

Five-year-old rescues Baltimore veterans



A community Christmas party was held on December 19, 2016 in Baltimore, Md. at the Maryland Center for Veterans Education and Training, Inc. (MCVET). Tyler Stallings, (middle) is a 5-year-old kidpreneur who presented donations to the nonprofit that helps homeless veterans. He raised over \$1,000 to purchase clothing, hygiene and grooming products, and collected new merchandise to help veterans who benefit from MCVET's services and programs. Additionally, Tyler presented a new Dell computer to help a veteran with employment goals. He purchased items from raising money through GoFund Me, and requesting donations at Fells Point in Baltimore and other locations. Tyler also donated a portion of the proceeds from his children's book, "Tyler Goes Around the World" to support his philanthropic cause. (See article on page 12) Photo: Andrea Blackstone

Bike Share donation to benefit city residents

By Stacy M. Brown

Baltimore Bike Share has announced that Downtown Partnership of Baltimore is providing \$10,000 to subsidize new monthly Bike Share passes to enable low-income residents better access to what the organization says is a convenient and healthy way of getting around town.

It's the first time that Downtown Partnership has provided such a contribution to Bike Share, which began last fall and is run by the Office of the Mayor and the Baltimore Department of Transportation.

"By this spring, there will be 50 Bike Share stations with more planned," said Michael Evitts, a spokesman for Downtown Partnership of Baltimore. "The first stations were clustered in the most densely-populated downtown core but it is expanding rapidly out into communities in West and East Baltimore where the household income level drops. The city wants to make sure that the cost of a monthly pass for the program isn't out of reach for any resident who wants to take advantage of Bike Share."

With the new Downtown Partnership Access Pass, riders will pay just \$3 for unlimited one-hour trips each month, an 80 percent savings over the regular rate.

The Downtown Partnership Access Pass will be available Spring 2017 for the first 200 people who sign up and passes may be renewed each month and cancelled at any time.

To qualify for the pass, residents must already be enrolled in the Maryland Food Supplemental Program and those who sign up will receive a free helmet.

"Bike Share is already an important



Baltimore Bike Share was launched in October 2016 with 21 stations and 185 bikes and has been a hit with residents. The program is run by the Office of the Mayor and the Baltimore Department of Transportation. (Above) Baltimore Mayor Catherine Pugh at a Baltimore Bike Share station. Courtesy Photo

part of Baltimore's transit infrastructure and thanks to the generosity of Downtown Partnership and the new Access Pass, it will be more affordable and easily available," Mayor Catherine Pugh

said in a statement. "If other organizations follow Downtown Partnership's

lead, we will be able to expand the program to more individuals and provide how-to-ride classes."

There are various opportunities for businesses and community groups to align themselves with Baltimore Bike Share as it grows and gains new riders, according to Jon Laria, a partner at the law firm of Ballad Spahr and chair of the mayor's Bicycle Advisory Commission.

Bike Share has been a hit since it launched with 21 stations and 185 bikes in October. Riders took more than 5,800 trips and rode 8,000 miles in the first 30 days of operation and the program is set to expand to 50 stations and 456 bikes in the spring of 2017, officials say.

Bike Share programs are reportedly operating in nearly 60 cities across the country and at least 855 cities worldwide.

"There is ample evidence from cities around the world that Bike Share is good for people's health and the environment. Bikes are an economical transportation choice and Bike Share has proven social and economic benefits to communities that have it," Evitts said. "For all these reasons, Downtown Partnership felt it was important to make the program as affordable as possible. Since we have announced our donation, the response on social media has been incredibly strong."

Any business or organization that would like to support Baltimore Bike Share should contact the Bike Share office within the Baltimore Department of Transportation at: info@bmorebike-share.com.

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Guest Editorials/Commentary

Why is President Obama getting no credit as he leaves office?

By Roger Caldwell, NNPA Newswire Columnist

In less than two weeks, Americans will be forced and some will be ready to drink President Trump's Kool-Aid. There is a reverence for Trump, and 62 million Americans' voted for his platform, even though they really have no idea what he stands for, and what he is going to implement.

Many of Trumps supporters believe that the country does not belong to them, because white people no longer are in control, locally, nationally and internationally. For the last eight years, a black man has been in control, and made decisions that supported people of color. As a result of Obama's genius and intelligence, White America's only goal was to make him look bad, and stop his progress.

President Obama will leave the economy far stronger than what he started with and inherited. Unemployment is 4.6 percent, a nine-year low, the stock market is breaking all kind of records, and an additional 20 million Americans are with health insurance coverage. The country is no longer just dependent on oil, and has shifted the nation on cleaner energy sources; natural gas, wind and solar.

