches for each other. So, when more of us register as donors, we increase the chances that a patient in need – someone's parent, sibling, or friend – will find a suitable match more quickly. There's often hesitancy or lack of awareness about organ donation in minority communities but knowing that it could one day save the life of someone close to you can be powerful.

Cerame added, "I hope more people realize that they have the power to be a hero for others, simply by registering and talking about their wishes with their families."

Please visit Donate Life Maryland via <https://www.donatelifemaryland.org> to learn more about organ, eye and tissue donation.

In Memoriam - Kenneth Oliver

First Black Member of Baltimore County Council Dies

By Doni Glover

(RANDALLSTOWN) - The Greater Baltimore area lost two political icons over the weekend. Mary Pat Clarke and Ken Oliver both got their wings. This story is about Oliver, who became Baltimore County's first Black county councilman.

Born in Montgomery, Alabama in 1945, Ken Oliver attended Baltimore City public schools. He went on to study business at the University of Baltimore, where he obtained a B.S. in business administration. Afterward, he obtained his MBA at Morgan State University with a concentration in finance.

And that's where his banking career launched. First, he was a finance specialist in the Office of Finance Programs in the Department of Business and Economic Development in 2011. It didn't take long for him to rise through the ranks to

become Vice President of commercial lending at the historic Harbor Bank of Maryland. The former Assistant Professor at Coppin State College then became the Senior Vice President for credit and marketing at the Development Credit Fund, Inc.

Married with three grandchildren, Councilman Oliver served on the Baltimore County Council from 2002 to 2014. In that time frame, he also served the County in other capacities. The proud Kappa Alpha Psi fraternity member held many different posts, including Chair of the county's Planning Board from 1999-2001; former Chair of the Spending Affordability Committee, Baltimore



Kenneth Oliver
Courtesy photo

County; former member of the Human Relations Commission, Baltimore County; Private Industry Council, Baltimore County; member, Citizens Advisory Board for Walter P. Carter Community Mental Health and Retardation Center, 1983-91 (past chair); and he served on the State Board of Waterworks and Waste Systems Operators,

1986-90.

As councilman for the 4th district—including much of the Liberty Road corridor—he brought his expertise to better serve the upwardly mobile Black community in northwest Baltimore County. Because of his political prowess, Liberty Road area residents now have a

Walmart, a Home Depot, and the Liberty Road Resource Center. They also have a YMCA with the largest indoor track in the county.

At the time, Jim Smith was the Baltimore County Executive. Smith, a strong lawyer by profession, could not deny Oliver's efforts to bring more resources and amenities to the Liberty Road corridor. Oliver believed that if other communities could have the finer things in life, the Black people living along the Liberty Road corridor should have the same.

Oliver was a man who took no prisoners. His early days in downtown Westside communities strengthened his resolve and gave him an edge many politicians today lack. He was his own man, often the only Black American in the room. Challenges and obstacles did not phase Oliver because he was built to serve, and unapologetically so.

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“We are forever grateful for her dedication to Baltimore”

Mary Pat Clarke Passes Away at Age 83

By Ursula V. Battle

Baltimore lost a champion for equality and a longtime fixture in Baltimore politics with the passing of beloved former City Council President Mary Pat Clarke. Surrounded by family, Clarke, 83, died Sunday, November 10, 2024 after a brief illness. At The Baltimore Times press time, details regarding Clarke’s final arrangements were still being planned.

Clarke’s political career spanned over 32 years, and she held the distinction of becoming the first woman to serve as President of the Baltimore City Council. The trailblazing Clarke is credited for helping to pave the way for women to enter Baltimore’s political arena – and winning.

She championed fair and equitable housing – even sleeping overnight in the crime-plagued Lexington Terrace public housing project in 1993 to shed the spotlight on its deplorable living conditions, joining in solidarity with its residents who voted on a rent strike.

Clarke is being remembered as one who unselfishly gave of herself time and time again when it came to fighting for the citizens of Baltimore.

