

The Annapolis Times

Vol. 39 No. 6

November 29 - December 5, 2024

A Baltimore Times/Times of Baltimore Publication



Art as Therapy: A Tool to Cope with Feelings, Trauma

LaQuisha Hall tours the Safety Harbor Art and Music Center in Safety Harbor, Florida. The survivor of sexual abuse and domestic violence is a self-taught artist, author and part-time entrepreneur who runs Confident Canvas™. She is employed as a coach for teacher leaders for city schools. The creative visionary utilizes hand lettering, watercolors, acrylic painting, Bible and creative journaling, mixed media and more while blending her world of art and advocacy.

(See article on page 9.)

Photo: LaQuisha Hall



Vincent Leggett, Influential Historian, Blacks of the Chesapeake Visionary, Passes Away

By Andrea Blackstone

Vincent Omar Leggett, 71, cultural historian, lecturer, author, and founder and president of the Annapolis-based Blacks of the Chesapeake Foundation (BOCF) passed away on November 23, 2024.

Leggett, born in Baltimore, was widely known for documenting the contributions and work of African Americans in the maritime and seafood processing industries within the Chesapeake Bay region. During his extensive journey, he authored “Chesapeake Bay Through Ebony Eyes” and “Blacks of the Chesapeake, An Integral Part of Maritime History.”

Leggett earned a B.S. in Urban Planning and Community Development from Morgan State University and a master’s in public administration from Central Michigan University. He engaged with schools, museums, and community groups while striving to educate and advocate for the preservation of the history of Black watermen and their families. Leggett also served as president and CEO of the Leggett Group (USA) consulting firm to advance environmental and social justice for African Americans.

“Vince’s work went beyond retelling the stories of the Black watermen who worked the waters of the Chesapeake Bay. He had a passion for preserving stories that otherwise might have been lost to time. His deep connection to the water and the people whose lives were intertwined with it made him a respected figure in the Annapolis community. He will be greatly missed,” said Annapolis’ Mayor Gavin Buckley.

Leggett was a visible resident of Arundel-on-the Bay in Annapolis who often shared his personal appreciation

for the Chesapeake Bay. He and his wife made the enclave with beautiful bay views their home. Leggett could often be spotted sharing bits of history and spending time with family on the water.

The BOCF and its founder have been widely recognized. The Library of Congress designated BOCF as a Local Legacy Project in 2000. Former Maryland Governor Glendening commissioned Leggett as an honorary Admiral of the Chesapeake in 2003.

Leggett constantly pushed to achieve progressive measures. The conservationist was key in leading recent preservation efforts of Maryland’s traditionally African-American waterfront communities, including Carr’s and Sparrow’s beaches.

According to a press release provided by Mayor Buckley’s office, “Leggett played a crucial role in the City of Annapolis’ 2022 acquisition of Elktonia Beach off Bembe Beach Road, once a part of the Carr’s and Sparrow’s Beach properties that catered to African American families during the time of Jim Crow. The property is now a public park managed by the City of Annapolis Department of Recreation and Parks and includes the former home of Dr. Parlett Moore.”

The site that was spared from development was formerly a part of the Carr family’s 180 acres of Black-owned beachfront located in Annapolis. Carr purchased it in 1902. Afterward, Florence Sparrow and Elizabeth Carr, who were his forward-thinking daughters, seized an opportunity to create a Black business. The waterfront parcel evolved into a popular recreational and entertainment destination resort for Black beachgoers



Vincent Leggett, founder and president of the Blacks of the Chesapeake Foundation, holds up his pen during a signing ceremony at Elktonia-Carr’s Beach, a new public heritage park in Annapolis, Md., on Aug. 12, 2022.

Photo: Will Parson/Chesapeake Bay Program



Vincent O. Leggett showcases his book projects at the Kunta Kinte Heritage Festival.

Photo: Andrea Blackstone

during the days of segregation.

A signing ceremony memorializing the transfer of the title of the five-acre Elktonia beach site was held in 2022.

The project’s two major objectives included providing access to the Chesapeake Bay for all citizens and celebrating the accomplishments of the owners of the historical Black beaches and other significant African American sites along the Bay.

“We live in a seaport town and it’s becoming more and more difficult for people to gain access to the waterways, particularly people of limited means,” Leggett once told *The Baltimore Times*. “It’s becoming increasingly difficult because of private or gated communities, conservation areas, military, and government institutional uses.”

He further explained that the governor’s office and the state of Maryland granted the Blacks of the Chesapeake, a non-government community-based foundation, a grant of \$1.2 million from the Playground and Infrastructure program toward the

exclusive purchase of the property.