During the president's tenure, he can boast about creating 15 million new jobs, and 74 months of consecutive job growth. More minorities have been appointed to management positions in the history of the federal government. The first Hispanic woman has been appointed to the Supreme Court, and the first black man and black women have been appointed to the position of Attorney General in America. As the president gets ready to leave office, his approval rating remains the highest it has been since the spring of 2009. But there has been a major backlash to his administration.

During the president's eight years in office, the Democrats have lost over 1,000 political seats in state legislatures, governor's mansions and Congress. The defeats have destroyed a generation of young Democrats, leaving the party with limited power in statehouses and a thin bench to challenge Republicans on the federal level. It is easy to place the blame on President Obama, but the entire Democrat leadership team must also share in the blame. For the last six years, it appears that the Republican Party is quicker to the draw, and they appear to work harder.

When President Obama won the election in 2008, he tried to reach across the aisle, and work with the Republicans. But the Republican leadership was working from a different playbook, and their plan was to suppress and obstruct every policy the president tried to implement.

The mid-term election of 2010 is where the Republicans began to take control of the federal government, state legislatures and governorships.

"The refusal by many Democrats to accept help from Obama in 2010 and 2014 midterms was also a strategic mistake. Some Democrats blame Obama for an executive agenda that highlighted social issues, such as transgender rights and access to birth control— over the economic anxiety still felt by many voters," says Lisa Lerer, AP reporter.

Even though President Obama won the president campaign in 2012, the Democrats were still losing political seats, and in 2014 the Republicans controlled both Houses on the federal level. President Obama's administration did not develop a job strategy for the middle states in America, and the citizens felt they were no longer living in the country they grew up in.

The final reason that President Obama is not getting any credit as he leaves office is the problem of the color line. America is changing, because there are more people of color with positions of responsibility, influence and power. Systemic racism still exists and it is difficult to give a Black man credit for a job well done.

President-Elect Trump and the Republicans can blame President Obama for not accomplishing anything and it is easy to criticize when you are on the sidelines. But, January 20, 2017 starts a new administration, and President-Elect Trump says he is ready to go.



Community Affairs

Quitline provides free services to help residents quit tobacco

Baltimore— Quitting tobacco use is the single most important step a tobacco user can take to improve the length and quality of their life. According to the American Lung Association, within 20 minutes of smoking that last cigarette, a smoker's body begins a series of changes. The longer a person goes without using tobacco, the larger the benefit to his or her health. The start of a new year provides an opportunity for Marylanders to formalize a plan for kicking their tobacco habits and to start enjoying the benefits of healthier lives.

"We know how difficult it can be and how many attempts it can take to quit tobacco for good, which is why we are pleased to offer the free, effective, and confidential Maryland Tobacco Quitline to state residents," said Secretary Dennis R. Schrader.

Equipped with a good plan, residents trying to quit can work through symptoms of withdrawal and become tobacco-free. Five steps that can help:

1. Set a quit date. The start of a new year is a great time to quit, along with many other people around the country. Or choose another quit day within the next two weeks.

2. Get support. Share your quit date with the important people in your life and seek support. The Maryland Tobacco Quitline offers free, effective, and confidential coaching for Maryland residents 13 and older, and offers free patches or gum to eligible participants. Tobacco users can call 1-800-QUIT-NOW or can visit www.smokingstop-shere.com to enroll in the program.

3. Anticipate and plan for challenges. The urge to use tobacco is short, usually only 3 to 5 minutes. Before your quit day, write down healthy ways to cope.

4. Remove cigarettes, other tobacco, ashtrays, and lighters from your home, car and workplace. Tobacco odors and paraphernalia can cause cravings.

5. Talk to your doctor or pharmacist about medications. Nicotine patches, gum, or other medicines may help with cravings.

To see the short video titled "Reasons to Quit," which gives an overview about the free Quitline services, available, visit: <https://goo.gl/SYJ6UF>.

Black-owned ComproTax is one of the best in the business

By James Clingman
NNPA Newswire Columnist

Having written many articles on what takes place from January through April, each year, relative to our tax payments and refunds, I understand that we need reinforcement and repetition on certain issues. Just as advertisers and marketers understand the power of continuous exposure to their messages, black folks need the same thing, especially when it comes to getting us to act on basic, sound, practical, and collective economic and business principles. So please take a little time to read my latest repetitive missive on one of this nation's finest black-owned businesses: ComproTax.

The tax preparation industry generates between \$6 billion and \$9 billion annually, which indicates that there are plenty of tax returns to go around—the IRS estimates that there will be over 250 million filed by 2018 with revenues of \$11 billion!

