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'FLip That Stock' Aims to Increase Black Participation in the Stock Market

By Demetrius Dillard

J.R. Fenwick's fortunate upbringing, sheer ambition, and a purpose-driven mindset forged an inevitable path of success.

Music was his genuine passion and nursing was his initial career trajectory, but as fate would have it, Fenwick wound up being one of this region's most influential stock market experts.

Fenwick is the CEO of FLip That Stock, an education and technology company specializing in teaching the ins and outs of the stock market while showing patrons how to begin actively investing and trading in stocks and stock options. Fenwick applies a uniquely fun teaching system and platform to facilitate this mission.

Since its inception just over a decade ago, FLip That Stock has helped more than 50,000 people learn about the stock market through its unique education and mentorship programs. He endeavors to influence others to transition from a consumer mindset to an ownership mindset.

Fenwick and FLip That Stock have collaborated with other stock market experts to launch initiatives and programs, such as Project 100K, targeting Black advancement in the stock market.

"Our whole mission is to educate our people on how the stock market works in a fun and easy way that demonstrates we can and we must do it," said Fenwick, a native of Toledo, Ohio.

"We don't need to wait for anybody to give us anything. We don't need the government to give us anything for us to get involved in the stock market and take advantage of it."

Following graduation from Hampton University, where he earned a nursing/pre-med degree, Fenwick

relocated to the Washington, D.C. area. First, he worked in a hospital as an RN for a year.

Not highly desirous of a medical career, Fenwick took up various roles in sales, marketing and consulting in the pharmaceutical, medical equipment and diagnostic industries. During his professional journey in corporate America is when he discovered and pursued his deeply held entrepreneurial passion.

After establishing a lucrative music recording studio – combined with a few other business undertakings – Fenwick found himself in a financially stable position that afforded him the luxury to quit his six-figure day job.

Consequently, Fenwick authored his first book: "How I Quit My \$100,000 A Year Job," written to inspire, motivate and educate others on how to "turn their passions into profits."

Since graduating from college and relocating, Fenwick never left the D.C. area. He has resided in Prince George's County for more than 20 years.

After Fenwick made a stock market investment in his early 20s that later went sour, he grew apprehensive of trading and investing — until a man by the name of Jeff somehow convinced him to give the stock market another shot.

This time around would yield far more positive outcomes and change Fenwick's outlook on his entrepreneurial journey and endeavors. One unforgettable morning, when Fenwick made \$1,000 in six minutes, marked the moment he became fascinated with the idea of capitalizing off the stock market.

"I'm a firm believer that when you decide you want something and you really believe in it and go after it, the universe and God just starts opening stuff up to you," Fenwick said.



Courtesy of Getty Images

In time, Fenwick began investing (holding) in stocks and then trading (flipping) stocks. As his stock-trading skills developed, he showed friends how to trade stocks successfully, and word began to spread about him.

Lo and behold, Fenwick became a highly sought-after stock market expert, eventually establishing FLip That Stock in 2013.

Driven by the mission to significantly increase Black participation in the stock market, Fenwick has led numerous workshops, and has spoken at conferences, networking events and panels. His business provides courses, instructional materials and other resources that teach individuals how to get started in the stock market.

"We're number one in shopping. Black folks are the biggest consumers on the planet when it comes to shopping," Fenwick said.

Impacting tens of thousands of people, Fenwick has built an



J.R. Fenwick is the founder and CEO of FLipThatStock.com, a leading education and technology company specializing in unique ways of teaching people how the stock market works. The Prince George's County-based entrepreneur plans to launch a series of stock-trading and investing seminars in Baltimore in February 2025.

Courtesy of J.R. Fenwick

ever-expanding network of the next generation of self-sufficient stock traders and investors. His research indicates that a disproportionate number of Black households do not own any stocks, and he wants to reverse that trend.

"We don't know how to [trade and invest in stock]. We're underrepresented, and this is a huge wealth builder. It's been proven," Fenwick said.

"People in the stock market are much wealthier than people who are not because we know how to make our money make money for us."

On November 16, FLip That Stock kicked off a national initiative in Baltimore in conjunction with The Baltimore Times. Fenwick plans to launch a series of live seminars in Baltimore starting February 2025, which will also be coordinated with The Baltimore Times.