“I learned so much from her about helping people, especially those in deep need,” Baltimore Mayor Brandon Scott said in a statement posted on X. “Anywhere you go in this city, there is someone with a story about how Mary Pat helped them. Whether it be a water bill issue, getting their street plowed during a blizzard, or helping a child get to college whenever a Baltimorean was in need, she was there.”

Senator Cory V. McCray represents Baltimore’s 45th District.

“Mary Pat Clarke poured into me, not just with words, but also with actions. I can remember walking



**Senator Cory McCray and
Mary Pat Clarke**

Photo courtesy of Senator Cory McCray

through the alleys on Normal Avenue, Clifton Avenue, and other places. She was always right there with us doing the hard work, doing the gritty work, doing the dirty work. Baltimore City was also the first in the country to pass a living wage. That was Mary Pat Clarke.”

Senator McCray said he and Clarke would have lunch and dinner together, during which time she would share the history of East Baltimore.

“Her stories of the Clarke-Dalton ticket and her role in electing the first Black state senator in East Baltimore served as reminders of the power of commitment to community,” said Senator McCray. “I am proud to have known her, and I strive to embody the example she set for all of us who follow. We are forever grateful for her dedication to Baltimore and her unwavering belief in a better future for all.”

A native of Providence, Rhode Island, Clarke earned her undergraduate degree from Immaculata College in 1963 and her M.A. from the University of Pennsylvania in 1966. A teacher by



(L-r): Retired former Eastern District Commander Wendell France; the late former Council President Mary Pat Clarke; Former District 45 Delegate Cheryl D. Glenn; Valerie Fraling; and Betsy Gardner following the mayoral inauguration of Bernard C. “Jack” Young in 2019. Photo: Ursula V. Battle

profession, she taught at the Johns Hopkins University School of Professional Studies, the Maryland Institute College of Art and the University of Maryland, Baltimore County.

Clarke was first elected to represent the 2nd District in 1975, serving until 1983. She would go on to serve as Baltimore City Council President from 1987 until 1995. She served on numerous Baltimore City Council committees including the Judiciary and Legislative Investigations Committee, Land Use and Transportation Committee, and Labor Committee.

Councilwoman Odette Ramos represents District 14, where Clarke served from 2004 until her retirement in 2020.

“Everyone in Baltimore City has their story of their relationship with Councilwoman or Council President Clarke,” said Councilwoman Ramos in an issued statement. “Residents

still remember when she helped family members, slept for two nights at one of the derelict public housing projects, and fought for every neighborhood.”

Dr. Joanne Martin, Co-founder of the National Great Blacks in Wax Museum (GBIW) located at 1601-1603 E. North Avenue with her husband, the late Dr. Elmer Martin.

“Mary Pat Clarke paid attention to and was very aware of what was going on at the museum,” said Dr. Martin. “She invited us to go before the City Council to talk about what we were trying to do on North Avenue and why we should be supported. She showed her support in a number of ways.”

She added, “She cared about Baltimore and understood that you could not have some neighborhoods that were thriving and others going underwater. She truly understood that if Baltimore was going to be all that it could be, it had to involve all of its people.”

Bank of America's Neighborhood Builders Program Celebrates 20th Anniversary

By Demetrius Dillard

Among Bank of America's most notable philanthropic investments is its signature Neighborhood Builders program, which just reached a significant milestone.

Fulfilling its commitment to strengthening the Greater Maryland community, the company supports the impactful work of local nonprofits and community-based organizations through the Neighborhood Builders program. On a yearly basis, Bank of America selects nonprofits, also named "Neighborhood Builders," that are awarded grants.

On November 7, 2024, Janet Currie, President of Bank of America Greater Maryland, joined past and present Neighborhood Builders honorees to celebrate the program's 20th anniversary. The milestone celebration was held at the Baltimore Center Stage.

The brief program opened with remarks from Stevie Walker-Webb, Baltimore Center Stage's artistic director. Afterward, Currie addressed event guests, highlighting the Neighborhood Builders Program and what it meant to achieve the 20-year landmark. She also acknowledged this year's Neighborhood Builders awardees.

