

# The Annapolis Times

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## THE **ART** OF RACING

*A special ceremony was held at City Hall on April 8, 2025 by Mayor Brandon Scott and equine industry professionals and community leaders to announce the winner of the fourth annual Art of Racing competition, a nationwide art contest celebrating the unique elements of The Preakness Stakes and Thoroughbred horse racing. Steve Luhn is the winner of the fourth annual Art of Racing Competition. The graphic design entitled "Winning Colors," (left) uses distinct cuts and colors to celebrate the uniqueness of the Preakness Stakes and Thoroughbred horse racing. (See article on page 8) Graphic courtesy of The Maryland Jockey Club Inc.*

PREAKNESS  
**150** 



## Advancing Health Equity One Community At a Time

By Demetrius Dillard

Since taking the helm at Wellpoint Maryland nearly two years ago, Dr. Darrell Gray has expressed an ongoing commitment to addressing health equity as one of his top priorities.

Gray, the president and CEO of Wellpoint, is an accomplished and well-respected health equity leader who has dedicated his efforts to improving the health outcomes of thousands of Marylanders. His deep-rooted passion for being the “ultimate physician” stemmed from his days in medical school.

“In medical school, my aspiration was to be the ultimate physician that took care of patients [and] be able to guide them on their healthcare journey,” Gray said.

His aspirations, as they relate to positively impacting communities through health equity, have remained a strong point of emphasis that has been implemented through Wellpoint’s practices, initiatives, and programs.

“Our vision here at Wellpoint is to ensure that everyone can lead their healthiest lives. We really have a bold ambition to improve the health of humanity and be a locally trusted health partner,” Gray said.

“Wellpoint is not just a health services company. We look at the whole person and try to ensure that we meet the needs of those who we get to serve.”

Wellpoint is the second-largest Medicaid-managed healthcare organization in the state, managing the healthcare needs of more than 270,000 Marylanders. The company has members in every county across the state and is a subsidiary of Elevance Health.

Formerly known as Amerigroup, Wellpoint Maryland, Inc. is

headquartered in Hanover.

Prior to his current role, Gray was the inaugural chief health equity officer at Elevance Health Inc. and was an associate professor of medicine at Ohio State University, also holding leadership roles with the school’s comprehensive cancer center and medical center.

A Baltimore City native, Gray was destined for success. His parents were purpose-driven individuals who epitomized hard work, ethics and integrity. These principles were instilled in Gray from a young age and laid a foundation for the man he would become.

Gray’s mother was a special education teacher in Baltimore City and Baltimore County for more than 30 years and his father was an internal medicine physician in West Baltimore.

“I grew up in the kind of household where education was stressed, but also giving to others was critically important and stressed in our household,” Gray said of his upbringing.

“I had a very unique perspective from both my parents, and it also informed my journey through the city schools system.”

Gray, a graduate of Baltimore Polytechnic Institute, left Maryland after high school for college and medical training. He went on to Morehouse College before heading to another HBCU -- attending Howard University’s College of Medicine.

Gray completed his residency at Duke University Medical Center and gastroenterology fellowship at Washington University (St. Louis), subsequently earning a master’s degree in public health at the Harvard T.H. Chan School of Public Health as a commonwealth fund fellow.

Gray’s combined medical expertise and educational background prepared

him for his current role as the president and CEO of Wellpoint Maryland, a capacity he’s held since July 2023.

His educational foundation and experiences at Morehouse, coupled with his father’s influence, played a considerable role in Gray’s interest in health equity and the sciences.

“I went to Morehouse [and] there it became very clear to me through some health courses such as biology, physics and chemistry, I really did have a love for the sciences,” Gray said, explaining why he pursued a career in medicine.

“I think that combined with my experience with my father and seeing the impact that he had on people in times of illness, but also in times of wellness and the relationship that he was able to build through his work – those things combined solidified what I had felt deep inside as almost like a calling from God and really pushed me toward pursuing a career in medicine.”

Establishing partnerships with community-based organizations, nonprofits, etc., has become an essential component of Wellpoint’s mission. Gray, along with his colleagues, acknowledge that forging lasting relationships enables Wellpoint to advance its mission while impacting the region’s most underserved populations in terms of healthcare.

Some of Wellpoint’s partners include the YMCA, United Way and a number of Fairly Qualified Health Centers.

The company offers a wide range of affordable Medicare and Medicaid plans, individual and family insurance plans, and more. Some of Wellpoint’s programs are geared toward numerous areas and groups, including:

- Intellectual and Developmental Disabilities
- Youth in Child Welfare
- Mental Health & Substance Abuse Needs
- Long-Term Services & Supports
- Children with Specialized Needs
- Pregnant Women, Children and Families



*Dr. Darrell Gray, President/CEO of Wellpoint, a subsidiary of Elevance Health and a Maryland managed care organization for Medicaid. Dr. Gray is a respected health equity leader leading Wellpoint, the first managed care organization in Maryland to achieve the full three-year National Committee for Quality Assurance Health Equity Accreditation.*

*Photos Courtesy of Darrell Gray*

In his executive role with Wellpoint, Gray said he has the distinct privilege of deploying resources, interventions, programming and opportunities to promote the mission of the organization. As the nation struggles with ongoing health inequities – issues that Gray characterized as “preventable, avoidable and unjust” – Wellpoint endeavors to be one of the companies leading the way in the fight toward healthcare equity.

“I want to be a part of the solution that helps everyone to lead their healthiest lives,” Gray said.