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Columbia, MD's Eeyah Holistic Spa: Christian-based business offers 'Healing Ministry' Through Skincare

By Ursula V. Battle

Sophia Tade's passion for holistic skincare is "rooted" in her love for working with plants, her family's ministerial and herbalist lineage, faith, and her desire to help people feel good about themselves. Tade is the owner of Eeyah Holistic Spa located at 10632 Little Patuxent Parkway, Suite 100 in Columbia, Maryland. An award-winning, Christian-based holistic spa dedicated to providing a nurturing and restorative environment, Tade said her company offers a healing ministry through skincare and wellness.

"I really do love plants," said Tade who was born and raised in the Ivory Coast. "I believe we come from dirt, plants grow in dirt, and so the best way to heal us should be through plants. I choose to work with organic products and cutting-edge technology because I know the combination of the two can really bring results when it comes to healing the skin."

Eeyah Holistic Spa specializes in oncology spa services, holistic facials, and body treatments. Tade said the company offers a blend of traditional and advanced therapies, including HydraFacial, DMK Enzyme Therapy, LED Light Therapy, and waxing.

"I believe everyone is beautiful," said Tade. "The only thing is that sometimes there are those little things on the surface that make people feel like they are not valuable, not pretty, or don't matter. They don't feel confident. So, my goal is to bring that beauty back to the surface where it belongs, and to allow them to see that they truly are beautiful."

Eeyah Holistic Spa is the recipient of several recognitions including Best Wellness Spa for Howard County 2024 and The Baltimore Sun's Best of Baltimore 2023 Reader's Choice



Sophia Tade owns Eeyah Holistic Spa located at 10632 Little Patuxent Parkway in Columbia, Maryland. Courtesy photos



Eeyah Holistic Spa specializes in oncology spa services, holistic facials, and body treatments.

Winner for Best Day Spa.

A master esthetician and oncology-trained skincare specialist, Tade is also a Maryland educator with Oncology Spa Solutions and holds the Connect Certified Master designation for HydraFacial treatments. Her extensive credentials include Dermaplaning, Functional Nutrition, and Paramedical Skincare certifications. She holds a master's degree in Business Law, and advanced certifications in Instructional System Design and Project Management. She is bilingual in French and English.

"My grandfather was a healer and a man of God," she said. "I believe I am an instrument for God and faith plays a major part in my work. I believe in treating the whole person, not just the skin. People have often told me I have a healing touch."

She added, "It is a mandate that God assigned to me to touch people. He wants to touch the people who come into my space, and I just surrender completely to His will. Eeyah is dedicated to God and to Christ. It's a hidden sanctuary. Everyone that

walks in should find peace because of the presence of God in that space."

With compassion and professionalism, Tade said her team supports clients undergoing cancer treatments with oncology-safe skincare; oncology safe skincare products; Reiki healing; tinting; and tailored services to enhance their wellness journey.

"We aim to provide a peaceful environment for our clients," said Tade. "We treat every client like royalty. At Eeyah, our dedicated therapists are committed to creating a safe, peaceful space where healing flourishes, providing exceptional care to every client who walks through our doors. We maintain the highest standards in holistic care, grounded in Christian values."

She said her company's name – Eeyah is a tribute to her mother and all mothers and means, "mother" "nurturer," and "provider."

Tade said Eeyah Holistic Spa is a Silver DMK Certified Paramedical Clinic and HydraFacial Connect Master Clinic. The company officially

launched during the COVID-19 pandemic in July 2020. The company has since expanded from a home-based operation to a spa with three treatment rooms and a team of four. Offering a multiplicity of skin services such as helping cancer patients manage side effects such as dryness and rashes, Tade said her goal is for Eeyah Holistic Spa to become the premier oncology skincare provider in Maryland and the East Coast. She is seeking grants and sponsorship support to offer complimentary services to cancer patients.

"Our commitment is bringing your beauty to the surface," said Tade. "The inner beauty of our clients starts to grow by the end of the service. It's not just because we work on the skin...but it's all the attention that we put into creating a magnificent experience for each client. I have always felt that I was just a medium through which God is touching people. Improving their skin gives them a new way to look at life."

