



THE BALTIMORE TIMES

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BCL Unveils New Headquarters, Business Development & Resource Center



Baltimore Community Lending (BCL), a mission-based lender serving the Baltimore metro area, celebrated a momentous occasion on Wednesday, June 18, 2025. The day marked a Grand Opening and Ribbon Cutting Ceremony of their new headquarters and The Frank B. Coakley Business Development & Resource Center (BD&RC) located at 301 N Calvert Street. From left to right: Ray Gilley, CEO, BBIF; Olivia Pipitone, Exec. Director, Community Development Banking, JP Morgan Chase; Secretary Jacob “Jake” Day, Md. Secretary of Housing & Community Development; Senator Ben Cardin; Watchen Harris Bruce, CEO, Baltimore Community Lending; Asst. Deputy Mayor Elizabeth Koontz; NaTasha Horton, SVP Regional Community Development Manager with Truist Bank; and Mike Tagg, Board Chair for Baltimore Community Lending. (See article on page 7)

Photo: Dee Hardaway

What to do and where on Friday, July 4, 2025

Compiled by Andrea Blackstone

Frederick Douglass delivered a keynote address on July 5, 1852, at an Independence Day celebration. While there, he posed a question: "What to the Slave is the Fourth of July?" Independence Day, otherwise known as the Fourth of July, did not represent freedom for enslaved African Americans, although it acknowledged the passage of the Declaration of Independence. Whether the Fourth of July serves as a time for reflection or celebration, the home of the red, white and blue has a complicated past but triumph and freedom for everyone is embedded in America's story, too.

Juneteenth is a reminder of victorious freedom for all, but celebrating the Fourth of July is a personal choice. Today, celebrations that include fireworks, parades, parties, and barbecues still mark this country's separation from the British Empire in 1776. For those who want to participate in activities, find compiled events that will be held on July 4, 2025 listed below. Confirm event details by reviewing source details.

July 4

Anne Arundel County parade and fireworks

Enjoy Annapolis' parade at 6:30 p.m. The parade steps off from Amos Garrett Boulevard and proceeds along West Street, around Church Circle and down Main Street. Enjoy fireworks at 9:15 p.m. Top fireworks viewing locations include public spaces northeast of the Severn River, City Dock, Naval Academy Bridge, any of the end-of-street parks facing Spa Creek or from a boat in the harbor. See <https://www.visitannapolis.org/events/annual-events-and-festivals/4th-of-july/> for details.

Baltimore's 4th of July Celebration and Baltimore City fireworks

Come to the Inner Harbor in Baltimore from 1:00 p.m. -10:00 p.m.

Fourth of July Celebrations 2025



Photo courtesy of Visit Baltimore

Enjoy a celebration from 6-10 p.m., July 4, 2025. A kickoff celebration will be held at the Amphitheater at 6 p.m. Live band performance from Avenue 66 along the Waterfront Promenade at 7 p.m. Enjoy a fireworks show at the Waterfront Promenade at 9 p.m. followed by a 9:30 p.m. drone show at Middle Branch Park located at 3301 Waterview Avenue in Baltimore. Obtain more details via <https://baltimore.org/event/fourth-of-july-in-baltimore/>.

The Youth Resiliency Institute in partnership with The Cherry Hill Community Coalition and The Cherry Hill Coalition Family Congress presents **The Cherry Hill Arts & Music Waterfront Festival** from 1- 9:45 at Middle Branch Park, located at 3301 Waterview Avenue in Baltimore. This year's festival offers a variety of entertainment from hip-hop and R&B to jazz and gospel. It will be headlined by Navasha Daya. The festival also features arts & crafts; a children's village; historical reenactments; and more. See <https://cherryhillfest.com> for more information.

July 4 Fireworks at Fairgrounds Park in Hagerstown, Maryland

Enjoying a professional-grade fireworks display at Hagerstown's annual Independence Day fireworks display held at approximately 9:30 p.m. This impressive pyrotechnic show illuminates the evening sky over the park while families relax on blankets and lawn chairs. The park's open spaces provide excellent viewing from multiple locations. Free. Ample parking. Visit <https://www.hagerstownmd.org/1456/Fireworks-July-4th-at-Fairgrounds-Park> for details.