“I believe my purpose is to architect systems that advance whole health and health equity so that people can maximize the purpose or calling on their lives.”

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## April Fools: How NOT to Be One! (A Two-Part Series)

By Karen Clay

Clay Technology and Multimedia, L.L.C.



Karen Clay

With spring having recently started and April well underway, the mischief of April Fools' Day serves as a powerful metaphor for understanding the darker

world of social engineering and phishing attacks. Just as pranksters manipulate scenarios to fool their targets, cybercriminals use psychological manipulation to bypass established security systems. They do this by exploiting human vulnerabilities given that we generally are the weakest link in any security strategy.

Phishing campaigns succeed by creating convincing illusions that, like April Fools' pranks, depend on the momentary suspension of disbelief and trust in what we see. The key difference lies in the consequences. While April Fools' jokes typically end with laughter, phishing attacks lead to compromised accounts, data breaches, and financial losses from which organizations and people spend years recovering. In this series, we will take a deeper dive into the anatomy of a phishing campaign so that you can recognize a phish during your work and home computing.

### Anatomy of a Phishing Campaign

A phishing campaign is a social engineering strategy, generally implemented via email, which bad actors use to manipulate you into divulging sensitive information,

clicking on malicious links, or performing actions that compromise security. By impersonating trusted entities through deceptive communications, they trick us into becoming the vector of their attack versus technical weaknesses. According to KnowB4, a human risk management company in the cybersecurity space, social engineering and phishing are responsible for 70-90% of all malicious digital breaches.

A phishing campaign typically involves several core components designed to deceive victims (you) and steal sensitive information. This includes:

- 1) **Reconnaissance and targeting:** Attackers research potential victims, gathering information about organizational structures, relationships, and individual details to make their approaches more convincing and targeted. The approach used can be:
  - a) Broad-based, targeting random people or a large group of recipients (mass phishing).
  - b) Targeted at specific individuals or organizations (spear phishing).
  - c) Targeted at high-profile individuals like executives or government officials (whale phishing).
- 2) **Infrastructure setup:** This includes creating spoofed websites, registering deceptive domain names, establishing email accounts, and deploying technical tools to evade established security measures.
- 3) **Lure crafting:** Developing compelling messages that create urgency, curiosity, or fear to motivate action. This is generally a message that is designed to grab your attention, often using urgency or fear tactics (e.g., account locked, payment overdue, prize won). Most often it mimics a



trusted source like a bank, employer, or service provider using a forged email address or domain.

4) **Distribution method:** The delivery mechanism for the phishing content, commonly email but also including SMS (smishing), voice calls (vishing), social media messages, or even physical approaches.

5) **Psychological triggers:** Employing social engineering tactics like authority (appearing to be from leadership), scarcity (limited time offers), urgency (immediate action required), or familiarity (mimicking known entities).

6) **Payload or goal:** The ultimate objective, which might be credential harvesting, malware deployment, wire transfer fraud, data theft, or establishing persistence in systems. If you click a link, you are taken to a fake website (login page, payment portal, etc.) that harvests your credentials or financial info. In some cases, malware is downloaded onto the device you are using.

7) **Evasion techniques:** Methods to bypass security controls, including HTML obfuscation, image-based emails, legitimate hosting services, and timing attacks during periods of

reduced vigilance.

8) **Data collection mechanisms:** The attacker then uses forms, keyloggers, or other mechanisms to capture the valuable information you have unwittingly provided.

9) **Follow-up actions:** Now that the attacker has your information, s/he can use the stolen credentials or data to access other systems or accounts to which you have access, to impersonate you (the victim), and/or steal money or further spread the campaign.

10) Many sophisticated campaigns include additional communications to further manipulate you after the initial success.

Understanding these components can help you, your household, and your organization develop more effective defenses against these increasingly sophisticated social engineering attacks. At the end of the day, staying safe from phishing comes down to being alert and trusting your instincts. If something feels off, whether it's an email, a link, or a strange request, pause and double-check before acting. Being vigilant and attentive lets attackers know that the joke's on them!

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## History Restored?



**Harriet Tubman**  
Photo by Harvey Lindsley  
(Public domain)



August 26, 2017 Richmond/CA/USA - United States National Park Service (NPS) emblem. NPS is an agency of the United States federal government.  
Photo credit: Sundry Photography

## U.S. Parks Service Appears to Have Restored Harriett Tubman Texts on Website

By Stacy M. Brown  
*BlackPressUSA.com Senior National Correspondent*

After significant public backlash, the U.S. National Park Service has now appeared to have restored its original webpage on the history of the Underground Railroad after it was met with backlash for deleting a prominently featured photo of abolitionist and women's suffragist Harriet Tubman, as well as segments of text describing the horrors of slavery. Part of the restored text describes the 18th- and 19th-century Underground Railroad as "efforts of enslaved African Americans to gain their freedom by escaping bondage." Tubman was one of the system's best-known "conductors." Earlier, a photograph of Harriet Tubman was removed from a webpage about the Underground Railroad. Previously, the page opened with a photo of

Tubman and a description that acknowledged slavery and the efforts of enslaved African Americans to escape bondage. That language is now gone.