“And the reason that is so significant is because the Blacks of the Chesapeake was one of the organizations that purchased the land, so it will always be in perpetuity. In addition, the Blacks of the Chesapeake has become a steward of the property, leading the interpretation of African American life for the Chesapeake Bay, along with the City of Annapolis and the National Park Service, and all our other partners. I have found that this aspect is the most noteworthy of this entire enterprise,” Leggett also stated.

Chesapeake Conservancy President and CEO Joel Dunn issued a statement regarding Leggett’s passing, legacy and inspiring influence.

“Vince’s impact will forever resonate at Elktonia-Carr’s Beach Heritage Park in Annapolis, Maryland, one of his proudest and most enduring achievements,” Dunn added.

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ENTERTAINMENT

Spotlight

WATERFRONT PARTNERSHIP PRESENTS

Holiday Makers Market

SAT DEC 7, 2-8 / SUN DEC 8, 12-6

CREATIVELY BLACK BALTIMORE EXHIBIT TOURS
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Rep. Mfume, Sens. Cardin and Van Hollen Bill to Rename Post Office in Honor of Elijah Cummings Passed by U.S. House Committee

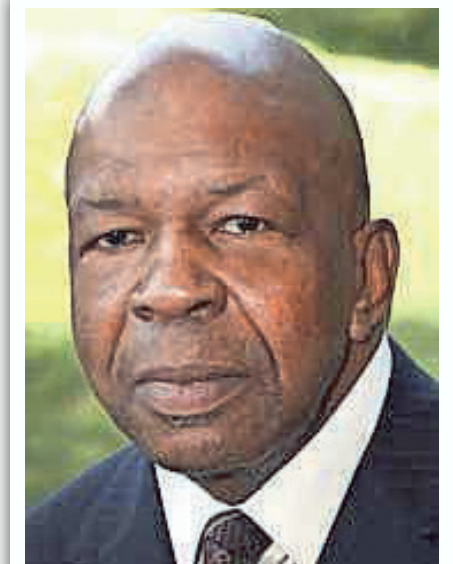
WASHINGTON, D.C. – On November 20, 2024, legislation introduced by Congressman Kweisi Mfume (D-MD-07) in the U.S. House of Representatives to designate a Baltimore United States Post Office (USPS) as the “United States Representative Elijah E. Cummings Post Office Building” was passed unanimously by the U.S. House Committee on Oversight and Accountability. The bill to rename the post office at 340 South Loudon Avenue in Baltimore, Maryland in honor of Congressman Cummings now heads to the floor for consideration by the entire U.S. House. Companion legislation has been introduced in the U.S. Senate by Maryland Senators Ben Cardin and Chris Van Hollen.

“I am elated that this bill has taken a momentous step forward in the legislative process, and will now be considered by the full United States House of Representatives. Elijah was a true statesman and a commanding force who epitomized how to lead in public service and how to be a voice for the otherwise voiceless,” said Congressman Mfume. “This post office renaming will duly recognize Elijah, his life, and his legacy – and I remain committed to seeing this fight through to the end to ensure his work is never taken for granted,” he concluded.

“I am proud to have introduced this bill in the Senate and am glad to



Congressman Kweisi Mfume



Congressman Elijah E. Cummings

Photos: Maryland State Archives

see it has passed both the House and Senate Committees. I look forward to this important bill passing the full House and Senate so that we can honor the life and work of Elijah Cummings. His life of public service is an example for us all,” said Senator Cardin.

“Our friend Elijah Cummings dedicated his life to the pursuit of equal justice and equal opportunity for all – and nowhere did he work harder to achieve those goals than in his beloved Baltimore community. The Committee’s approval of our legislation marks a key milestone in our effort to recognize all that Elijah did for Baltimore, for Maryland, and for the country,” said Senator Van Hollen.

“On behalf of the Cummings family, we thank Congressman Mfume and Senators Cardin and Van Hollen for keeping alive the legacy of my father, their friend, Congressman Elijah E. Cummings.

We are deeply grateful for all of their work to rename a district post office in recognition of his commitment to public service, including his work on postal issues that came before the House Oversight and Government Reform Committee,” said Jennifer Cummings, the late Congressman’s eldest daughter upon the legislation’s introduction.

The introduction of this legislation was an effort in partnership with the Cummings family, who wrote to Congressman Mfume on August 20, 2024. Their letter expressed the Cummings family’s support to honor Congressman Cummings with the renaming of a post office after their father.

Read the bill text [HERE](#).

Black Legislators Close Impactful 29th Annual Legislative Weekend

Maryland Black Caucus Foundation Raising the Bar for Access and Opportunity

By Ciara Blue

The Maryland Black Caucus Foundation (MBCF) recently hosted its 29th Annual Legislative Weekend, themed “Advancing Access and Opportunity to Black Marylanders.” Hosting over 1,000 attendees in-person and online during the two days (November 22-23), the group covered a myriad of critical issues important to ensuring the future health and prosperity of Black families and Marylanders as a whole.