Howard County's July 4th Fireworks

Attend the 4th of July annual fireworks celebration located at Columbia Lakefront, 10275 Wincopin Circle, Columbia, Maryland 21044. The event features live entertainment. Blankets may be placed at the Lakefront at 3 p.m. Bring a picnic or purchase food from on-site vendors from 5-9 p.m. Enjoy music performances produced by the Merriweather Arts and Culture Center from 6- 9:00 p.m. Fireworks hosted by Howard County Rec & Parks start around dusk or 9:

15 p.m. Rain date: 7/5, fireworks only. All ages can attend. Call 410-313-1668 or visit <https://www.howardcountymd.gov/july-4th-fireworks> to obtain more information.

Takoma Park 4th of July Parade & Evening Street Party

Takoma Park hosts its annual Independence Day parade at 10:00 am on July 4. The parade starts at the intersection of Carroll and Ethan Allen Aves and travels South on Carroll Ave to Willow Ave, where it turns right. The parade will be followed by an evening street party celebrating American independence. This beloved community tradition features local organizations, families, and businesses parading through Takoma Park's tree-lined streets, followed by evening festivities, live music, food trucks, and kids' activities. Entertainment will be provided by Takoma Park Community Band from 6:00-6:45 p.m. and The JoGo Project Street 7:15-9:00 p.m. Free. See <https://www.takomapark4th.org/when-and-where> and <https://www.takomapark4th.org/team-1>.



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¹ The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Arlington Magazine* (2024), *Baltimore magazine* (2024), *Bethesda magazine* (2023), *Northern Virginia Magazine* (2025), and *Washingtonian magazine* (2024).

² Tori Finch, MS, M Cabell Jonas, PhD, Kevin Rubenstein, Eric Watson, BA, Sundee Basra, MPH, Jose Martinez, BS, & Michael Horberg, MD, MAS, FACP (2021). Life Expectancy Trends Among Integrated Health Care System Enrollees, 2014-2017. *The Permanente Journal*, 25(4), 10-17. thepermanentejournal.org/doi/10.7812/TPP/20.286.

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 4000 Garden City Drive, Hyattsville, MD 20785 2025CE0515 MAS 5/12/25-12/31/26

Students' Alarming Mental Health Dilemma – and the Steps Toward a Promising Future

By **Demetrius Dillard**

A recent study revealed that many college students in the U.S. are facing a mental health crisis.

In fact, more than half of college students rate their mental health as fair, poor or terrible, according to a survey conducted by The Harris Poll with subsequent research by The Steve Fund.

Titled “Student Mental Health on College Campuses,” The Harris Poll surveyed 2,050 U.S. residents aged 18 to 24 between Feb. 29 and April 1, 2024, who were attending a four-year college or university in the U.S. The poll results were launched in May 2025.

The Steve Fund (TSF), a leading nonprofit organization focused on supporting the mental health and emotional well-being of young people—Black and brown youth, in particular—found that threats of budget cuts at schools are impacting student services. As more than 50 percent of students reported a need for mental health support, the nonprofit also discovered that students of color are disproportionately affected.

“There is greater awareness of mental health resources. However, students from The Harris Poll survey pointed out that they wish their colleges or universities would offer more services for them,” said Dr. Annelle Primm, the senior medical director of The Steve Fund.

“In many instances, limited resources preclude campuses from having enough mental health resources to go around.”

Seeking to improve the state of their mental health, students have asked for more group-oriented services and

green spaces, added Primm, who has a background in community psychiatry.

Given America’s sensitive political climate featuring overwhelming rollbacks of DEI (diversity, equity and inclusion) initiatives, many colleges across the country don’t have the resources, programs or culturally component support that addresses the challenges that minority students face.

Researchers assert that DEI rollbacks, coupled with the crucial 2023 Supreme Court ruling that reversed affirmative action in higher education, brought about numerous issues with regard to mental health assistance on college campuses.