The change followed an executive order signed by President Donald Trump last month directing the Smithsonian Institution to eliminate "divisive narratives." A review by The Washington Post found that since Trump's return to office, dozens of webpages across the National Park Service have been edited to soften or eliminate references to slavery, racial injustice, and the historical struggles of African Americans. On the website for the Stone National Historic Site in Maryland, mentions of Declaration of Independence signer Thomas Stone owning enslaved people were removed. Elsewhere, references to "enslaved African Americans" were changed to "enslaved workers." A page exploring Benjamin Franklin's views on slavery

and his slave ownership was taken offline. Those references were still missing despite the restoration of Tubman and the Underground Railroad.

The Defense Department also removed several webpages related to diversity and minority contributions to the U.S. military, including a tribute to Jackie Robinson's Army service and content honoring the Tuskegee Airmen, the Navajo Code Talkers, and the Marines at Iwo Jima. Officials later said some content would be republished after public outcry. Nearly 400 books were removed from the library at the U.S. Naval Academy. The list includes Maya Angelou's *I Know Why the Caged Bird Sings*, *Memorializing the Holocaust*, *Half American*, and *Pursuing Trayvon Martin*. Officials cited Defense Secretary Pete Hegseth's directive to eliminate books that promote diversity, equity, and inclusion.

# National Financial Literacy Month – Part I

## Money Talks: Strategize Financially with Expert Insight, Keep Financial Climate in Mind

By Andrea Blackstone

National Financial Literacy Month in April offers an opportunity to think about evaluating finances and increasing one's financial education. Reshell Smith, CFP® (CERTIFIED FINANCIAL PLANNER™) and owner of AMES Financial Solutions, helps families and individuals create personalized financial strategies to achieve their long-term goals that range from retirement planning and wealth planning to tax strategies.

Smith explained the nuts and bolts of wealth plans and key financial topics. The rich are known to create wealth plans. However, planning long-term financial goals is not only reserved for the rich.

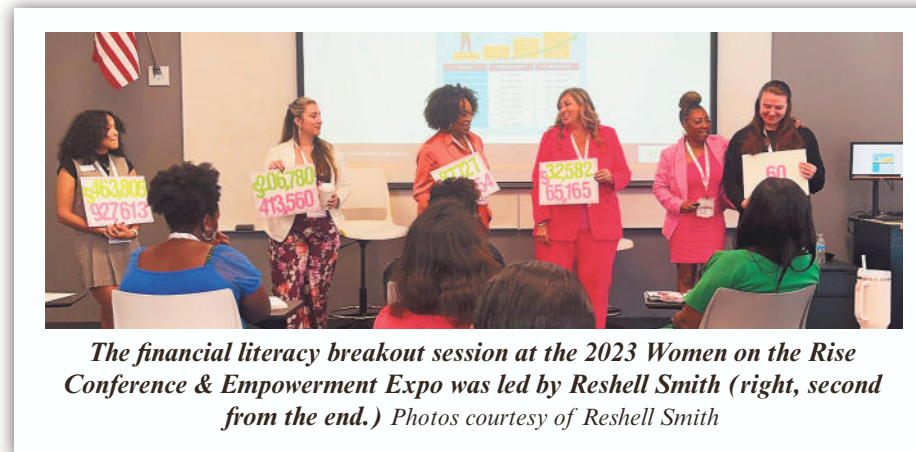
“Wealth plans are for anyone who has financial goals,” said Smith.

She stated that a wealth plan is a comprehensive strategy that outlines how a person will manage, grow, protect, and ultimately disburse their wealth.

“Wealth plans typically include cash flow management, investing, debt reduction strategies, retirement planning, tax strategies and estate planning. The goal of wealth plans is to create a roadmap that aligns with one's financial aspirations and values,” Smith also said.

She suggested a few ways to build wealth that are less risky and financially feasible for many men or women who want to get started with minimal resources.

Find and read books on finances that are understandable; ensure that you are taking advantage of the options offered by your employer; consider firms or online apps like Robinhood, Webull, Acorn, and Coinbase that let you start investing without a minimum deposit; consider learning about Exchange



*The financial literacy breakout session at the 2023 Women on the Rise Conference & Empowerment Expo was led by Reshell Smith (right, second from the end.) Photos courtesy of Reshell Smith*

Traded-Funds (a type of investment fund) and not just how to pick stocks; and seek professional help from a financial professional who can help you understand who you are as an investor.

The CPF agreed that risky investments should be pursued with caution during these tough financial times.

She added, “In this current environment, we have to be strategic about how we move our money around. If someone is considering purchasing a big-ticket item, they need to properly assess their cash flow and future employment. Both of these could change significantly. For day-to-day living, I suggest people revisit, and if necessary, adjust their budgets. The expectation is that prices are going to increase on certain items and the items in the average shopping cart will cost more.”

Smith added that most financial professionals will suggest sticking to long-term goals when it comes to the stock market.

“Historically, investors have added gold to their portfolio as a hedge when the market is trending down. Now, we have digital assets as an option. This is where I would highly encourage investors to take the most caution,

mainly due to inexperience and the risky nature of digital assets.”

Individuals can take more responsibility for their own retirement by starting to save money for it early; investing in the stock market; saving as much as they can as often as possible, setting up automatic contributions; and diversifying their investments, according to Smith.

She also provided sound advice for business owners, adding that every business will have its formula for success, but the example Smith mentioned is important.

“I highly encourage small business owners to establish an emergency fund. Just like individuals, business owners need a cushion, and their cushion should be larger because if there is an unexpected business expense, it is likely higher than if an individual ran into an emergency. I suggest that small business owners have a formula for money coming in. For example, 60% goes back into the business and payroll, 30% to taxes and 10% to savings,” Smith explained.