The Annual Legislative Weekend serves as a platform for policy innovation, community empowerment, and crucial dialogue around equitable access to opportunities in education, healthcare, housing, and more.

Friday’s event offered a series of virtual online sessions on an interactive platform enabling dialogue among community members and subject matter experts with black caucus members on a wide range of topics.

On Saturday, activities began with the “Business Over Breakfast” event presented to a “sold out” audience of business owners and professionals from across Maryland. The keynote was delivered by Reta Jo Lewis, President and Chair of Exim Bank, outlining opportunities for international trade between Maryland businesses and customers abroad. Her encouragement to “Get in the Game” served to inspire the crowd to engage the Exim Bank in exploring possibilities in the global marketplace.

Dereck E. Davis, Maryland State Treasurer, moderated a dynamic panel discussion on Government Contracting Opportunities with State Procurement. Panelists included Bruce Gartner, Executive Director, Maryland Department of Transportation;

Y. Maria Martinez, Special Secretary, Maryland’s Office for Small, Minority, and Women Business Affairs; Tammy Thomas, Chief Development and Marketing Officer, Technology Development Corporation (TEDCO).

The conversation centered around outreach efforts by Maryland State Agencies to promote contracting opportunities to minority, women, and veteran-owned businesses and the importance of becoming certified for programs aimed at allocating contracting dollars for such firms. Members of the audience encouraged the agency officials to be more creative and ever more flexible in their pursuits to reach their targeted vendors.

The weekend culminated with the Awards Gala and Dinner held at the Maryland LIVE Casino & Hotel with “Tamilka Harris LIVE” as Emcee. This elegant evening brought together legislators, business, faith, non-profit, and civic leaders to acknowledge the achievements of the nation’s largest body of Black legislators and to honor entrepreneurs, and corporate, and political leaders.

Among the awards presented on behalf of the Legislative Black Caucus of Maryland was the Caucus Chairwoman’s Award, presented to Maryland General Assembly Speaker of the House Delegate Adrienne Jones (District 10); Senator of the Year Award, presented to



(L to R): Delegate Jhemelle Wilkins, Maryland Black Caucus Chair; Sheryl Swoopes, WNBA Champion and Gold Medalist; and Speaker of the Maryland House of Delegates Adrienne Jones, Caucus Chairwoman’s Awardee. Photos: Paul A. Greene



(L to R): Dr. Zina C. Pierre, Maryland Black Caucus Foundation Chair and Keynote Speaker Reta Jo Lewis, President EXIM Bank of the US.



(L to R): Jules Dunham Howie, Administrator Maryland Black Caucus Foundation and Derek Davis, Maryland State Treasurer.

Senator C. Anthony Muse (District 26); and Delegate Aletheia McCaskill (District 44B) was recognized as Delegate of the Year. A special “Exemplary Leadership Award” was bestowed upon former Maryland Delegate and Baltimore City Council President, the Honorable Nick Mosby.

Awards were also presented by the Maryland Black Caucus Foundation to Brian Pieninck, President/CEO, CareFirst BlueCross BlueShield of Maryland and Emerick Peace, President, Keller Williams Preferred Properties of Upper Marlboro (Prince George’s County) as Outstanding Business Leaders.

The Foundation President’s Harriet Tubman Award was presented to Dr. Aminta Breaux, President, Bowie State University. Community Service Awards were given to Dr. Amin Flowers, Life Church Ministries of Baltimore and Costello Wilson, III, Creating Opportunity Within Our Community

(COWOC) of Prince George’s County. The final award of the evening was the Trailblazer Award, presented to Bishop Craig, owner of Craig Coates Couture in Annapolis, Maryland.

The evening’s dinner and ceremonies ended with an after-party featuring DJ Quicksilva, host of the “Quicksilva Morning Show” on Baltimore’s 92Q.



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ROOT BRANCH MEDIA Presents "ROOT BRANCH Marketplace" In Celebration Of Small Business Saturday

Baltimore, MD — On Small Business Saturday, November 30, 2024 Root Branch Media proudly presents *Root Branch Marketplace*, an inspiring television special that celebrates the spirit of entrepreneurship and the local business community.

Premiere live stream broadcasting on Root Branch Media's YouTube Channel <https://www.youtube.com/c/RootBranchMediaGroup> on Saturday, November 30, 2024 at 11 am EST, with an encore presentation airing on Sunday, December 1, 2024 at 3 pm EST on WMAR-2, the show features an impressive lineup of 30 segments spotlighting 25 local small businesses, 2 innovative small business accelerator programs, 5 media influencers, 3 city government agencies, and 2 chambers of commerce.