TSF’s research exposes deficiencies in campus mental health systems, raising an urgent call for investment in culturally responsive care before more students are negatively affected.

“Not just young people of color, but even adults have felt there’s been a long-standing disparity in the extent to which they’ve received mental health services. There are racial disparities and unmet needs,” Primm told The Baltimore Times.

“But I will say across the board – no matter what racial identity group you’re talking about – there are unmet needs, still, and we still have a ways to go as it relates to mental health. There are also concerns about the suicide attempts, particularly among Black young people, that those rates have been increasing, whereas other racial groups have been going in the other direction. So, it’s never been more important to focus on mental health of all populations, to improve their access to services and remove some of the barriers.”

Primm, a medical educator, administrator and clinician at Johns

Hopkins’ Hospital Community Psychiatry Program, has emerged as one of many health leaders taking actionable steps to bring mental health reform.

Key findings from the 18-page report published by The Harris Poll and TSF include:

- One in four students said college had a negative impact on their mental health.
- More than 7.5 million young people from historically disadvantaged backgrounds in the U.S. struggle with their mental health.
- More than 75 percent of students believe colleges must invest more in targeted mental health support.
- Two of five students report struggling with imposter syndrome (refers to self-esteem and perfectionism tendencies).
- 80 percent of students of color (Black, Asian, and Hispanic) desire mental health programs tailored to their background.

In the face of uncertainty, there is a glimmer of hope, Primm highlighted.

She, along with TSF colleagues and partners, has commenced a number of initiatives through social media campaigns, establishing peer ambassador programs, planning live Q&A events featuring health professionals, and building an online community through a new resource hub named “My Digital Sanctuary.”

“We are working with colleges and universities through our Excellence in Mental Health on Campus Program to... help them change some of their practices and policies, to make the campuses more positive from a mental health standpoint for all students,” Primm said.

Through expert-led workshops,



Dr. Annelle B. Primm, senior medical director, the Steve Fund.

Photo: The Steve Fund

mental health training programs and institutional partnerships, TSF hopes to expand access to mental health support and “normalize help-seeking” among college students.

The nonprofit is teaming up with colleges to cultivate safe spaces, crisis intervention programs, and targeted services that meet the specific needs of students who desire mental health assistance.

“The Steve Fund’s research offers meaningful guidance for institutions seeking to better support the mental health of students,” said Jasmine Haywood, strategy director at Lumina Foundation.

“It highlights important challenges while suggesting thoughtful, practical steps forward. We value our partnership with TSF and our shared commitment to promoting opportunities in higher education.”

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Commentary



Photo: DR Photography

My First AFRAM Experience: Black Culture Celebration

By Rasheed Soumas

Intern, The Baltimore Times

This weekend was my first time attending AFRAM, and as soon as I set foot on the grounds, I was abuzz with energy. The music, the food, the dress, the atmosphere—everything combined in one powerful celebration of Black culture. Being up on stage with my camera, feeling the joy and unity of the people, one question continuously rang through my head: What does Black culture mean to you?

AFRAM, Baltimore’s yearly African American festival, is more than a summer festival—it’s a site of Black identity expressed in all its forms. From the closely braided hairstyles to the multiple heritages and assertive personalities, Black culture pervades in ways too numerous to enumerate. It’s something you hear in the music, you taste in the food, and feel in the manner in which people adore one another.

Even in the middle of the day, there was a sense of warmth—no, not just from the sun, but from the people. I saw how all of them—from the DJs to the performers to the families in the crowd—were welcoming, inclusive, and proud. There was laughter, dancing,

and a sense of safety that may not always be found at large gatherings. But AFRAM was different. It was home.

As a photographer, I was lucky enough to snap some of those raw, joyful moments. To see people smile, dance, and just be—free, unencumbered, and themselves—reminded me how amazing it is that we all come together harmoniously. It wasn’t simply a party; it was a reminder that Black culture exists, is thriving, and is worth celebrating out loud.