"The goal is to build capacity in these organizations, to encourage their sustainability, to help them with their broader efforts around funding, and to provide them a space where nonprofits can come together... and think strategically about their goals," said Currie.

"[Crossing this milestone] means that we continue to maintain our focus on how important it is to not only put these funds out into communities but to make sure that we are also helping to strengthen leadership in

these organizations. And we're really supporting them not just by writing a check, but leaning into what they're trying to achieve and trying to add value to it."

Since its inception in 2004, the Neighborhood Builders program has enabled Bank of America to partner with 35 local nonprofits, investing \$7 million in economic mobility opportunities in the Baltimore region.

The Neighborhood Builders award provides \$200,000 in flexible funding and comprehensive leadership training for CEOs, executive directors and emerging leaders on topics ranging from increasing financial sustainability, human capital management and strategic storytelling. Nonprofit leadership development is another key component of Neighborhood Builders, offering honorees a distinct opportunity to join a national network of similarly missioned organizations.

Neighborhood Builders is not only exclusive to the Baltimore region. Bank of America has 97 markets across the nation, according to Currie. The company's larger and mid-size markets have the Neighborhood Builders program and the smaller markets have what is called the "Neighborhood Champions" program.

Over the years, the program has evolved thanks to advances in technology – from social media connectivity to hybrid meeting opportunities and more.

"The goal throughout all of them is really to leverage local leadership," Currie said.

"We have foundations who help us select these winners. So, we recognize organizations in each of these locales that are doing great work."

Also present at the ceremony were participants in Bank of America's

Student Leaders program and members from the Neighborhood Builders local market selection committee.

The Neighborhood Builders awardees for 2024 were the Franciscan Center and Project JumpStart Inc., both of which are Baltimore-based nonprofits.

The Franciscan Center, led by executive director Jeff Griffin, provides emergency assistance and supportive outreach to economically disadvantaged populations.

The organization's Dignity Plates Training Academy provides basic instruction to prepare students for entry-level culinary jobs. The Franciscan Center has a committed group of staff and volunteers who devote their efforts to responsive services and empowerment services that include nutrition, connection and education to aid Baltimoreans in their path to self-sufficiency.

Year after year, The Franciscan Center applied for Neighborhood Builders grant funding. This time around, they finally struck gold. Griffin was overwhelmed when he found out the nonprofit was named a Neighborhood Builder.

"We're just trying to find ways that we could live with our neighbors and help our neighbors," Griffin said during the 20th anniversary celebration. "We're excited. It's very hard to earn this award, so I was ecstatic."

Project JumpStart is a pre-apprenticeship construction workforce development training program led by executive director Jimmy Stewart. The 15-week program is for Baltimore City residents with a high school diploma or GED.

The \$200,000 grant will be disbursed over two years and will enable Project JumpStart's free construction training program, helping local residents build



From left: Jimmy Stewart, executive director of Project JumpStart, Inc.; Janet Currie, president of the Greater Maryland market at Bank of America; and Jeff Griffin, executive director of The Franciscan Center. Project JumpStart and The Franciscan Center were this year's Neighborhood Builders.

Photo: Demetrius Dillard

skills and careers in trades like electrical, plumbing, and carpentry.

The funding will be paired with valuable leadership training for the nonprofit, enabling impact growth with a focus on financial sustainability, strategic storytelling, and community engagement, according to a Project JumpStart statement.

"We are eternally grateful and thankful to Janet and Bank of America for this award," Stewart said.

"We're just looking forward to this allowing us to take what we've done over the last 18 years and just take it to another level. I have a great team that's supported me and we're really excited about some of the initiatives, some of the additional programming and things we're going to do for our students and other organizations in the community. And we couldn't do that without these funds."

Following the 20th anniversary celebration, event guests were invited to a play hosted by Baltimore Center stage.



By Rosa Pryor

Hello, my dear friends!