Compared to our percentage of the population (13 percent), black-owned tax preparation businesses should have rev-

enues of at least \$1 billion. As far as I am concerned, ComproTax alone should be a billion-dollar business, considering it has some 220 affiliates throughout the nation.

One advantage that ComproTax brings to its customers is year-round services. That's because ComproTax is more than a tax preparation service. Most of the large chains only come into our neighborhoods

ing services with the personal attention that you deserve. We have over 220 offices nationwide and we are steadily growing. In addition to our convenient office locations, we have hundreds of mobile affiliates that will come directly to you. Our tax preparers are committed to ongoing training to ensure that you get the best service and the best tax

Texas. Managed by Fred Zeno, another ComproTax stalwart and long-time business associate to Mayfield and the co-founders, the Event Center is a spacious and luxuriously appointment venue that can be used for weddings, various meetings and conventions, parties, and banquets. I am proud to say that THE One Million Conscious and Conscientious Black Contributors and Voters will hold our quarterly Training and Orientation gathering there January 6-8, 2017. It would be great of other Black groups would do likewise; it is one thing to talk about supporting Black venues, but it is much better to act upon those words.

ComproTax was founded in 1982 and has since created a platform for true economic empowerment via entrepreneurship, by modeling a high level of conscientious consciousness in addition to merely talking about it. As Brother Mayfield said in a speech 16 years ago at a MATAH conference in Philadelphia, "Not only should we be conscious, our consciousness must be disturbed enough for us to do what must be done to achieve real economic power." To that I say, Ase (Ashe) and Amen!

We should support this and other black owned businesses that believe in reciprocity and providing top-quality goods and services to their customers. For more information about ComproTax and to find an office near you, go to www.comprotax.net or call 1-888-884-2829. In any case, however, use a competent black-owned tax firm this year.

James Clingman is the nation's most prolific writer on economic empowerment for black people. His latest book, "Black Dollars Matter! Teach Your Dollars How to Make More Sense," is available on his website, Blackonomics.com.

"One advantage that ComproTax brings to its customers is year-round services. That's because ComproTax is more than a tax preparation service. Most of the large chains only come into our neighborhoods for four months or so, until around April 15. ComproTax is always there, providing Tax Preparation Training, Insurance Products, Bookkeeping Services, Payroll Services, Business Mentoring and Small Business Consulting."

for four months or so, until around April 15. ComproTax is always there, providing Tax Preparation Training, Insurance Products, Bookkeeping Services, Payroll Services, Business Mentoring, and Small Business Consulting.

Additionally, ComproTax Founder, Jackie Mayfield, and his two co-founders, Yusuf Muhammad and Craig Johnson, believe in something many Black businesses only talk about: Giving back. They return some of their profits to community activities and charitable causes, and they provide sponsorships for many Black events across the country. In other words, they are "Conscientiously Conscious" business owners.

Mayfield stated: "When it comes to tax preparation, you have a lot of choices. So, why choose ComproTax? ComproTax provides complete and professional tax preparation and bookkeep-

refund available. In short, we offer a vast network of trained professionals that are ready to serve you in tax season and out of season."

He continued: "At ComproTax we are about relationships. We work hard to get your business and develop a relationship of trust. We do this by being knowledgeable about new laws and requirements that affect your taxes, being reliable, and being confidential. That's why our customers come back to us year after year. Don't trust just anyone to handle your taxes and confidential books. Contact a ComproTax professional and begin a relationship with someone that you can trust."

One thing I personally love to brag about is the Compro Event Center, a full-service convention center built, owned, and operated by ComproTax a few years ago and located in Beaumont,

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Financial New Year's Resolutions: Using Tech to Stay on Track

By Gary S. Williams, CFP®, CRPC®, AIF®

The New Year is symbolic in many respects. It gives you a chance to start fresh and set some goals that can improve your life in ways large and small. But if you're like many people, familiar resolutions like "lose weight" or "go to the gym" slowly fade into darkness by mid-February, leaving you feeling disappointed in yourself.

This year, why not try focusing on a different aspect of your life—your finances. Instead of vowing to slim down, you can work on fattening your wallet with some tech-related resolutions, which are probably more sustainable than waking up at 5 a.m. to hit the gym before work!

Making your finances a priority in 2017—Being aware of your finances, staying on budget, and spending less are easy resolutions to adopt. All you have to do is say these three phrases out loud: "I am going to be more cognizant of my finances this year," "I am going to be extremely frugal this year," and finally, "I am not going to spend as much as I did last year." That's it—you're done with your New Year's resolutions.