Death and divorce are the two most significant life events that the financial expert often sees impact the lives of her clients, but a major illness is the most common and disruptive. Smith noted



*Reshell Smith, CFP® (CERTIFIED FINANCIAL PLANNER™) and owner of AMES Financial Solutions.*

that fortunately, medical debt does not blemish your credit as much as it did in the past.

However, lifestyle inflation—increasing your spending when your income increases; delaying when you begin saving; paying high interest and fees; and piling up debt are several common money mistakes.

Smith noted important pieces of bouncing back from making them are “changing your mindset and behaviors.”

“You have to be intentional about meeting your goals,” she wisely advised.

Smith, who is also the author of “A Woman's Worth: 7 Key Essentials to Financial Independence,” provides virtual services.

Learn more about Smith via [www.AMESFinancialSolutions.com](http://www.AMESFinancialSolutions.com) and [www.ReshellSmith.com](http://www.ReshellSmith.com).

**Disclaimer:** *The information provided in this article is for general informational purposes only and should not be construed as professional financial advice. We recommend consulting with a qualified financial professional before making any decisions based on the information provided. The author and publisher are not responsible for any errors, omissions, or actions taken based on the information in this article.*

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**Brittany Young,**  
CEO and founder, B-360  
Photo Credits JPR Creates



*B-360 prepare to cut the ribbon at B-360 Teen and Youth Center. B-360 leases space for the organization from MCB Real Estate. The B-360 Teen and Youth Center will offer training classes for youth/young adults to gain transferable and life skills, academic support, and community programming in a safe space.*

## Brittany Young Gives Back Through Dirt Bike Culture, New Youth and Teen Center Unveiled

By **Andrea Blackstone**

Black women have made achievements abroad and at home. International Black Women's History Month is an opportunity to raise awareness about Black women's work and leadership.

Brittany Young, founder and CEO of the B-360 organization, makes an impact while helping Baltimore youth with their development, skills and exposure to STEM. The inspiring, retired engineer, educator, and Baltimore native grew up in Park Heights in the nineties. The precocious girl once enjoyed watching "Bill Nye the Science Guy," an American science education television program. Along with watching experiments come to life, and reading about Dr. Mae Jemison, a chemical engineer who also broke barriers by becoming the first African American astronaut in space, Young convinced her parents to give her STEM kits.

"I tried to tell my teachers that this is what I liked to do, but no one would listen to me," Young said, mentioning that she once got into a lot of trouble in school because of boredom.

One teacher, Young recalls as "Miss Pearly Taylor," finally recognized her interest in science.

"She created a science club for me," Young explained.

Her perceptive teacher also taught high school, opening the door for Young to become a third grader in a science club with high school students.

"I already had an interest in STEM. I already knew what I wanted to be, but I never had a teacher to actually listen to me, and Miss Taylor was that person for me in third grade," Young added. "I actually want to find her."

Young later became an engineer with a successful career. She also became involved in providing free programming in Baltimore, giving back, hosting classes and fundraisers, working remotely in engineering, and working as a technology teacher.

When Young worked with a class of students who expressed interest in dirt bikes, she discovered how much students and their friends loved dirt bikes.

"March 25, 2017, is our official launch date of [after-school] programming," Young explained. "We serve all ages [four up to young adults]."

B-360 works in three different areas: advocacy, transforming the motorsports industry, and programming. Culturally relevant educational services are offered. Children as young as four years old

take classes. Youth learn how to ride and repair bikes. Another offering is an annual summer camp.

"Our summer camp starts Tuesday, June 24 [2025] and we end summer camp on Friday, August 15. There's no deadline. We have three sessions that people can choose from."

Immersive experiences are offered and B-360 also hires young people. Young shared that 10,000 young people have been served to date.

B-360 has been on a continuous mission to utilize dirt bike culture to end the cyclical nature of poverty, disrupt the prison pipeline, and build bridges within communities. A significant stride was made on Tuesday, March 25, 2025. B-360 held a grand opening to unveil its Youth and Teen Center in the Harborplace Pavilion, along with a ribbon-cutting ceremony and fundraising event, for its fourth annual B-360 Day. Young shared that B-360 is looking to create a permanent campus, but the temporary space has great significance.

"Thanks to MCB Real Estate, we were able to have a space right at the Harborplace Pavilion. We have never had a brick-and-mortar location—an actual physical location where people can come to us to do programming and



*A dirt bike rider performs a stunt show at B-360's Family Fun Day event on March 22, 2025.*

intern with us to do programming," Young explained. "What was very transformative again, being a little Black girl in Baltimore, I always was at the Harbor and we always had a curfew. The Harbor never seemed like a place for a young person to be."

In a press release, MCB Real Estate Managing Partner David Bramble shared, "I am pleased to say that I think people are excited about completely re-imagining Harborplace," told the I-Team, when asked about his vision. He continues, "We want to make sure that this is a place that everyone in Baltimore is going to feel like belongs to them."

Other press release details mentioned that the space will allow B-360 to host classes, provide training and homework/career support, and allow community partners to utilize the space as needed.

"We [B-360] just turned eight years old. I can't believe it. It's like having a baby that you watch grow up," Young stated.

Visit <https://b360baltimore.org> to learn more about the organization.



## 'Art of Racing' Competition Winner Announced Ahead of Preakness

By Demetrius Dillard

In preparation for one of Baltimore's most prominent sporting and cultural events, local elected officials, community leaders and thoroughbred racing executives assembled in downtown's City Hall to announce the winner of the esteemed "The Art of Racing" competition on Tuesday, April 8, 2025.