Before I get started, I just want you to know that I am out of the hospital and home trying to get my body back in shape after a two- or three-hour surgery on my spine. After they lined up my vertebrae's disks, they put in bolts and screws, I guess to hold the thing together. I have been in a lot of pain for the past two years, so this was an operation that I had to have, or I was going to wind up in a wheelchair. Now those of you who know me, that was not going to happen if there was another option. So, I am home and doing pretty good. I have already thrown away my walker and my doctor said I do not need to go to therapy. But I am moving slowly, and soon I will be able to jump up and down and do the "James Brown" I want to thank the love of my life and my beautiful husband, "Shorty" for being so patient and loving and taking such good care of me along with my daughter, Kathy. I want to thank all of you who sent me cards with your gifts inside. I appreciate my friends who visited me before and after my surgery. You all are my family and "Rambling Rose" loves you. Please feel free to call me anytime. I love hearing from my fans and friends. I miss you!

SANKOFA RETURNS TO THE BALTIMORE MUSEUM OF ART

Many years ago, African dance and drumming took center stage at Artscape, Harbor, Druid Hill Park and other venues around the metro area. The excitement of the drums, the vibrancy of the costuming and the sheer excitement of exuberant dancers onstage gave

Upcoming Events in November



Sankofa returns to the Baltimore Museum of Art on Sunday, November 17 and 24, along with free workshops.

collective goosebumps to audiences of all backgrounds. Sankofa Dance Theater was at the forefront of dance in Baltimore until the company disbanded in 2010. Now, to the city's delight, Sankofa returns at least for a little while. The Baltimore Museum of Art hosts performances by the company on Sunday, November 17 and 24 along with free workshops.

A NEW CHAPTER FOR THE ENOCH PRATT FREE LIBRARY



Chad Helton is the new president and CEO of the Enoch Pratt Free Library. The Maryland Food Bank says the Pratt Library will hold a ribbon-cutting for the Pratt Free Market. The free grocery store is located inside the Southeast Anchor Library in the Highlandtown neighborhood. It will be open every Wednesday from 11 a.m. to 2 p.m. and Fridays from 2-5 p.m.

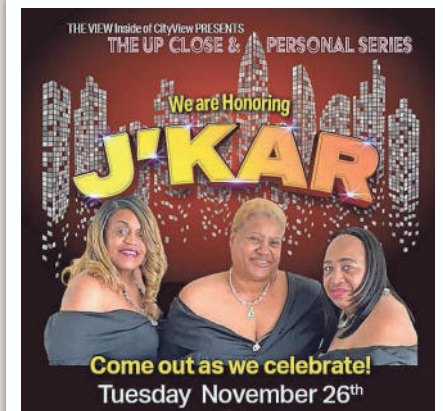


Clarence Ward III with "Dat Feel Good" is performing for the "Baltimore Jazz Alliance "Blue in Green" Gala Fundraiser on November 16 for their second Annual Gala Fundraiser on Saturday, November 16 from 7-11 p.m. at the Marriott Hotel, 10101 Grand Central Avenue in Owings Mills, Maryland.

The Enoch Pratt Free Library welcomes Chad Helton as their new President & CEO. Chad has more than 15 years of leadership in both public and academic libraries, including leading major institutions. Chad is passionate about making the Pratt Library a welcoming and essential resource for every Baltimore resident, no matter where they live. His vision for the Pratt is to continue to serve as a community cornerstone.

THE BALTIMORE JAZZ ALLIANCE

The Baltimore Jazz Alliance is holding its "Blue in Green" Second Annual Gala Fundraiser" on Saturday, November 16, 2024 from 7-11 p.m., at the Marriott Hotel, 10101 Grand Central Avenue in Owings Mills, Maryland. The event will feature a DJ and live band featuring Clarence Ward III and "Dat Feel Good." Hors d'oeuvres and drinks and cocktails included. Funds from ticket sales will support important BJA programs, including grants for Baltimore artists



J'Kar will be performing at City View restaurant located 6700 Security Blvd. on Tuesday, November 26, 6-10 p.m. Admission is free, but no kids, no hoods on your head are allowed.

and students, the jazz Kids education program. The Baltimore Jazz Alliance has been serving the jazz community since 2004. They will start off with a Jam Session at Keystone Korner with the Inaugural Camay Service Award celebrating Baltimore Jazz Icon Camay Calloway Murphy.