Back for its second season, this IMDb accredited, home shopping-style show, illuminates the products and services of local home grown businesses and introduces new elements like the "Buy Baltimore by Baltimore Corner," giving voice to Baltimore influencers and thought leaders as they express the importance and impact of buying local.

Created and executive produced by, "The Media Mogul" herself, Dr. Vonnya Pettigrew, *Root Branch Marketplace* showcases the vital role small businesses play in driving economic growth and fostering community connections. Co-hosted by Dr. Pettigrew and Kenzie Burn, the show also welcomes celebrity guest hosts Marc Clarke and April Watts to add star power to the festivities.

A Platform for Innovation and Collaboration

This special edition highlights the achievements of small business owners across Baltimore and beyond, featuring:

- **25 Local Small Businesses like:** Shea Radiance, Hiatus Cheesecake,



(L-r) Root Branch Media Host Kenzie Burn with Owner of Drama Mama Alisa Brock. Drama Mama is a participant of the Launch Pad Program at BWI Marshall Airport.

Cajou Creamery, Body Basics Wellness Center, and Tech Slice & RPM Tech sharing their stories, products, and community impact.

- **2 Small Business Accelerator Partnerships**—BWI Thurgood Marshall/Fraport Launchpad and Baltimore Main Streets—empowering entrepreneurs to scale their ventures.

The Launch Pad program at BWI Marshall is the gateway to success for local, minority, and micro businesses—dedicated to onboard, train, educate, and mentor businesses into the airport environment. This episode features five BWI Fraport Launchpad small businesses: ABRIN Fashion, Different Regard, Drama MaMa Book Shop, Pamper Me Please, and Zaaf Collection.

The Baltimore Main Streets Program uplifts local businesses, provides them with developmental resources, and spotlights neighborhoods throughout the City. The Baltimore Main Street America approach centered around transformation strategies organized as four points: Economic Vitality, Design, Promotion, and Organization. There are nine Baltimore Main Streets and this



(L-r) On set Dr. Vonnya Pettigrew, Founder of Root Branch Media with Tech Slice CEO Julianna Buonanno

episode features Director of Baltimore Main Streets Charlyn Nater and two Main Street businesses: HopScotch Bottle Shop and Tye & Co Hair Loss Studio.

- **5 Media Influencers** like food blogger Simone Phillips of Charm City Table, and comedian Larry Lancaster showcasing the power of digital marketing and community storytelling.

- **3 City Government Agencies:** Mayor's Office of Small and Minority Business Development, Baltimore Main Streets, and the Office of the Comptroller driving resources for economic development.

- **2 Chambers of Commerce:** Baltimore City Chamber of Commerce, Maryland Black Chamber of Commerce, fostering business advocacy and networking opportunities.

- **And a Special Guest Appearance and Message** from Baltimore City Comptroller Bill Henry.

An All-Star Lineup of Hosts

Dr. Vonnya Pettigrew, the visionary behind Root Branch Media, brings her industry expertise to the forefront alongside co-host Kenzie Burn. Joining



(L-r) Charlyn Nater, Director of Main Streets for Baltimore City Mayor's Office of Small Minority Business Advocacy & Development and Darryl Collins; Root Branch Film Host, Kenzie Burn; and Founder of Hopscotch Bottle Shop, Maryland's first zero-proof spirits shop in Fells Point on set at Root Branch Media.

them are the legendary Marc Clarke and radio personality April Watts, whose combined charisma promises to deliver an engaging and uplifting experience for viewers.

Celebrate Small Business Saturday with Us

"Root Branch Marketplace is more than a show—it's a celebration of the innovators and visionaries shaping our communities," said Dr. Pettigrew. "Small Business Saturday is the perfect moment to highlight these stories and inspire audiences to support local businesses."

Tune in to *Root Branch Marketplace* on Saturday, November 30, 2024 at 11 am EST, on Root Branch Media's YouTube <https://www.youtube.com/c/RootBranchMediaGroup>, with an encore presentation airing on Sunday, December 1, 2024 at 3 pm EST on WMAR-2, and join us in honoring the entrepreneurial spirit that fuels our communities. The perfect way to wrap up the Thanksgiving Holiday Weekend and head into the holiday gift giving season.

Art as Therapy: A Tool to Cope with Feelings, Trauma

By **Andrea Blackstone**

Creation of art such as poems, expressive thoughts, paintings, sculptures or songs can extend beyond time spent investing in a hobby. Self-expression can serve various purposes for artists of all levels.