The nationwide art competition, now in its fourth year, celebrates the overall uniqueness of the Preakness Stakes and Thoroughbred horse racing – components embedded in Baltimore's DNA that hold historical significance in the region and beyond.

During a brief honorary ceremony that attracted Mayor Brandon Scott, city council members, Park Heights Renaissance members, and officials from the Maryland Jockey Club, Inc. and 1/ST Racing, Maryland Jockey Club marketing director Audra Madison announced the winner: Steve Luhn.

Luhn's artwork, titled "Winning Colors," reflects the essence, spirit and dynamism of the Preakness Stakes, a fixture in Baltimore City that dates back more than 150 years. The Cincinnati, Ohio, native used Adobe software to produce the graphic design piece that illustrates a jockey straddling a horse, intently fixed upon the finish line.

The artwork uses distinct cuts, colors and features to accentuate the face of the horse, the body language of the jockey and even the dirt on the race track. "The Art of Racing" is inscribed atop the artwork with colors that correspond perfectly with the horse and jockey.

Luhn said he drew inspiration from other artists, the historical legacy of

the Preakness and the desire to tell a story. He was beyond elated to be named winner of the competitive Art of Racing contest.

"It just means everything. I've never had anything of this magnitude in any of the work I've ever done, and to be recognized for this... really is just hard to imagine. I'm just so thrilled," said Luhn, a retired graphic designer.

"My representation of horse racing captures the dynamic energy and excitement of the sport. Bold, vibrant colors and striking visual elements convey the intensity of the race, with the horse mid-gallop, jockey leaning forward, creating a sense of speed and competition."

Luhn said he plans to attend Preakness 150 next month. His winning artwork will be displayed throughout Preakness Weekend, reproduced on a curated collection of Preakness-branded merchandise that will be on sale on the Preakness website and in person.

The Maryland Jockey Club will inform the public once the merchandise becomes available, as Madison estimated the artwork will be online within the next three weeks.

To culminate the ceremony, Luhn received a \$4,000 check and won two VIP tickets to Preakness 150. All proceeds from the sale of merchandise will go toward "advancing the activities of Park Heights Renaissance as it pursues affordable housing for families and provides employment opportunities to people of Park Heights."

This year's Art of Racing competition garnered a record number 271 submissions. Out of those entries, 10 finalists were voted on by the public. Some of the finalists attended the ceremony on Tuesday afternoon.



*From left – Robin Singletary, Director of Communication Park Heights Renaissance; Baltimore City Council Vice President Sharon Green Middleton; Mayor Brandon Scott; Art of Racing competition winner Steve Luhn; Bill Knauf, President and General Manager of the Maryland Jockey Club, Inc.; and Mike Rogers, 1/ST Racing Executive Vice President.*

*JJ McQueen/Baltimore Mayor's Office*

A panel of judges, which included horse-racing industry leaders, politicians and hospitality executives, selected the winner.

"The platform given to artists, both amateur and professional, who have entered The Art of Racing competition over the past four years highlights the vibrance and legacy of The Preakness Stakes, especially as we celebrate the historic moment of Preakness 150. This year marks a significant milestone for submissions and voting, as we see greater engagement than ever before," Madison said.

"It brings me joy to see the diverse array of artwork entered into the competition each year, and I hope the community feels the same sense of celebration and pride as we support and uplift our local talent during this remarkable year."

The ongoing partnership between 1/ST, The Maryland Jockey Club and the Park Heights Renaissance also includes the George E. Mitchell Black-Eyed

Susan Stakes and the George E. Mitchell Park Heights Community Fellowship Grant, both of which honor the extraordinary legacy of the late community leader and activist. The Black-Eyed Susan Stakes and fellowship grant also recognizes individuals who share a strong commitment to their communities.

"We know this year's contest is extra special because it's the 150th Preakness Stakes," said Scott, a Park Heights native and lifetime supporter of Preakness.

"This contest is always special to me because I remember when we used to have a different kind of art contest. It used to be that the Preakness art contest was just pictures and things drawn by young people from elementary schools in Park Heights. To now see the elevation of the art contest with these fabulous artists is a great thing."

The Preakness Stakes, the second leg of the Triple Crown Series, is scheduled for May 17, 2025.

# Bank of America President Janet Currie accepts 2025 Community Champion Award

By The CASH Campaign of Maryland

What does it take to be recognized as the 2025 “Community Champion” by the Maryland Financial Education and Capability Awards? It takes someone who consistently promotes economic opportunity and community empowerment by connecting individuals and businesses with banking and financial education. Someone like Janet Currie, the President of Greater Baltimore for Bank of America!

The nonprofits CASH (Creating Assets, Savings, and Hope) Campaign of Maryland, Maryland Council on Economic Education (MCEE), and the Maryland State Department of Education (MSDE) announced the 2025 winners of the twelfth annual Maryland Financial Education and Capability Awards during an in-person reception on March 10, 2025 in Annapolis, Maryland. The honorees are the sole winners in their categories statewide and highlight the importance of financial education for all age groups. Following the reception, the honorees were recognized for their excellence by the Maryland General Assembly during their evening Session in the State House.