AFRAM exposed me to a new sight, not just as an artist, but as a young Black man who can witness the beauty of his people in plain sight. This was a book experience and one that will not be forgotten. I am already anticipating returning and doing it more, not to celebrate, but to document these experiences and keep the joy of Black culture in my camera eye.

Because at the end of the day, that’s what culture is—something you live, something you share, and something you pass along.

Rasheed Soumas is a student leader at Morgan State University, majoring in Multiplatform Production. He is a proud member of the NAACP, Bear TV,



Vedo lights up the stage at AFRAM

Photo: Rasheed Soumas

and other student organizations that empower youth and elevate Black voices through creative media.

#nofilter: A Youth-led Photovoice Journey

Maryland Youth Use Photography to Advance Sexual Violence Prevention Initiatives

Exhibition marks milestone for restorative justice-based initiative serving Baltimore City students

BALTIMORE – Twenty-three Baltimore youth showcased their photography exploring boundaries, consent, and social connection at “#nofilter: A Youth-led Photovoice Journey,” on Tuesday, June 3, 2025 at Westminster Hall in Baltimore, Maryland.

The exhibition was the culmination of a community-engaged research study conducted by the University of Maryland School of Social Work and the University of Maryland Francis King Carey School of Law’s Erin Levitas Initiative for Sexual Violence Prevention, in partnership with the Erin Levitas Foundation and HeartSmiles, a Baltimore youth leadership organization.

“#nofilter: A Youth-led Photovoice Journey” debuted the work of 23 participants, ages 13-17, who over the past several months captured powerful images exploring boundaries, consent, and social connection through an innovative research methodology called Photovoice.

The photo exhibition featured youth presenters explaining their photographs and the insights they reveal about preventing sexual violence and fostering healthy relationships. While describing a photo about boundaries, 16-year-old Tyjae Belford explained the importance of mutual respect in relationships.

“If you’re in a relationship and your boyfriend crosses a boundary that he didn’t know before, and you tell him, ‘Hey, you crossed my boundary, he shouldn’t cross it again,’” she explained. “And if he does, you need to think hard about your relationship.”

The study, led by University of Maryland School of Social Work faculty

Laurie Graham, PhD, MSW, and Theda Rose, PhD, MSW, aims to infuse youth voices into sexual violence prevention initiatives.

“By understanding how young people perceive key concepts like boundaries and consent, we can develop more effective prevention programs,” said Graham. “Their work represents authentic youth voices on issues affecting their generation,” added Rose.

For participants like Belford, the project has been transformative beyond the research itself. “This project gave me more confidence and made me get out of my shell,” she said. “The people I worked with encouraged me to speak up if you got something to say. It really gave me confidence to be myself.”

“This project gives young people a platform to inform and reshape adolescent sexual violence prevention programs, including our E.R.I.N. Talk (“Empathy. Respect. Integrity. Nurturing Connections”) curriculum,” said Quince Hopkins, JD, LLM, JSD, director of the Erin Levitas Initiative at Maryland Carey Law.

Launched in 2018, the Erin Levitas Initiative for Sexual Violence Prevention takes a public health approach to sexual violence prevention, and works to address sexually harmful societal norms early in adolescence using restorative justice principles.

E.R.I.N. Talk trains and deploys skilled facilitators to lead sexual assault primary prevention restorative circles in Baltimore City middle schools. The program developed by Maryland Carey Law’s Levitas Initiative and The Erin Levitas Foundation, uses a restorative justice framework to engage middle



University of Maryland School of Social Work faculty Theda Rose, PhD (at podium) and Laurie Rose, PhD.



Tyjae Belford, 16, says the #nofilter project gave her the courage to speak up. Photos: Matthew D’Agostino



Baltimore City college junior Michell Famba discusses social connections at the #nofilter exhibit.



Anthony Bonner explains his photos to an exhibit guest.

school students in activities that help them identify and reject the ideas that contribute to sexual violence.