For more information, call (443) 899-1539 or to book an appointment, visit www.vagaro.com/eeyahholisticspa.

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Holiday Tip



New Year's Eve is a fun but potentially dangerous night. However, a few simple safety strategies can make sure New Year's Day conversations are all about the fun from the night before. Photo Credit: METRO

3 strategies for enjoying a safe New Year's Eve

New Year's Eve is one of the most festive nights of the year. Counting down to a new year while simultaneously saying goodbye to the current year provides grounds for celebration for millions of people across the globe.

New Year's celebrations vary depending on where the partying is taking place, but it's common for people to check their inhibitions at the door on December 31. That can make for a fun evening, but also puts celebrants in jeopardy of making bad decisions or confronting the consequences of others' poor decisions. Adhering to three simple safety strategies can increase the chances that this New Year's Eve is memorable for all the right reasons.

1. Travel in packs.

Most people who are out and about on New Year's Eve are focused solely on having fun. However, some criminals see New Year's Eve as an

opportunity to prey on unsuspecting men and women who may not be as alert to danger as they are on other nights of the year. For example, a recent report from Australia's Bureau of Crime Statistics and Research found that the number of violent offenses between 9 p.m. and 3 a.m. on New Year's Eve is nine times higher than it is on other nights of the year. By hitting the town with friends and staying with those friends throughout the night, New Year's Eve revelers can make themselves less vulnerable to criminals.

2. Don't overindulge in alcohol.

The National Highway Traffic Safety Administration notes that people who consume alcohol begin experiencing a loss of judgment when their blood alcohol concentration, or BAC, reaches .02. That means it only takes a relatively small amount of alcohol before people's judgment begins to falter, and judgment only suffers further with each additional

drink. The pressure to overindulge in alcohol on New Year's Eve can be considerable, but revelers should avoid situations where they might be tempted to drink too much. Such overindulgence only makes people vulnerable to bad decisions and even criminals looking to prey on inebriated victims.

3. Don't get behind the wheel.

Even people who avoid alcohol on New Year's Eve are vulnerable to potentially unsafe highways. That's because everyone shares the roads, and drivers never know who else will be on the road when New Year's Eve festivities end and everyone goes home. The U.S. Department of Transportation notes that, over the last half-decade, an average of 300 people died each year in drunk driving crashes in the week between Christmas and New Year's Day. To avoid becoming such a statistic, New Year's revelers can celebrate at home and invite others to stay overnight.

Carry Happiness into 2025, Leave Discontentment Behind



Getty Images

By Andrea Blackstone

Ushering in a positive attitude at the start of a new year can set the tone for the best days that lie ahead.

Pastor Allison G. Daniels, a speaker, podcaster, publisher, and successful author of 46 books is known for helping believers calm their fears and tackle their goals with confidence, wisdom and determination. Social media can have a positive or negative impact, depending on its use. Pastor Daniels is an example of someone who routinely uses online platforms to reach and empower others. She recently shared a timely sermon for this time of year. The topic was rooted in dealing with discontentment, which she defined as “a state of dissatisfaction or unhappiness with one’s circumstances, positions, possessions or situation.”

“It [discontentment] often arises when expectations are unmet, when one’s feelings lack in comparison to

others, or when desires for something more or different overshadows gratitude for what is already present,” Pastor Daniels further explained. “The Bible reminds us that true contentment comes not from external achievements or possessions, but from trusting God; trusting in God’s provision and purpose for our lives.”

She referenced Philippians 4:11-13 (KJV) and tied in the message of learning to be content, resting in God, and seeking Him during the times that we feel discouraged.

“I have learned to be content, whatever the circumstance. ‘I can do all things through Christ who strengthens me.’ This passage encourages us to rely on Christ who strengthens us to endure and to find peace in every situation,” Pastor Daniels stated.

Pastor Daniels advised those who seek to combat discontentment to practice daily gratitude. Reflect on what it is that God has done in our

lives. Meditate on His Word and embrace a heart of thankfulness. Pastor Daniels cautioned us not to focus on minor things that we do not have, but instead acknowledging what we do, from having food on the table, to having breath that God has placed in our lungs, to loved ones being okay.

Pastor Daniels cited some common ways that people experience discontentment, lose peace, or forget to focus on what God called them to do.