The Maryland Financial Education and Capability Awards highlight the dedication and success of elementary, middle and high school public school teachers, community champions and outstanding organizations who deliver financial education. Financial education focuses on a range of financial management concepts and behaviors including: budgeting; careers and income; credit; savings; financial decision-making; and understanding values and habits about money. The awards were first imagined and funded by the late Sheldon K. Caplis, who



(L to R): William Forrester of MSDE, Sue Rogan of CASH Campaign; Janet Currie, President of Greater Baltimore for Bank of America; and Julie Weaver of MCEE. Photo credit: Jay Moore, Sororal Twin Studios

was CASH’s first board president. They were developed by the CASH Campaign of Maryland and Maryland Council on Economic Education in conjunction with the Maryland Financial Education and Capability Commission to call attention to the importance of financial education to the lives of Marylanders. An easy and free way for people across the state to learn to better manage their personal finances is by accessing the **Maryland CASH Academy. The statewide online source for free, stand-alone financial education webinars and classes can be accessed at [www.mdcashacademy.org](http://www.mdcashacademy.org).**

Each of the winning elementary, middle and high school teachers, outstanding organizations, and community champions receives a \$1,000 financial award made possible by the Woodside Foundation and the Maryland Society of Accounting and Tax Professionals (MSATP). The CASH Campaign of Maryland, Maryland Center on Economic Education, and Maryland State Department of Education thank them all for their support.

CASH spoke with Janet Currie to find out how she feels about this award and the importance of financial education in the community:

**CASH: What does this award mean to you?**

**Currie:** “As president of Bank of America Greater Maryland, I am committed to promoting economic mobility and expanding opportunities within our community. Receiving this award is both an honor and a reminder of the importance of financial education in empowering individuals to take control of their futures.”

**CASH: Why is financial education important to you and Bank of America?**

**Currie:** “I really believe that financial education is integral to overall life success. Whether managing a paycheck, building savings and credit, owning a home, starting a business, investing, or making a positive impact in the community, financial literacy can set people on the path to achieving their larger life goals. At Bank of America, we are dedicated to providing banking solutions and financial education resources that help individuals and



Janet Currie, President of Greater Baltimore for Bank of America  
Courtesy Photo

communities thrive.”

**CASH: Could you share some of your financial education experiences with us?**

**Currie:** “Throughout my career at Bank of America, I’ve had the privilege of supporting partnerships and programs that empower our community through financial education. We provide programs, like Better Money Habits <https://bettermoneyhabits.bankofamerica.com/en>, which offer easy-to-understand content, available in both English and Spanish, to help individuals understand their finances, make confident choices, and improve their financial health. Through partnerships with nonprofits like the CASH Campaign of Maryland and the Maryland Council for Economic Education, we have been able to bring those tools to our customers and our community. Additionally, alongside our local bankers, I am able to bring this valuable curriculum directly to additional nonprofits and schools, ensuring those who can benefit most have access to the knowledge and skills they need to succeed.”

**CASH: We understand you will not be accepting the \$1,000 award but donating it - to whom?**

**Currie:** “I will donate the award equally to the CASH Campaign of Maryland and the Maryland Council on Economic Education - two nonprofits that are dedicated to creating opportunities and uplifting our community.”

Let’s all send a hearty “Congratulations” to Janet Currie for this well-deserved honor.

She is a true Community Champion!

## Father, Musician and His Two Children Pen Book, Hold Their First Book Signing Together

By Andrea Blackstone

Wes Watkins III, a musician, author and full-time entrepreneur, had an idea to collaborate with his two children to write a book entitled “Fathers Love Their Kids.”

“God gave me the vision to include my kids in my children’s books a few years ago. The joy I see in them when I make them a part of it is amazing. We made it fun, and it became part of our family time,” said the Odenton-based father. “This book is about letting kids know they are loved.”

Demaury Watkins, a seventeen-year-old junior in high school and his sister, Drew Watkins, a five-year-old kindergartener, teamed up with their father to write the children’s book that was published in 2024.

Drew had her own opinion about how she felt working on a book with her father and brother.

“It was fun because we all did it together,” she said.

John Armstrong illustrated “Fathers Love Their Kids,” a book filled with messages about a father who loves his children. However, the story’s creation is multi-layered.

Watkins also recalls moments that he shared with his father as child, and the positive words that he spoke into his life. He further mentioned that he observed how his big brother was an amazing father to his children growing up. These factors led to Watkins collaborating to pen a book as a father about doing what he observed.

“Having two great men in my life showing me how to be a dad made this possible. Having conversations telling your kids you love them every day, how much you believe in them, don’t quit, you’re handsome/beautiful, I’ll always be here for you, etcetera,” said Watkins.

The father added, “This book was based on real conversations we have with each other. I make it a point to speak well of my kids into and over their life, so I wanted to bring that part of us into this children’s book.”

Demaury also said that as a co-author of the book, he conversed about what they planned to include in the book.

“It took us about a week to write this book,” he explained.

Demaury had an opportunity to sign 30 books on April 5, 2025 at Bowie Town Center’s Barnes & Noble, located in Bowie, Maryland, along with Drew



*Drew Watkins, 5, signs a copy of “Fathers Love Their Kids” for Dorian Purnell while her brother and co-author, Demaury Watkins watches.*

*Photos Credits: Mickey Freeman*

and their father.

“I felt like a celebrity giving people my autograph,” Demaury shared. “This isn’t something I thought I would ever do but I am glad I’ve been able to experience this. Having my name known for writing a book is cool.”

The student and new author enjoys reading fictional books, comics and things about Earth Science and learning about the universe.