“Art and journaling are therapeutic tools to support the psychological and well-being care of individuals. The use of journaling and art are often integrated into practice to support clients as clinicians. Many people struggle with acknowledging and identifying their feelings and the incorporation of art and journaling serves as a pathway to identify feelings and work through traumatic events and experiences,” said Ana’Neicia Williams, DSW, LCSW, PMH-C.

Art created at home in a safe, peaceful way can be done for pleasure, fun or a project and have a therapeutic value.

“The beauty of creating art in the home is that it can also be displayed as a reminder of the journey of healing,” Dr. Williams also stated.

Creative journaling can also be a vehicle to positively express feelings. LaQuisha Hall, coaches teacher leaders for city schools by day. The advocate, artist, author and part-time entrepreneur also runs Confident Canvas™.

“I am a self-taught artist of a variety of art: hand lettering, watercolors, acrylic painting, Bible and creative journaling, mixed media and more,” said 43-year-old Hall.

Bible journaling, founded by Shanna Noel, is a creative art form that includes art and journaling about scripture.

“My goal is to build confidence in those who say ‘I’m not an artist’ as I believe we are all artists in different ways.”

Hall also wants to show individuals who love God how to worship creatively and help them see what hope looks like on the other side of trauma.

She explained that Confident Canvas™ is now the hub for the #RevealYourTeal and #RestoreYourRoyalty campaigns, sexual abuse and domestic violence prevention art campaigns where participants use the colors purple and teal in their art, flooding social media with statistics, resources and awareness.

Hall added, “Through this creative advocacy, we’ve collectively raised nearly \$10,000 to support organizations across the United States. Finally, I hosted my first in-person retreat, Camp Confident Canvas™ in the summer of 2023.”

The entrepreneur always loved drawing and writing. Art became an escape from sexual abuse in Hall’s teen years. She drew girls in beautiful clothing and lived through her drawings.

“I also did a lot of journaling, often writing about the abuse I endured and how I wanted to end my life. Once my journal was found by a parent, I was punished for what I wrote and stopped journaling for years afterward,” Hall stated.

The entrepreneur candidly revealed that she survived domestic violence by her parents and sexual abuse by a pastor.

“Literally, the day I was born, my grandmother was punched in her eye as she was holding me. I grew up repeatedly hearing this story, watching the violence in my household in my youth and becoming too familiar with red and blue lights outside our home.”

Hall made it to college but felt overwhelmed with being without family support and having flashbacks of her past.

“Feeling worthless and purposeless, I swallowed over 100 pills in an attempt to end my life,” Hall shared.

Over the years, art has helped Hall to process her emotions and cope with what she endured. Hall’s childhood and young adult art was heavy and dark. Then, her art took a different turn.

“As I’ve grown spiritually and



LaQuisha Hall, owner of Confident Canvas, teaches through Patreon and other online platforms.

Photo: LaQuisha Hall

mentally, my art now consists of images of flowers (growth), birds (freedom), butterflies (change) and beautiful women. My art now speaks to empowerment, confidence and the legacy I want to leave behind,” the artist added.

Hall explained that calling herself a Confident Canvas™ is her way of sharing that with God’s intervention, she has painted over the dark art and recreated the displayed image.

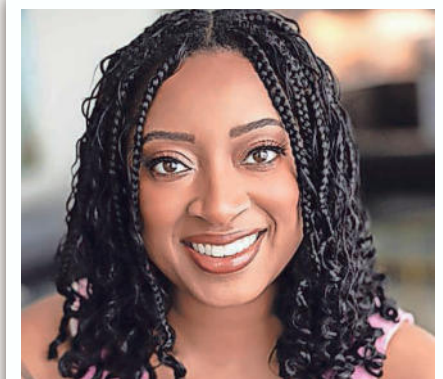
“I am now confident in my canvas, in myself, in who God has created me to be. But displaying my confidence, my hope is to spread it to others.”

Hall creates gratitude kits that integrate journaling, empowerment, and monthly devotionals. She uploads content for her Instagram subscribers. The artist teaches monthly art classes, hosts happy mail swaps and offers creative coaching through https://www.patreon.com/Confidentcanvas?utm_source=search and [Patreon.com/Confidentcanvas](https://www.patreon.com/Confidentcanvas).



A 5-point journaling spread by LaQuisha Hall. This strategy, created by Hall, was first taught to new journalers in 2020.

Photo: LaQuisha Hall



Dr. Ana’Neicia Williams said that when we cannot find language as a means of processing our feelings, turning to art can be a form of expression.

Photo: Green Tangerine Photography

“Art and journaling are helpful because it offers grounding for those who are stressed or dealing with anxiety. It gives the ability to be mindful and slow down our thoughts,” Dr. Williams also stated. Visit <https://confidentcanvas.com> and [Instagram.com/confidentcanvas](https://www.instagram.com/confidentcanvas) to learn more about Confident Canvas™.