1. She stated that discontentment often arises when we compare ourselves to others, whether it’s in terms of possessions, achievements, relationships, or life circumstances that can cause feelings of inadequacy. For example, Pastor Daniels cautioned that social media could cause individuals to get a distorted sense of what is normal and then seek validation because a person did not get enough likes, views, or comments on a social media post.

2. According to Pastor Daniels, physical appearance is another area that can cause discontentment. She stated that people frequently compare their body image or overall appearance to others, especially to those who meet social standards of beauty. She said that drawing this kind of comparison can contribute to having low self-esteem.

3. Pastor Daniels mentioned that comparison of careers; success; job titles; achievements; salaries; and peer accomplishments can lead to discontentment if others are seen as more successful than they are in life. She advises people to end comparing themselves to others and focus on what God has called them to do. She reminded that people marry, have children, or reach milestones at different times in their lives. She also advises others to live in the present, enjoy their lives each day, and seek God daily instead of becoming consumed by tomorrow and a timeline of what must be accomplished at a certain time.

4. Pastor Daniels said that when



**Pastor Allison G. Daniels, CEO/
President of AGD Publishing
Services and best-selling author.**

Kena Smalls

life does not unfold as planned, or when our desires and our goals remain unfulfilled, discontentment sets in. Overworking and burning ourselves out can leave us feeling like we have not met our expectations, especially when people are perfectionists. She cautioned against neglecting self-care, getting proper nutrition and exercise, and not taking time to relax while pursuing goals. Pastor Daniels emphasized the value of resting, being at peace, and having trust in what God has for us in the future.

Giving our minds, bodies and spirits attention can help us live happier, more fulfilling lives. Taking action to improve our circumstances while acknowledging the good that is already present can take us far.

Listen to Pastor Daniels’ weekly sermons via <https://youtube.com/playlist?list=PLvZ9RwtK0x7eqG5B-18wFs5amBch6uzkcD&si=wWD150sc-1id0JWkR> or find her via <https://www.facebook.com/allison.g.daniels>. Learn more about her publishing services, business endeavors, and books by visiting <http://www.allisondaniels.com>.

Strategically Set New Year's Resolutions with a Realistic Attitude

By Andrea Blackstone

Each year many people may consider setting new goals to usher in a new year.

Summer Angevin, Ph.D., is a psychotherapist who currently works with a diverse population, from a client who is a young child to a client who is close to being a centenarian. She offered food for thought about goal setting and making changes in 2025, beginning with the most popular topics clients often want to tackle.

“Some very common New Year's resolutions are around fitness and finances. I tend to hear a lot about goals for losing weight, working out more, dieting and saving more money. While these are very valid goals to set, oftentimes people tend to impose unrealistic timelines which then creates additional pressures to meet goals,” said Dr. Summer.

Dr. Summer thinks that there are good intentions for making New Year's resolutions, but simply making them does not determine whether or not a person succeeds with good execution.

“Setting the intention is a start, but it's important to also have things like a plan, determination, and motivation. That's where remembering the ‘why’ applies. All of these things combined will increase the likelihood of successfully meeting the goal.”

Additionally, Dr. Summer uses something called a SMART goal in her practice as a solid foundation for setting goals.

“SMART is an acronym that stands for Specific, Measurable, Attainable, Relevant, and Time-based. In setting the goal, it's important to identify what their ‘why’ is. What is driving them to want to reach the goal? The value placed on the ‘why’ becomes the thing that will help them to keep pushing for it even when things get hard.”



Summer Angevin, Ph.D., thinks that goals can be healthy and motivating. The psychotherapist also says that goals should be set by the individual and not imposed on anyone.

Michael Anthony Hermogeno

Dr. Summer also shared that she challenges her clients to identify a long-term goal and several short-term goals that get them closer to achieving the long-term goal.

“As you move through the short-term goals, reflect on what went well and what could have gone better and then identify ways to improve as you move forward. Be realistic about what is in your control to do but don't be afraid to dream big and go after it.”

Dr. Summer stated that it is not the best practice to compare yourself to anyone else and what they have accomplished. Individuals have unique experiences, and we all have an individual path that we are on in life.