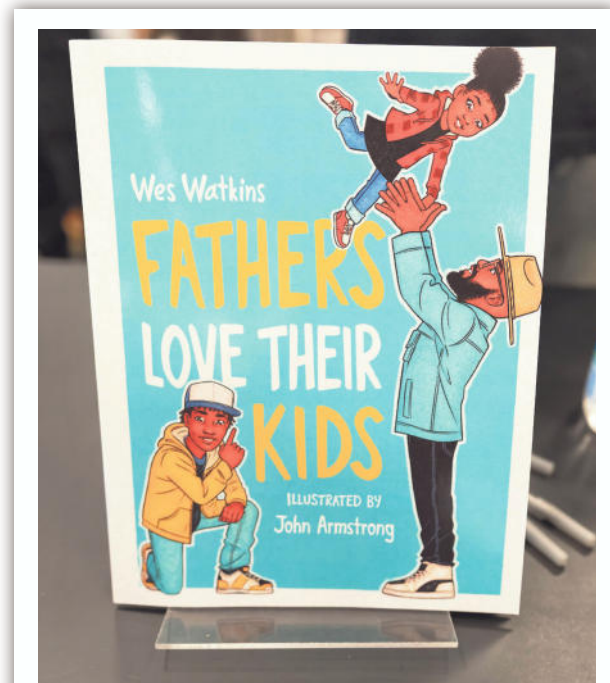
Drew also shared that she had fun signing a lot of books. “Fathers Love Their Kids” can be read by all age ranges and demographics since this book is about family and people who may not have a perfect one.

Watkins has already penned “The Life That Created My Own Sound, Motivation + Drive = Purpose,” “Fathers Need Their Kids and Kids Need Their Fathers,” and “Fathers Love Their Kids Coloring Book.” Lift Bridge Publishing published Watkins’ literary works.

His parents, Wes Watkins, Jr. and Brenda Watkins, made him shut off the television and read books while growing up.

“I remember those days and I love it!” he said.

Watkins III also stated that he balances his music and writing books since the majority of his writing takes place between 2 a.m. and 3 a.m. and early in the day around 10 a.m.



*A book signing featuring Wes Watkins’ book that was written with his two children held on April 5, 2025 at Bowie Town Center’s Barnes & Noble, located in Bowie, Maryland.*

“I usually hit the stage at night, so there is a nice gap (of time) in between,” he added.

He has also been very busy as a part of a live music series called “Front Porch” created by Noochie’s Live.

Watkins III has had opportunities to work with more celebrities such as Ruben Studdard; The Lox; MC Lyte; Da Baby; Big Daddy Kane; Snoop Dogg and others while showcasing his drumming skills.

Drew highlighted some of her father’s favorite qualities.

“He loves to play drums, he loves me, and he loves everything that I like,” she said.

Visit [www.gotmyownsound.com](http://www.gotmyownsound.com) and [https://www.instagram.com/gotmyownsound\\_/](https://www.instagram.com/gotmyownsound_/) on Instagram to learn more about Watkins. “Fathers Love Their Kids” can be purchased on Amazon: [https://www.amazon.com/Fathers-Love-Their-Kids-Watkins/dp/B0CWSCMCK2/ref=pd\\_bxgy\\_thbs\\_d\\_sccl\\_1/141-2760736-5538318?pd\\_rd\\_w=KKuWA&content-id=amzn1.sym.dcf559c6-d374-405e-a13e-133e852d81e1&pf\\_rd\\_p=dcf559c6-d374-405e-a13e-133e852d81e1&pf\\_rd\\_r=GTG52DTREZQS59KDGJM8&pd\\_rd\\_wg=B9Sce&pd\\_rd\\_r=b9af62eb-fda4-4e80-b3a6-8a30eb9bfe4a&pd\\_rd\\_i=B0CWSCMCK2&psc=1](https://www.amazon.com/Fathers-Love-Their-Kids-Watkins/dp/B0CWSCMCK2/ref=pd_bxgy_thbs_d_sccl_1/141-2760736-5538318?pd_rd_w=KKuWA&content-id=amzn1.sym.dcf559c6-d374-405e-a13e-133e852d81e1&pf_rd_p=dcf559c6-d374-405e-a13e-133e852d81e1&pf_rd_r=GTG52DTREZQS59KDGJM8&pd_rd_wg=B9Sce&pd_rd_r=b9af62eb-fda4-4e80-b3a6-8a30eb9bfe4a&pd_rd_i=B0CWSCMCK2&psc=1)

# Greater Washington Urban League Gathers to Present 2025 Whitney M. Young Awards



*(L-R): Will Dawkins (General Manager Washington Wizards), Laura Coates (CNN Legal Analyst and Host), George M. Lambert, Jr. (President/CEO GBUL), Karin Jean-Pierre (Former White House Press Secretary), Marc H. Morial (President/ CEO National Urban League), Kimberly Corbin (CAFO GBUL), Dawn Hendricks (GBUL Board Chair), Brandi Petway (VP Giant Foods), Ira Kress (President Giant Foods).*

By Adrian Harpool, Harpool Media

Washington, DC – April 7, 2025— While one might find irony in the notion that the Greater Washington Urban League (GWUL) held its 2025 Whitney M. Young Awards Gala on Friday, March 28, 2025 at the Ronald Reagan International Trade Center in DC, given recent views on globalism, the venue served as a perfect backdrop for the nation’s oldest civil rights organization to restate its resolve to work ever more fervently toward economic justice for Black and other people of color.