Holiday Purge with a Purpose

Don't Let Clutter Beat You! D'Clutter by D'Nai Gives Tips to Tackle Organization

By Andrea Blackstone

A messy house or space full of clutter can feel overwhelming to fix. Boxes of memories, bulging closets, mounting piles of overdue laundry, toys that potentially cause falls, and too many rooms to clean can bug anyone who struggles with effectively regaining order.

Sometimes professional help can be helpful in reclaiming living spaces. D'Nai Walker, owner of D'Clutter by D'Nai serves the DC Metro Area, including clients in locations within an hour of Rockville, such as Baltimore, while helping clients to declutter.

"After a layoff, I discovered that I have a knack for organizing. I've always enjoyed helping people, so organizing helps me do both. My primary services include decluttering, organizing all spaces of the home, and relocation management. I also offer DIY (Do It Yourself) virtual consulting for those who would like to work at their own pace," Walker said.

She formerly worked B2B sales for various consumer goods brands. At that time, Walker learned how to communicate effectively by honing her listening skills and asking questions to encourage people to open up. Walker later pivoted to her entrepreneurial world of eliminating clutter. Her journey started unintentionally, but now she has worked in her field for over three years. Walker was rated as the #1 professional organizer on Yelp in 2024.

She stated that having an organized space helps individuals to focus better.

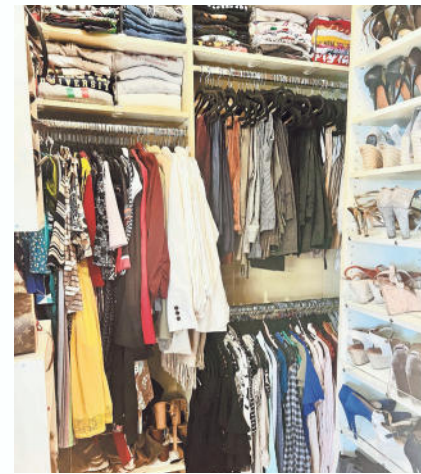
"A cluttered space often leads to a cluttered mind, which can cause stress and anxiety. Being organized also saves you time and money because you know where your things are and don't have to constantly purchase items you know



*D'Nai Walker, owner of D'Clutter by D'Nai helps clients to declutter.
Photo: Wendy Valdivieso*



A client's closet before D'Clutter by D'Nai's service. Photo: D'Nai Walker



The client's closet after D'Clutter by D'Nai reorganized the space. Photo: D'Nai Walker

you already have," Walker added.

As a professional organizer, Walker helps with the decision-making process when her clients feel stuck.

"By asking questions like, 'When was the last time you thought about this item?' and 'Would you replace it if it got damaged?' The client can think more consciously about what they really want to do with the items," Walker said.

Labels, clear bins/boxes, and her personal favorite—turntables in kitchen cabinets—are items that she often uses to help enhance the organizing experience.

She usually recommends spacing out the task of tackling decluttering but having a deadline. Walker explained that trying to do it all at once tends to be overwhelming and cause project burnout.

This time of year, preventing holiday clutter can be helpful to many people as Christmastime approaches.

"Many times, our friends and relatives (with good intentions) give us gifts we don't want. That can leave you with the guilt of getting rid of the item. I suggest asking for an experience

instead. I would prefer a nice meal over a new sweater any day!"

Walker also believes that it is important to declutter before holidays and birthdays, especially for children.

She added, "It's okay to explain to them that in order to make space for new toys, it's necessary to let go of some of the older ones. Plus, it's a great way to get them in the habit of making choices about their things."

Certain items can be harder to purge. Walker pointed out that sentimental items are a huge culprit of clutter.

"I suggest taking photos of the items or figuring a way to repurpose them to make it useful," she reasoned.

Walker's most challenging business aspects are working with clients who know they want to make a change, but once the project gets started, they realize they are not ready yet. She further stated that sometimes there are underlying issues present that require counseling services beyond Walker's qualifications. This factor can be very difficult to manage and make the professional organizer feel like she is not

accomplishing what she sets out to do.

For example, Mayo Clinic provided insight about hoarding disorder.

"Hoarding disorder is an ongoing difficulty throwing away or parting with possessions because you believe that you need to save them. You may experience distress at the thought of getting rid of the items. You gradually keep or gather a huge number of items, regardless of their actual value."

While everyone who struggles with clutter may not have a hoarding disorder, clutter can cause fire hazards and create landlord issues.

Walker embraces entrepreneurship and loves being able to make choices about her business.

"I can choose who I work with, create my own hours, and know that what I do creates a positive change in the lives I touch," she said.

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Building a Path to Generational Wealth Through Homeownership

Homeownership has long been a symbol of the American dream. Our homes often represent far more than just shelter – they’re central to family life and building strong communities.