“We are incredibly excited that the voices and perspectives of Maryland youth are being woven into the E.R.I.N. Talk Curriculum,” said Marissa Jachman, executive director of the Erin Levitas Foundation. “This moment feels like a powerful milestone in a program we’ve nurtured for years. Seeing young

people share what they’ve learned through their own lens is what this work is all about. We’re grateful for everyone who has supported this project and program.”

The Photovoice project, which began in 2024, was made possible by a \$500,000 state grant from the Maryland Legislature.

BCL Unveils New Headquarters, Business Development & Resource Center

By Andrea Blackstone

After years of planning, Baltimore Community Lending (BCL) opened its doors in a new location during an Opening and Ribbon Cutting Ceremony of their new headquarters, and the opening of The Frank B. Coakley Business Development & Resource Center (BD&RC) on Wednesday, June 18, 2025. BCL is now located at 301 N. Calvert Street in Baltimore, Maryland, continuing its ongoing commitment.

“Baltimore Community Lending (BCL) supports the revitalization and strengthening of underserved communities throughout the Baltimore metro area through innovative and flexible financial assistance designed to promote community development,” said Watchen Harris Bruce, BCL’s president and CEO.

Bruce further noted that BCL is a Community Development Financial Institution (CDFI) and mission-based lender serving the Baltimore metro area that is one hundred percent dedicated to delivering responsible, affordable products to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

“We are making loans for real estate developers and small business owners committed to developing underserved neighborhoods,” Bruce added.

BCL works with the government, foundations, financial institutions, community stakeholders, anchor institutions, and small business owners early in the planning process to provide small-to-mid-sized capital solutions. Growth has been steady and planned. For instance, BCL acquired the 25,000 square-foot, four-story building located at 301 N. Calvert Street in 2023.



Sekwan Merritt, owner of Lightning Electric.



Watchen Harris Bruce, Baltimore Community Lending's president and CEO. Photos: Dee Hardaway

“We are growing and expanding our organization, and we need more space to host staff and offer more services to the community. The first floor of our new building is the [The Frank B. Coakley] Business Development & Resource Center and training center; the second floor is a co-working rental space for small nonprofit organizations and small business incubation. The third and fourth floors of our new headquarters include staff offices and large conference rooms,” Bruce explained.

Bruce stated that BCL is a mission-based certified CDFI offering low-cost, affordable lending products and services to underserved and disinvested communities in the Baltimore region.

“We offer more than capital to our small business clients and real estate developers. We offer comprehensive business development and wrap-around services to businesses to start and grow,” said Bruce.

“We provide one-on-one free technical assistance and capacity building to prospective clients. We provide loan capital and not grants. We are a nonprofit mission-based lender and not a foundation,” Bruce explained.

Small business funds can be used for working capital, equipment, and inventory for entrepreneurs to start or expand their businesses. Additionally,

real estate funds can be used to acquire vacant properties, construction, and permanent loans for affordable housing, community facilities and commercial properties in low-to-moderate communities in Baltimore City; Baltimore County; Harford County; Howard County; Carroll County; and Anne Arundel County.

Sekwan Merritt, owner of Lightning Electric, runs a commercial electrical contracting company that specializes in lighting, power systems, low voltage, and large-scale infrastructure projects for both public and private clients. The Baltimorean completed all electrical work for the new Baltimore Community Lending headquarters.

“I’m honored to represent what’s possible when local businesses are given a real opportunity,” said Merritt. “This ribbon cutting represents more than just a building opening. It represents economic opportunity and local empowerment. Community members should attend to celebrate a space that will uplift small businesses, provide real resources, and serve as a symbol of what Baltimore can build when we invest in our own.”

Merritt stated that Baltimore Community Lending was the only organization that was willing to take a



chance on Lightning Electric when no traditional bank would.

“BCL stepped up and gave us our first loan, which allowed us to meet payroll and take on new work. They didn’t just provide capital—they believed in us when no one else did.”

Although BCL named Lightning Electric as a preferred contractor for the new Small Business Development & Resource Center project, the company still had to compete and prove itself like other companies, but BCL gave Lightning Electric the door to walk through, according to Merritt.

“This project became the first major job we’ve ever done with a Baltimore City-connected institution. Their support has been a true turning point for my company.”