“Sure, there may be some similarities but even in that, there are so many variables that impact a person's experience. It is more helpful to focus on what it is that you want, and



Getty Images

figure out how to go get it. We also should consider if and when barriers or challenges present themselves, how we can be supported and support ourselves to push past those barriers,” she added.

Do not burn yourself out while taking steps to achieve goals. Dr. Summer pointed out that burnout often comes from being overloaded. She recommended prioritizing self-care while refueling yourself and relieving some stress that you may be experiencing.

“Unfortunately, sometimes we are in situations or circumstances we can't control. However, taking 10-15 minutes to engage in an activity that refuels you is in your control. I often hear people say they don't have the time or the money, and I respond by saying you have to make the time, and you don't need money to engage in self-care,” she stated.

Remaining flexible and adaptable can make goals feel more achievable. Expect that things may not go as

planned and be okay with adjusting your plan to support you continuing to move forward.

“If you're flexible, you're more likely to bend instead of break. Think about what the big goal is and then break that down into bite-size pieces. Give yourself tasks that are smaller and are more likely to get done. Overall, if you continue to take on those smaller pieces and complete them successfully, before you know it, the larger goal has been met,” said Dr. Summer.

Experiencing failure while pursuing your New Year's resolutions is not the end of the world. Keep a healthy perspective about the experience.

“A great reframe is the only failure is in not trying. You are the director of your goals, so you can choose what they look like. Starting over can be a blessing in disguise. Use reflection as a power tool to improve. Keep going. You got this! If no one else tells you, I believe in you,” Dr. Summer said.

Visit Dr. Summer's website via www.drsummerphd.com.



Umo Callins MS, RD, CSSD, LD, CPT, board certified sports dietitian and fitness coach gives tips to select healthy foods on a budget.
withinthemind photography



Umo Callins prepares a healthy recipe.
foto arts photography

Make Food Choices Within Your Budget, Understand Nutrition Terminology

By Andrea Blackstone

Higher food prices can leave consumers feeling overwhelmed. Should we sacrifice eating nutrient-rich foods and eating a healthier diet because of the need to stick to our budgets? Other options may be available. Educating ourselves about what to consider while making food choices can help us to decide what we may simply need and what we simply want or like to eat.

“A health-focused diet can help maximize the food you get for your money, supports your health and overall well-being, and can help with prevention of long-term health issues that may lead to higher healthcare costs,” said Umo Callins MS, RD, CSSD, LD, CPT.

The benefits of eating nutrient-dense foods include experiencing improved energy; focus; mood and mental health;

sleep hygiene; and improved immunity.

“Even on a budget, making small changes like buying frozen or canned produce, making more meals at home, and choosing affordable whole foods like beans and lentils can make a big difference,” Callins shared.

Callins stated that frozen or canned fruits and vegetables are affordable, have a long shelf life, and can be just as nutritious as fresh options.

She added, “Just be mindful of options with added salt and sugar and try to avoid them.”

Consumers are sometimes cautioned about issues such as how much pesticides are found on fruits and vegetables. Callins stated that pesticide residue in produce tends to be substantially below the minimum threshold level that could cause harm or safety to the health of humans.

“A diet rich in produce provides

antioxidants, essential nutrients, and fiber that outweigh the potential risks of pesticides for most people.”

Whether to buy farm-raised or wild-caught seafood is another topic that can leave consumers questioning what is best to do on a budget, although some people may not fully understand their differences.

“Farm-raised seafood comes from fish or shellfish raised in controlled environments like tanks, ponds, or coastal enclosures. It tends to be more widely available and affordable compared to wild-caught seafood which makes it more accessible.

Depending on what fish are fed, farm-raised fish may have higher levels of omega-6 fatty acids, and less omega-3 fatty acids compared to wild-caught fish. There are some concerns about contaminants and the use of antibiotics in some fish farms, however, better aquaculture practices are taking place,” Callins said.

She further explained that instead of avoiding farm-raised fish, look for labels that say “responsibly farmed” or certifications like the Aquaculture Stewardship Council, indicating better practices.

Wild-caught seafood comes from

natural habitats like rivers, oceans and lakes compared to seafood that has been raised in controlled environments such as fish farms.