The economic impact of homeownership can’t be overlooked either. Homes are the largest source of wealth for Americans, which makes buying a home one of the most important steps people can take toward creating generational wealth and securing their family’s financial future.

While owning a home might be a goal for many, it can feel out of reach for those who’ve faced barriers to homeownership in the past. The good news is that many resources are available today to help people buy a home and stay there as long as they desire.

Here are three tips to help you qualify for a mortgage to purchase a home of your own.

1. Build and improve your credit.

It’s important to know where you stand so you can make a plan to maintain, improve or build your credit. Generally, a higher credit score means you’ll be able to qualify for the most competitive interest rates, which could help you save significantly. You can get a copy of your credit report for free at annualcreditreport.com, or check your score through your financial institution.

If you have a low credit score, you can work on raising it by paying down your credit card and loan balances and making bill payments on time. Avoid opening or looking for any new credit cards or loans while in the process of buying a home, as the credit checks required will lower your score and increase your debt-to-income ratio.

When applying for a mortgage loan, you’ll be asked to submit a payment

history to show you have a steady income. If you’re thinking of switching jobs before buying a home or while going through the buying process, consider waiting until after you’ve closed on your home.

2. Save for a down payment and look for financial resources.

It’s a common misconception that you must put down 20% of the home price as a down payment—there are many lower down payment options available, such as Chase’s DreamMaker mortgage, that could qualify you for down payments as low as 3%. However, keep in mind that the more you pay upfront, the less your monthly mortgage payment will be. Look for online mortgage calculators or speak to a lending professional to get an idea of how

different down payments could affect your mortgage.

Take the time to research financial resources that may be available to you. Many state and local governments offer first-time homebuyer programs, which encourage residents to buy within their home state, with incentives that can include covering a down payment or lower interest rates. Lender-backed financial resources may be available, too.

3. Find the mortgage option that works for you.

One mortgage doesn’t fit all, and there are many options to suit all lifestyles and budgets. A 30-year conventional mortgage is most common, but you can also get a loan term of 10, 15 or 20 years.

Some mortgages have a fixed interest

rate, which means it doesn’t change over the life of the loan. There are also adjustable rate mortgages, which usually offer lower interest rates in the beginning, but adjust at specific intervals over time, typically increasing your overall payment. Get in touch with a lending professional who can help you understand your options.

The bottom line

Starting the homebuying process can feel overwhelming, but you don’t have to do it alone. There are many tools, resources and professionals dedicated to helping you achieve the goal of homeownership.

For more tips and information on home buying, visit chase.com/mortgage, and try out the Homebuyer Assistance Finder at chase.com/affordable.



Getty Images

Rambling Rose



By Rosa Pryor

Hello, my dear friends and fans of “**Rambling Rose**,” I hope and pray that your Thanksgiving was as festive and loving as it could be. I also want you to know I am healing well from my spinal surgery. It has been four weeks, but after seeing my doctor yesterday, he said I would be in the healing process for another 6-8 weeks, but honey child, I promise you, I will see you waaaaaay before then! I will be seeing you at the Carlos Hutchins event coming up as well as seeing you on New Year’s Eve, because I will be hosting Hassan Rasheed’s New Year’s event. I just have to walk like a soldier, standing straight up and tall and no bending over. I think I can do that.

Ladies and gentlemen, I am sorry to say, we have lost another of our beautiful and legendary icons, **Camay Calloway Murphy**, the widow of John Murphy III and the daughter of the famous, jazz legend **Cab Calloway**. I had the privilege to have worked with all three of them, which I am proud and honored to say. Camay founded the **Cab Calloway Jazz Institute and Museum** at Coppin State University. She was also the Chairman of **Baltimore’s Eubie Blake National Jazz Institute and Cultural Center**, as well as Commissioner of the Baltimore City Public Schools Board of Education.

Camay Calloway Murphy passed away on November 12, 2024, at age 97 in Havre de Grace, Maryland. She joins her husband John Murphy III and her father Cab Calloway for a family reunion. Her family and friends will truly miss her, but she put up a good fight. Rest in Peace, my dear friend.



Camay Calloway Murphy—a gentle soul—has passed away. Mrs. Murphy was the former Chair of the Eubie Blake Cultural Center, whose lifelong commitment to education, culture, and the arts profoundly shaped our institutions and the broader Baltimore community.