Only kidding! Simply making these resolutions and hoping for the best isn't going to work. You need to take a more tactical approach to bettering your finances. Fortunately, a number of smartphone apps and other tech tools are available to help you be more disciplined in your budgeting and spending, turning those resolutions into worthwhile, maintainable habits.

There's an app for that!—Mint. One of the first budgeting apps available was Mint—a program that allows you to see all of your accounts in one place. By creating a log of your purchases, the app helps you keep track of your spending. After building up a large enough sample size of your purchases and transactions, Mint will even start categorizing them automatically. The app will alert you when bills are due and if any fees have been assessed on your linked accounts. In addition, Mint monitors your credit card balance relative to your spending limits, and it will warn you if



any balances exceed a certain threshold of available credit.

Digit. Would you like to be better about putting money into your savings account on a regular basis? If so, then Digit could be the tech solution for you. This service, which also includes an app, monitors your spending patterns via your checking account to calculate a suitable amount to transfer to savings. You also have the option of manually adding money to your savings account by initiating transfer requests. Plus, as a Digit user, you'll receive weekly reports via text message to keep you abreast of your current balances.

Prosper Daily. Given the growing threat of cybercrime, you may be worried about protecting your identity and making sure no one else has access to your hard-earned money. Prosper Daily helps deter scammers, targeting activity that doesn't seem quite right on your linked accounts. It can even track your GPS location to see if your cards are being used elsewhere. For instance, if your card is used and it doesn't match up to your current location, you'll receive an alert via the app to notify you of this discrepancy. Then, you can dispute the charge right from your phone. To provide even more protection, it also performs regular "black market surveillance"—scanning websites and hacker forums to ensure that your personal information is not being traded, bought, or sold.

Mint Bills. If you need help keeping track of when bills are due during the course of the month, this app is for you.

With Mint Bills, you can see all of your account balances, transactions, and the due dates of certain bills. It allows you to view your bills (e.g., credit card, insurance, and utilities) in one centralized place, includes a reminder system to help you avoid late fees, and lets you pay bills directly from the app.

Toshl. Skeptical of linking your whole world to your smartphone? More of a do-it-yourselfer when it comes to budg-

eting and spending? If you're not comfortable uploading all of your information and account numbers to the digital world, Toshl may be the right fit for you. The app allows you to manually enter and categorize transactions as you see fit. It will also notify you when bills are due, analyze trends based on your past spending habits, and allow you to easily export your data to an Excel or PDF file.

Cheers to better financial fitness. In this day and age, using technology to your advantage is a must. With the help of apps available right at your fingertips, you can ensure that you stick to your spending and budgeting resolutions. Here's to greater financial knowledge, organization, and prosperity in the New Year!

Gary Williams is president and founder of Williams Asset Management located in Columbia, MD. He can be reached at 410-740-0220 or at Gary@WilliamsAsset.com. © 2016 Commonwealth Financial Network®.



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NOTICE OF PUBLIC HEARINGS

The MTA gives notice of fourteen public hearings to provide interested persons the opportunity to comment on service changes proposed for the next phase of implementation of the BaltimoreLink transit network redesign. The proposed changes would become effective on or about Sunday, June 18, 2017, and include improvements to: CityLink, LocalLink, and Express BusLink services.

(Aviso de
Audiencias
Públicas)

SCHEDULE OF PUBLIC HEARINGS

Wednesday, January 4, 2017

5:00 PM - 8:00 PM

Baltimore County Public Library,
North Point Branch
1716 Merritt Boulevard
Dundalk MD 21222
Access via No. 4

Thursday January 5, 2017

5:00 PM - 7:00 PM

Enoch Pratt Free Library,
Southeast Anchor Branch*
3601 Eastern Ave
Baltimore MD 21224
Access via Nos. 10, 13, and 22

Thursday, January 5, 2017

5:00 PM - 8:00 PM

Baltimore County Public Library,
Towson Branch
320 York Road
Towson MD 21204
Access via Nos. 3, 8, 11, 12, 48

Monday, January 9, 2017

5:00 PM - 8:00 PM

Baltimore County Public Library,
White Marsh Branch
8133 Sandpiper Circle
Baltimore MD 21236
Access via Nos. 35, 58, 102, and 120

Monday, January 9, 2017

5:00 PM - 8:00 PM

Baltimore County Public Library,
White Marsh Branch
8133 Sandpiper Circle
Baltimore MD 21236
Access via Nos. 35, 58, 102, and 120