“Since wild-caught seafood lives in its natural environment, it may have a more robust flavor. While it’s more expensive, buying wild-caught seafood occasionally may be worth considering due to its high nutrient quality and great taste, however, farm-raised fish is still a good option. Balance is key; choose what works for your budget while still aiming for a variety in your diet to get all the benefits seafood offers,” Callins also said.

Another way to enjoy quality, budget-friendly fish is to look for frozen, wild-caught fish. Callins explained that freezing locks in nutrients. Canned fish such as tuna, salmon, and sardines are cost-effective and rich in omega 3’s. She recommended aiming for varieties packed in water and with no added salt.

More expensive grass-fed meat and less expensive meat with antibiotics are two more purchasing options that can impact a meat eater’s budget.

“Grass-fed meat comes from animals that are primarily fed grass and forage. It tends to be leaner and higher in beneficial nutrients such as omega-3 fatty acids, and antioxidants. Meat with antibiotics refers to meat from animals that have been given antibiotics during their lifecycle, typically for disease prevention,” said Callins.

If the grass-fed beef price does not fit your budget, grain-fed beef is still a high-quality protein source. It also provides iron and other key nutrients.

Growing vegetables and herbs indoors is another great option, even if you live in a city without indoor space or quality soil.

“For example, herbs like mint, parsley, and basil are great for indoor gardening because they don’t require a lot of room and grow well in small pots on a sunny windowsill.”

Learn more about Callins via <https://wellrootedhn.com>.

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Rambling Rose



By Rosa Pryor

Ladies and gentlemen, friends, fans and followers of my column, "Rambling Rose" has been in The Baltimore Times for 38 years. I hope and pray I will be able to continue to give you the eyes and ears of the local entertainment world.

It has been a humble joy to share this wonderful experience and I hope you continue to read my column and the positive stories about positive people and advertise your event with us for years to come. The Baltimore Times is a free publication and can only continue if you start putting ads in the paper about your entertainment event at a very low cost.

Also, you can call The Times to get a subscription and have the paper delivered to your home or workplace every week.

The Baltimore Times also hosts events and activities such as health expos, educational forums, seminars, and workshops. Your support will play a major role in this continuing effort to always write positive stories about positive people.

My friends, please enjoy your holiday with love for one another. Remember, if you need me, call me at 410-833-9474 or email me at rosapryor@aol.com.

**UNTIL THE NEXT TIME,
I'M MUSICALLY YOURS.**

Happy New Year to All of You From Rambling Rose



Rasheed & Sons will bring in the new year with an "Old School Cabaret" on Tuesday, December 31, 2024 from 2-7 p.m. featuring Philly's own Tribute to The Legends, J'Kar; Ten Karat Gold; Palovations; Christal F; Epiphany; Shades of Darkness; and John Hall. Rosa "Rambling Rose" Pryor is the MC, and music provided by DJ Mike Jones at the Palladium, 2900 Liberty Heights.



Todd Marcus; Sean Jones; Brinae Ali; Alex Brown; Eric Kennedy; Tim Green; and Chris Funn will be at Caton Castle, located at 20 S. Caton Avenue, with the Baltimore Jazz Collective for New Year's Day on Wednesday, January 1, 2025, from 1-4 p.m. For more information, call 410-566-7086.



You're invited to join Everett Fullwood for a Tribute to Stella Fullwood, celebrating, honoring and remembering Stella with church service and lunch on Sunday, January 5, 2025, 10 a.m. to noon at "For God We Live Ministries," located at 1701 Gorsuch Avenue in Baltimore. The celebration is FREE but you must RSVP at 410-542-2530 or at evfullwood@gmail.com.



DJ Mike Jones is having a New Year's Day Party on Wednesday, January 1, 2025. It is cabaret style, BYOB AND BYOF. Free set-ups. For more information, call 443-525-5016.

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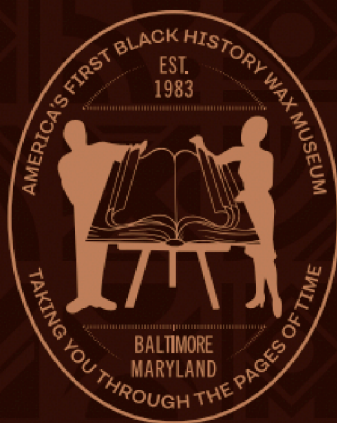


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