Merritt added, “BCL is a lifeline for small businesses in Baltimore. They’re not just lenders; they’re partners.

Visit <https://bclending.org> to learn more about BCL and its services.

Advice to Help You Shape Up This Summer

By **Andrea Blackstone**

Dr. Akanni Salako, PT, DPT, BRM specializes in wellness, fitness, nutrition, and physical therapy. Through his business called The Wellness Lab, he is equipped to provide services to men and women. Dr. Salako also created “Graceful Gains: Daily Reflections for Faith and Fitness,” a fitness journal and devotional. The skilled head wellness coach provides valuable insight to help you shape up this summer.

Find Time to Work Out

The most common excuse Dr. Salako hears for not working out is not having time. However, he stated that the real reason is usually a matter of prioritization.

“We often make time for TV, social events, or scrolling on our phones, but overlook time for movement,” Dr. Salako said.

He recommends starting a fitness journey by working out on the weekends when schedules are typically more flexible. Pair exercise with things you enjoy, like working out at home while watching a show you enjoy.

Approach a Fitness Goal Strategically

Dr. Salako stated that it is best to approach a fitness goal by starting small, then engaging in gradual progression. If someone hasn’t been active in a while, expecting him or her to hit the gym five days a week right away is often unrealistic and can lead to burnout, according to the fitness expert.

“Most of the busy women I coach start with just two to three workouts a week and focus on five-pound weight loss goals at a time. This allows them to ease back into movement and build

consistency without overwhelming their schedule. Fitness should be integrated into your life—not compete with it—and that’s the shift that helps people stay consistent,” Dr. Salako stated.

He further explained that skipping meals is hurtful, especially for women. It often leads to blood sugar crashes, increased cortisol levels, suppressed thyroid function, and intense cravings later in the day. These effects can slow down metabolism and encourage fat storage, particularly around the midsection.

“It also contributes to a destructive cycle of starving, binging, and feeling guilty, which makes long-term progress harder to maintain,” Dr. Salako revealed.

Men can achieve a full-body workout without hitting the gym.

Bodyweight exercises that focus on functional movement patterns are incredibly effective and can be done at any age.

“Movements like push-ups mimic pushing off the ground; rows simulate pulling open a door; squats help with sitting down and standing up; hip hinges like glute bridges support safe lifting; and planks strengthen the core to improve posture and balance,” Dr. Salako added.

These exercises build strength and also help maintain independence and mobility over time.

Men over 40 can shrink cortisol body fat.

“Cortisol body fat refers to the fat that accumulates around the midsection as a result of chronically elevated cortisol levels, which is the body’s main stress hormone,” Dr. Salako explained.

He suggested that men over 40 can

shrink this type of fat by strength training at least three times per week; walking daily for 30 minutes or more; getting seven to nine hours of sleep each night; and reducing their intake of sugar and caffeine.

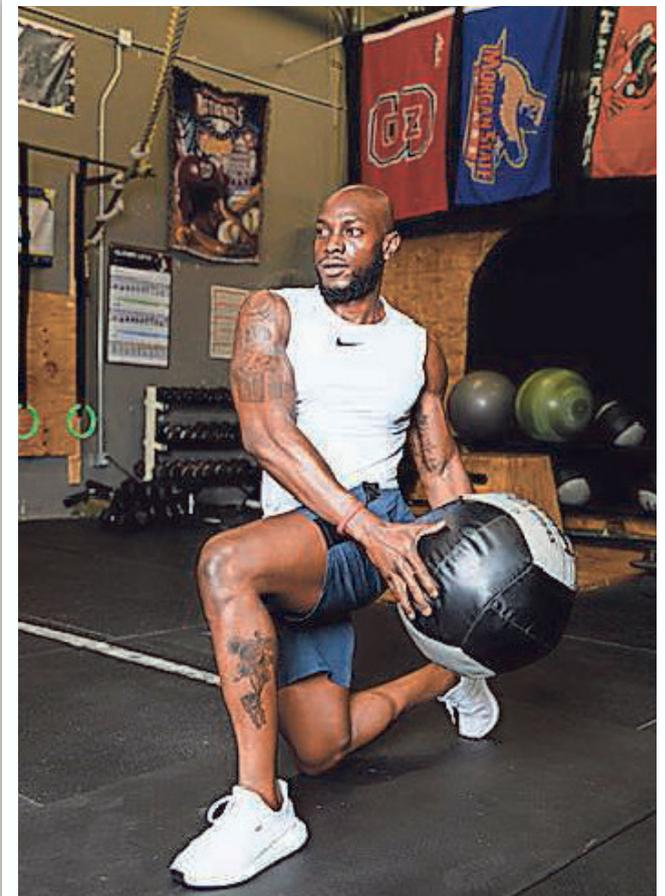
“These changes help regulate hormones, reduce systemic stress, and improve overall metabolic health,” Dr. Salako said citing PUB-MED.