"Breakfast at Nancy by SNAC" will be honoring William "Chef Bill" Maughlin at Station North Arts District on Saturday, November 30, 2024 Reservations are suggested by calling 410-225-2459.

Well, my friends, I have to go. I am a little tired now. I am going to rest, but if you need me, please feel free to call me at 410-833-9474, or you can stop by to say hello at 214 Conewood Avenue, Reisterstown, Maryland 21136. You can also email me at rosapryor@aol.com UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.

THE BALTIMORE TIMES

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- NOV 23 THE GICLEE PROCESS W/ JEFF SALVA 1 - 2PM
- DEC 15 KHAETA EMERSON 2 - 6PM
- FEB 9 LINDA TICKER ACRYLIC POUR 2 - 4PM

MONDAY - THURSDAY:

(BY APPOINTMENT)

FRIDAY: 1P-7

SAT: 1P - 7P

SUN: 1P - 5P

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Ravens Gear Up for Steelers Week

By Tyler Hamilton

This week is a little different for the Baltimore Ravens as they prepare to face their bitter rival Pittsburgh Steelers. Players won't admit it, but it just means more when they face their biggest AFC North rival.

This week the matchup features a Steelers team that sits on top of the division with a 7-2 record, just above the Ravens at 7-3.

"If you want to win the division, you have to win division games, so that's the deal," Ravens head coach John Harbaugh said. "The Steelers have had a great season. They've done a great job against the people they've played against, and they've found ways to win [in] different kinds of ways."

Harbaugh categorizes every game as a big one. The division will be on the line when the Ravens travel to Pittsburgh for this clash. It'll be the first time former Steelers receiver Diontae Johnson was traded eight months ago. Johnson initially played for the Carolina Panthers before being moved again, this time to the Ravens.

"Man, I had a great career there. I loved it," Johnson said Monday. "Great city, people great there. I know what they're about. I can't wait to get to Sunday to just be back in that stadium."

"I'm ready to get back there just to see the good people that I made relationships with and stuff like that," Johnson said. "But other than that, it's a big moment for me."

This go-around will also be different because it features running back Derrick Henry. Both Henry and quarterback Lamar Jackson are legitimate contenders for the MVP award.



Diontae Johnson

Photo: Michael Owens/Getty Images

Quarterback Russell Wilson is a newcomer for the Steelers. Wilson has the team on a four-game win streak. His deep passing ability is highlighted by big play receiver George Pickens and new offensive coordinator Arthur Smith's playcalling.

Pittsburgh is also very stout on the defensive side of the ball, led by outside linebacker TJ Watt.

It will be a tough matchup for the Ravens. But they're ready.

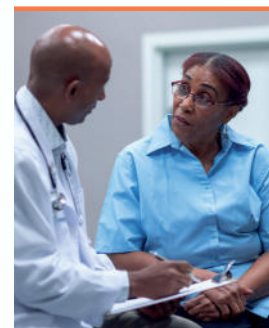
"It means a lot. We've been here before. We know the task at hand, so we just have to go do our job," Johnson said.

"I just know that it means a lot to the organization, to the division, to the conference. We also know that it's a rivalry – it means something to the fans. So, there's a lot to play for, whether it's the division, whether it's for the fans or our community. So, there's definitely a lot to play for [in] this game."

gp² Black & African American
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The Global Parkinson's Genetics Program (GP2) is an international research program. GP2 aims to learn more about gene changes that may cause Parkinson's in people from all backgrounds.



GP2 is seeking Black and African American people age 18 and older – **both with and without Parkinson's disease** – for a research study. Participants will help advance knowledge about Parkinson's disease in Black and African American people.