The evening’s energy, reminiscent of a family reunion, was filled with hugs and spirit-filled greetings as old friends embraced while others made new connections, passing business cards and swapping QR codes. The pre-program reception also offered an opportunity for well-wishes to congratulate awardees, snap a “quick-pic” on the red carpet, and bid on over a hundred unique and valued items and travel experiences generously donated for the silent auction.

To open the program, management guru and GWUL Board Chair, Dawn Hendricks, set the stage for a series of rousing and empowering remarks by the likes of Kimberly A. Bassett, Secretary of the District of Columbia and National Urban League President and CEO – Marc H. Morial. A national civil rights leader, Morial leaned in on the evening’s theme – “Building the Vision: The Power of We,” encouraging the audience to summon the strength and resilience of their ancestors to meet the current challenges our nation faces.

Greater Washington Urban League CEO and President George H. Lambert Jr. was joined by his Chief Administrative and Financial Officer, Kimberly Corbin, and other staff outlining the accomplishments of the past year. They also highlighted direct service and financial milestones reached in 2024, including the Black Restaurant Accelerator Program Grants, assistance to new homeowners, and support rendered to District residents in preventing displacement and eviction.

Throughout the evening, Comedy

Central and BET famed comedian, Jonathan Slocumb, served up extra helpings of his secret sauce. At various points, he assumed the role of librarian, silencing the crowd. However, this was not the case once the “Dynamic Duo” graced the stage for a “Fireside Chat.” Laura Coates, Chief Legal Analyst and host of “Laura Coates Live” on CNN and former White House Press Secretary/Special Advisor to the President, Karine Jean-Pierre, offered a rich and thoughtful dialogue that gained the undivided attention of their many admirers, regular viewers, and fans. The one-on-one exchange traversed the landscape of US politics and other critical topics of the day.

No stranger to controversy, Jean-Pierre delivered direct yet diplomatic responses to Coates’ probes. She openly shared her insights on being the first openly gay woman and Black woman to serve in her role in the White House and the challenge of demanding and earning the respect she was due. She also offered input on the outcome of the recent presidential election and her

efforts, among others, to warn voters of what might lie ahead based on the results. “Elections have consequences,” she remarked.

Following an extended standing ovation for the Fireside Chat, Lambert, Hendricks, and Corbin presented the coveted Courage Under Fire Awards to the honorees. The Wings of Hope Award was presented to Ira Kress, President of Giant Foods. Will Dawkins, General Manager of the Washington Wizards, received the Beacon of Grace Award. Karin Jean-Pierre received GWUL’s first-ever Torchbearer in Communications Award.

Noted advocate and political icon Congresswoman Maxine Waters (California 43rd District), believed by many to be the “Most Powerful Woman in the US Congress,” was awarded the Lioness of Justice Award. Congresswoman Waters was unable to attend due to congressional proceedings.

Finally, Lambert offered his advice to all present to take the charge leveled by Marc Morial to harness and leverage the “Power of We.”

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## Ravens John Harbaugh is the Best Coach in Franchise History

By Tyler Hamilton

The Baltimore Ravens signed John Harbaugh to a three-year extension at the end of March, putting Harbaugh under contract through the 2028 season. Knowing he'll be with the organization for almost two decades, it's become pretty clear he's the best coach in franchise history. By the time he's done, Harbaugh will have coached the team at least twice as long as any of the other two coaches.

"I'm happy to be alive. I hope that continues for a while," Harbaugh said of his tenure. "I say to my dad, 'You'll say happy birthday,' or you're feeling older or whatever, and it's like, 'Hey, it's better than the alternative,' so let's keep rolling. Really what you think about, honestly, what you think about is, how are we going to get better today? How can we get better? What do we need to do? Your players, coaches, schemes."

Since their inaugural season in 1996, the Ravens have only had three coaches. Ted Marchibroda was the first coach and served three seasons. He was succeeded by Brian Billick in 1998. Billick led the Ravens to their first-ever Super Bowl season in 2000.

After nine seasons, Harbaugh took over for Billick in 2008. Harbaugh reached the playoffs in each of his first five seasons as Ravens head coach. In 2012, he led the Ravens to their second Super Bowl win in franchise history. During his 17 seasons in Baltimore, Harbaugh has accrued a 172-104 regular-season record and a 13-11 playoff record.

Harbaugh is one of five coaches in NFL history to lead his team to the postseason at least 12 times over his first 17 seasons as a head coach. He



**John Harbaugh**  
Ric Tapia/Getty Images

joins Pete Carroll, Bud Grant, Mike Holmgren, and Mike McCarthy.

Under Harbaugh, the Ravens have gone on to win six AFC North championships, the most by any coach in franchise history. Harbaugh was also named NFL Coach of the Year in 2019 after the Ravens finished with a franchise best 14-2 record.

The Ravens have cemented themselves as one of the most consistent franchises during Harbaugh's tenure. Baltimore has made 12 playoff appearances in 17 seasons under Harbaugh. Harbaugh's .623 win percentage is higher than

Marchibroda and Billick as well.

The franchise has been particularly good at home as shown by their 99-39 record at M&T Bank Stadium. Harbaugh's 21-3 record at home in prime-time games is an NFL best.

Ravens owner Steve Bisciotti did the right thing by awarding Harbaugh with a contract extension. Harbaugh has directed the franchise through some tough times both on and off the field. He's the right man to continue steering the ship. Now that he has a new contract in hand, he can focus on doing just that.

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