Dr. Salako suggests three dietary food options for men to shed pounds and keep them off:

1. Men should increase their fiber intake to help them feel full, stabilize blood sugar, and support digestion. Aiming for around 30 grams of fiber per day from sources like oats, berries, lentils, sweet potatoes, and leafy greens is a great start.

2. Increase protein because it helps preserve lean muscle and promotes fat burning. Most men should aim for 0.8 to 1 gram of protein per pound of body weight.

3. Cut back on processed foods and sugary drinks. This can significantly improve metabolism and reduce fat storage, especially around the midsection.



Dr. Akanni Salako, owner of The Wellness Lab and author of “Graceful Gains: Daily Reflections for Faith and Fitness” works virtually with teams and individual clients to provide practical, sustainable wellness solutions that fit into their busy lives. Photo: Ashley Jean

A bonus tip is to cut liquid calories. Doing so is extremely important to people who want to lose weight. Beverages such as soda, juice, sweetened coffee, and alcohol are loaded with sugar and empty calories that do not satisfy hunger.

Visit <https://thewellnesslab.net> to learn more about Dr. Salako.

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Save the date: January 1, 2026

Full Retirement Age Change Approaches: Plan for Social Security Benefit Update

By Andrea Blackstone

Individuals who were born in 1960 or later who want to retire and receive their full Social Security benefits should note upcoming age changes that will begin on January 1, 2026. The updated full retirement age requirement will be 67 instead of 65 years old.

“In 1983, Congress passed a law to gradually raise the age because people are living longer and are generally healthier in older age. The law raised the full retirement age beginning with people born in 1938 or later. The retirement age gradually increases by a few months for every birth year, until it reaches 67 for people born in 1960 and later,” the Social Security Administration explained online (<https://www.ssa.gov/benefits/retirement/planner/ageincrease.html>).

Financially Plan to Retire

Social Security provides an online Retirement Age Calculator to enable individuals to assess his or her retirement age when eligibility for unreduced Social Security retirement benefits would begin.

“The year and month you reach full retirement age depends on the year you were born. You can find your full retirement age by choosing your birth year in the calculator below, or by using our retirement age chart,” according to information provided by Social Security (<https://www.ssa.gov/benefits/retirement/planner/ageincrease.html>).

You may also note that the earliest a person can start receiving Social Security retirement benefits will remain 62 years old. It is critical for prospective retirees to determine if retirement is financially conceivable on a fixed income.

The History of the Social Security Act

The Social Security Act dates to August 14, 1935 when “a system of old-age benefits for workers, benefits for victims of industrial accidents, unemployment insurance, and aid for dependent mothers and children, persons who are blind, and persons with disabilities” was established, according to National Archives (<https://www.archives.gov/milestone-documents/social-security-act>).

President Roosevelt signed the Social Security Act into law on August 15, 1935 to support older Americans. “U.S. social security ‘insurance’ was supported from ‘contributions’ such as ‘taxes on individuals’ wages and employers’ payrolls rather than directly from government funds.”

Additionally, National Archives’ explanation of the Social Security Act specified that “the Social Security Board to register citizens for benefits, administer the contributions received by the federal government, and send payments to recipients.”