To learn more, please visit blaacpd.org.

gp² Global Parkinson's
Genetics Program

THE MICHAEL J. FOX FOUNDATION
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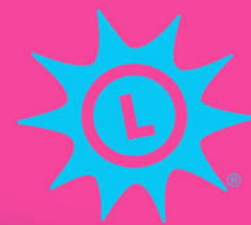
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401(k) limit increases to \$23,500 for 2025, IRA limit remains \$7,000

WASHINGTON — The Internal Revenue Service announced that the amount individuals can contribute to their 401(k) plans in 2025 has increased to \$23,500, up from \$23,000 for 2024.

The IRS also issued technical guidance regarding all cost-of-living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2025 in Notice 2024-80, posted on IRS.gov.

Highlights of changes for 2025

The annual contribution limit for employees who participate in 401(k), 403(b), governmental 457 plans, and the federal government's Thrift Savings Plan is increased to \$23,500, up from \$23,000.

The limit on annual contributions to an IRA remains \$7,000. The IRA catch-up contribution limit for individuals aged 50 and over was amended under the SECURE 2.0 Act of 2022 (SECURE 2.0) to include an annual cost-of-living adjustment but remains \$1,000 for 2025.

The catch-up contribution limit that generally applies for employees aged 50 and over who participate in most 401(k), 403(b), governmental 457 plans, and the federal government's Thrift Savings Plan remains \$7,500 for 2025. Therefore, participants in most 401(k), 403(b), governmental 457 plans and the federal government's Thrift Savings Plan who are 50 and older generally can contribute up to \$31,000 each year, starting in 2025. Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in these plans. For 2025, this higher catch-up contribution limit is \$11,250 instead of \$7,500.

The income ranges for determining eligibility to make deductible contributions to traditional Individual

Retirement Arrangements (IRAs), to contribute to Roth IRAs and to claim the Saver's Credit all increased for 2025.

Taxpayers can deduct contributions to a traditional IRA if they meet certain conditions. If during the year either the taxpayer or the taxpayer's spouse was covered by a retirement plan at work, the deduction may be reduced, or phased out, until it is eliminated, depending on filing status and income. (If neither the taxpayer nor the spouse is covered by a retirement plan at work, the phase-outs of the deduction do not apply.) Here are the phase-out ranges for 2025:

- For single taxpayers covered by a workplace retirement plan, the phase-out range is increased to between \$79,000 and \$89,000, up from between \$77,000 and \$87,000.
- For married couples filing jointly, if the spouse making the IRA contribution is covered by a workplace retirement plan, the phase-out range is increased to between \$126,000 and \$146,000, up from between \$123,000 and \$143,000.
- For an IRA contributor who is not covered by a workplace retirement plan and is married to someone who is covered, the phase-out range is increased to between \$236,000 and \$246,000, up from between \$230,000 and \$240,000.
- For a married individual filing a separate return who is covered by a workplace retirement plan, the phase-out range is not subject to an annual cost-of-living adjustment and remains between \$0 and \$10,000.
- The income phase-out range for taxpayers making contributions to a Roth IRA is increased to between \$150,000 and \$165,000 for singles and heads of household, up from