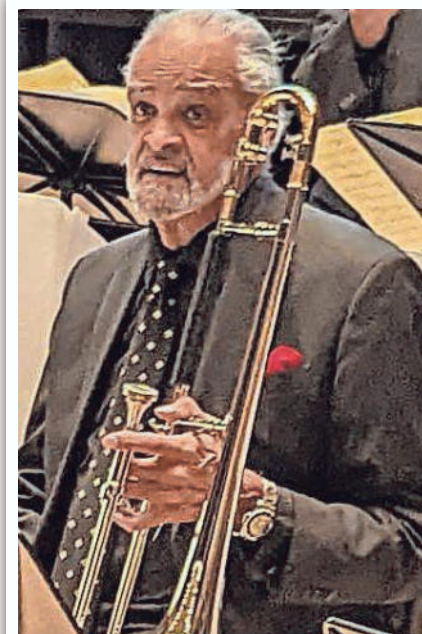
You can send flowers to Zellman Funeral Home, 123 S. Washington Street, Havre de Grace, Maryland. The funeral service is Saturday, December 7, 11 a.m. to 12:30 p.m. at Saint John’s Episcopal Church, 114 North Union Avenue in Havre de Grace, Maryland. For more information about the service, call 410-939-2882.

Well, my dear friends, it is about that time. I have to go now. But remember, if you need me, please call me at 410-833-9474 or you can email me at rosapryor@aol.com. You can send correspondence to 214 Conewood Avenue, Reisterstown, Maryland, 21136.

UNTIL THE NEXT TIME, I’M MUSICALLY YOURS.



Carlos Hutchins Productions 6th Annual “Home for the Holidays” celebration and Toy Drive for less fortunate kids takes place Sunday, December 15, 2024 from 3-8 p.m. at the Most Worshipful Prince Hall Lodge of Maryland 1307 Eutaw Place. Live entertainment, open bar, and BYOF. You must bring a new unwrapped toy for the cause.



Charles Funn Big Band will be performing Nutcracker Suite & Peer Gynt on Tuesday, December 3, at Keystone Korner Jazz Restaurant at 1350 Lancaster Street. Call 410-946-6726 for more information.



Everett Fullwood, along with “Fullwood Travel Group” is excited and hopes that you can join them in celebrating “Color Me Christmas” on Saturday, December 7, 2024 from 5-9 p.m. at the American Legion Post 22, 125 York Road in Towson, Maryland. Dress to impress. There will be a catered dinner, an open bar, and much more.

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Derrick Henry, Saquon Barkley Show Free Agent Running Backs Have Value

By Tyler Hamilton

The prevailing thought over the last five years has been that running backs don't hold the same positional value as other parts of the football team. A lot has been made about how the game has shifted to a more pass-happy league with less focus on the run game.

That shift caused the running back position to be viewed as one where a superstar player isn't necessary anymore. The NFL has a way of self-correcting. More teams started to use two high safety looks this year to combat the big play in the passing game. As a result, more teams are able to run the football well.

Signing a running back to a lucrative contract isn't considered to be a wise investment in more recent NFL years. That's especially if they're close to or right at 30-years old.

This year there are two running backs who have debunked that theory. Baltimore Ravens running back Derrick Henry joined the team and instantly added balance to the offense. Philadelphia Eagles back Saquon Barkley is an MVP candidate and behind a drastic turnaround this season.

At 30 years old, Henry signed a two-year, \$16-million contract with the Ravens. Henry was a key player in critical wins over the Buffalo Bills. He brings balance to the Ravens offense, something they've needed over the years, especially during their loss to the Kansas City Chiefs in the AFC Championship game last season.

It's hard to imagine Todd Monken calling only six running plays for Henry like they did in the second half of the Chiefs game. Henry has over 1,200 rushing this season and is among the league leaders in scoring and rushing.

Barkley just completed a 255-yard rushing day. He is the key component behind the Eagles seven-game win streak and leads the league in rushing. Barkley is on pace to join Henry as a 2000-yard rusher this season.

Barkley's success is what he expected.

"To be honest, I'm not surprised," Barkley said of his dominant season, via ESPN. "I didn't know I would have this much success. I keep thinking God's been blessing me a lot -- a ton, to be honest -- but I'm thankful to be here; I'm thankful for the fresh start."

Led by Henry and Barkley, free agent running backs are showing they can be valuable additions.

"They're franchise players; they're showing that, they're proving that week after week," Henry said. "And hopefully, they'll open doors for the future and other running backs that are coming up in free agency to get an opportunity to get paid, as well."

The onslaught of having passing offenses has sparked more defensive coordinators to focus a lot on two-high safety packages to stop deep pass plays. That caused less loaded boxes geared towards stopping the run game

freeing up space for the backs to go to work.

The Ravens and Eagles feel their guys have made a difference since joining the team.

"He's the best in the league. He's the best at what he does," quarterback Jalen Hurts said in his postgame interview with Barkley standing across from him. "He's a bad man."



Derrick Henry

Photo: Shawn Hubbard/Baltimore Ravens

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