When the Social Security Act was established, qualified retirees were entitled to receive benefits at 65 years old, per historical information provided by Social Security (<https://www.ssa.gov/history/35act.html#TITLE%20II>).

What happened in 1983?

The Social Security Amendment of 1983 allowed for various changes including an retirement age increase for workers from the original age of 65 to 67 if they wanted to receive full benefit retirement, although gradual changes were set to be made over a period of time. Changes included a raised “age of eligibility for unreduced retirement benefits in two stages to 67 by the year 2027. Workers born in 1938 will be the first group affected



A new retirement age looms on the horizon for some future retirees who will seek full Social Security retirement benefits. Photo: Andrea Blackstone

by the gradual increase. Benefits will still be available at age 62, but with greater reduction,” Social Security research revealed (<https://www.ssa.gov/history/1983amend.html>).

Status of The Old-Age and Survivors Insurance (OASI) Trust Fund

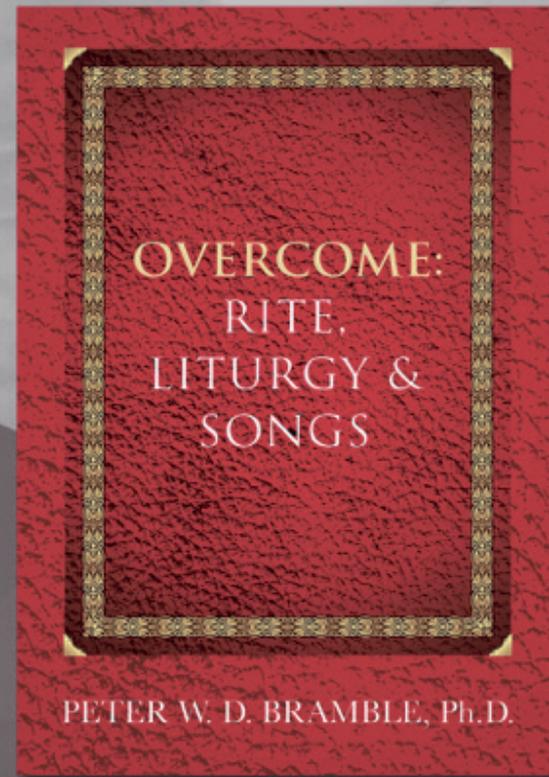
The Old-Age and Survivors Insurance Trust Fund is a separate account in the United States Treasury (<https://www.ssa.gov/OACT/ProgData/describeoasi.html>).

“The trust fund provides automatic spending authority to pay monthly benefits to retired-worker (old-age) beneficiaries and their spouses and children and to survivors of deceased insured workers. With such spending authority, the Social Security Administration does not need to periodically request money from the Congress to pay benefits,” the Social

Security Administration mentioned.

The Social Security and Medicare Boards of Trustees issued a message to the public about the Old-Age and Survivors Insurance (OASI) Trust Fund, which was created pursuant to section 201 of the Social Security Act Amendments of 1939. A 2025 annual report revealed that Social Security and Medicare programs face significant financing issues. Will either one run out of money?

“The Old-Age and Survivors Insurance (OASI) Trust Fund will be able to pay 100 percent of total scheduled benefits until 2033, unchanged from last year’s report. At that time, the fund’s reserves will become depleted and continuing program income will be sufficient to pay 77 percent of total scheduled benefits,” according to an annual report <https://www.ssa.gov/oact/trsum/>.



The proposed ritual, The Overcome: A Black Passover, is the concept of a yearly celebration of and by African Americans commemorating the significance of overcoming slavery, Jim Crow, and institutionalized racism to ascent as leaders in all walks of life. This proposed ritual has been compared to the yearly commemorated Jewish Passover. The book *The Overcome: A Black Passover* delineates the logical explanation of a celebration. *Overcome: Rite, Liturgy & Songs* outlines the actual celebratory ceremony. So, like those of Jewish ancestry, ***there is no going back to Egypt and for African Americans, there is no going back to slavery!***

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