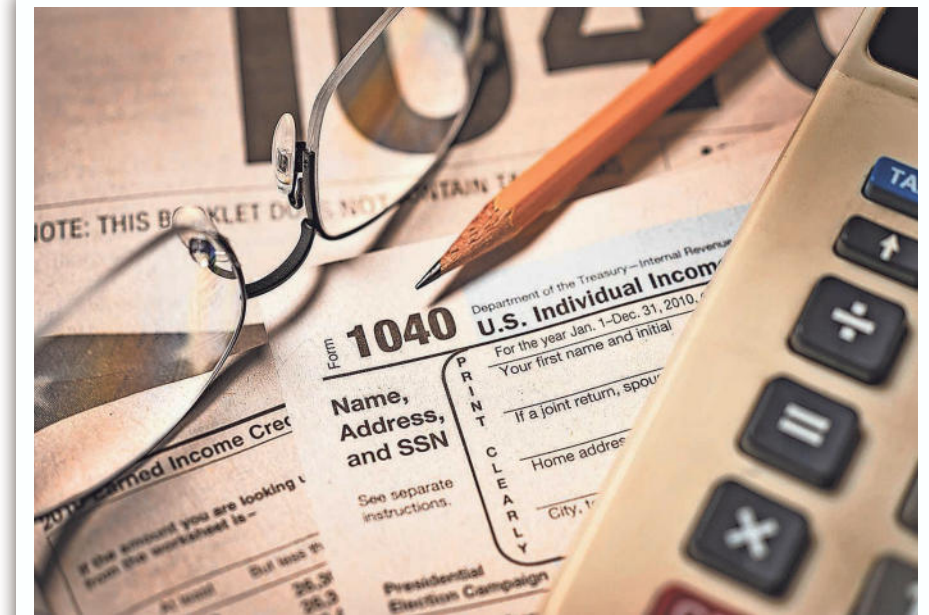


Photo: Metro Creative

between \$146,000 and \$161,000. For married couples filing jointly, the income phase-out range is increased to between \$236,000 and \$246,000, up from between \$230,000 and \$240,000. The phase-out range for a married individual filing a separate return who makes contributions to a Roth IRA is not subject to an annual cost-of-living adjustment and remains between \$0 and \$10,000.

• The income limit for the Saver's Credit (also known as the Retirement Savings Contributions Credit) for low- and moderate-income workers is \$79,000 for married couples filing jointly, up from \$76,500; \$59,250 for heads of household, up from \$57,375; and \$39,500 for singles and married individuals filing separately, up from \$38,250.

• The amount individuals can generally contribute to their SIMPLE retirement accounts is increased to \$16,500, up from \$16,000. Pursuant

to a change made in SECURE 2.0, individuals can contribute a higher amount to certain applicable SIMPLE retirement accounts. For 2025, this higher amount remains \$17,600.

• The catch-up contribution limit that generally applies for employees aged 50 and over who participate in most SIMPLE plans remains \$3,500 for 2025. Under a change made in SECURE 2.0, a different catch-up limit applies for employees aged 50 and over who participate in certain applicable SIMPLE plans. For 2025, this limit remains \$3,850. Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in SIMPLE plans. For 2025, this higher catch-up contribution limit is \$5,250.

Details on these and other retirement-related cost-of-living adjustments for 2025 are in Notice 2024-80, available on IRS.gov.

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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 **Water Contract NO. 1349R: Madison Street Area: 30-Inch Water Main Rehabilitation** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M on **December 18, 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 125 / 1085 HD; 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 **November 8th, 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 **B02551 Water Mains**. Cost Qualification Range for this work shall be **\$10,000,000.01 to \$15,000,000.00**.

A "Pre-Bidding Information" session will be conducted via Microsoft Teams. Vendor can either call +1 667-228-6519 PASSCODE: 674-460-830# on **November 13th, 2024** at 1:00PM. Contractor questions shall be submitted via email to doreen.diamond@baltimorecity.gov by **November 20th, 2024** at 4:30PM. Questions submitted after the deadline may not be responded to and Contractors will be required to submit their bids based on the available information.

To purchase bid documents, for this project please contact the assigned **Contract Administrator doreen.diamond@baltimorecity.gov** and dpw-

Legal Notice

bidopportunities@baltimorecity.gov
Principal items of work for this contract include, but are not limited to: Rehabilitation of existing 30-inch water main with a new 24-inch HDPE pipe using sliplining. Abandonment and/or removal of existing water mains and installation of various sized new ductile iron pipes, valves, fittings, and appurtenances, replacements/installation of fire hydrants, corrosion control (if applicable) small (residential) meter setting and meter vaults, renewal and replacement of existing water services, sidewalk restoration, curb and gutter, and roadway paving, as required.

The BBE/ MBE goal is **12%**
The WBE/DBE goal is **7%**

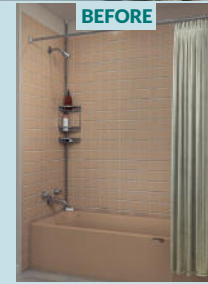
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