Monday, January 9, 2017

5:00 PM - 8:00 PM

Baltimore County Public Library,
White Marsh Branch
8133 Sandpiper Circle
Baltimore MD 21236
Access via Nos. 35, 58, 102, and 120

Tuesday January 10, 2017

6:00 PM - 8:00 PM

Humanim-American Brewery
1701 N. Gay Street
Baltimore MD 21213
Access via Nos. 5, 13, and 15

Wednesday January 11, 2017

6:00 PM - 8:00 PM

Baltimore County Public Library,
Randallstown Branch
8604 Liberty Road
Randallstown MD 21133
Access via Nos. 54 and 77

Wednesday January 11, 2017

6:00 PM - 8:00 PM

Enoch Pratt Free Library,
Pennsylvania Avenue Branch*
1531 W. North Avenue
Baltimore MD 21217
Access via Nos. 7, 13, 21, 54, 91, and Metro
Subway

Thursday, January 12, 2017

6:00 PM - 8:00 PM

Brooklyn Park Community Library
1 E. 11th Avenue
Baltimore MD 21225
Access via No. 14

Thursday January 12, 2017

6:00 PM - 8:00 PM

Central Church of Christ
4301 Woodridge Road
Baltimore MD 21229
Access via Nos. 20, 23, and 40

Thursday January 12, 2017

6:00 PM - 8:00 PM

Central Church of Christ
4301 Woodridge Road
Baltimore MD 21229
Access via Nos. 20, 23, and 40

Wednesday, January 18, 2017

5:00 PM - 7:00 PM

Enoch Pratt Free Library, Waverly
Branch*
400 E 33rd Street
Baltimore MD 21213
Accessible via Nos. 3, 8, 12, 22, 48

Thursday, January 19, 2017

6:00 PM - 8:00 PM

Pimlico Race Course, Sports Palace
5201 Park Heights Ave
Baltimore MD 21215
Access via Nos 27, 44, and 91



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Los sitios tienen acceso para personas con discapacidades. Por favor comuníquese con el departamento listado a continuación para concertar arreglos para: ayuda especial o adaptaciones adicionales; material impreso en un formato alternativo o traducido; personas sordas y personas que solicitan un(a) intérprete. Todas las solicitudes deben ser recibidas con una semana de antelación.

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Hometown hero leaves lasting legacy

By Stacy M. Brown

Former NFL standout Keion Carpenter dedicated his life to helping youth in his hometown Baltimore and around the country.

The nonprofit Carpenter House and the Shutdown Academy, which he founded, allowed young individuals to experience not just a football program, but it helped hundreds of youth academically and assisted them in getting to know life outside of their neighborhoods, towns and cities.

After what has been described as a freak accident, the 39-year-old died on December 29, 2016 at a hospital in Florida.

A memorial vigil will be hosted by officials at Shutdown Academy in Hanlon Park at 3 p.m. Saturday, January 7 and a public viewing is scheduled from noon to 4 p.m. on Sunday, January 8 at the Wylie Funeral Home in Randallstown.

Carpenter, who starred in two sports—football and basketball— at Woodlawn High School in Baltimore, has left a legacy that his family and those whom he worked with at Shutdown Academy and the Carpenter House Foundation will fondly remember.

“Working with Keion was amazing. It was a new adventure every moment,” said LaTisha Chambers of Shutdown Academy, a nonprofit development program for youth designed to strengthen them to reach their potential through the core values of integrity, honor and respect.

“Once Keion set his mind to accomplish a goal we just had to sit back and enjoy the ride,” Chambers said. “And, every goal he wanted to accomplish, he did. Keion was very passionate about the work he did in the community.

“He did everything from renovating houses for low income families to live in, mentor kids in Baltimore City, coach football in Baltimore City and County, as well as have classes for parents on financial literacy,” she said, noting that Carpenter was a member of various



Former NFL standout Keion Carpenter who dedicated his life to helping youth in his hometown Baltimore and around the country died in what has been described as a freak accident on December 29, 2016 at a hospital in Florida.

Courtesy Photo

executive boards in Charm City. “He wanted to give back and serve.”

MRIS CEO David Charron, who worked with Carpenter on the former football star’s foundation said he was deeply saddened by the news of Carpenter’s death, which was caused by an accidental fall in which he hit his head

and slipped into a coma.

“His commitment to improving the lives of children was unwavering. He not only created special opportunities for kids to reach their full potential, but set an example for all of us on how to give back to our communities. He will be missed,” Charron said.

Carpenter’s professional football career started with the Buffalo Bills in 1999 and ended with the Atlanta Falcons 2005. He played for Virginia Tech for three years, racking up 10 interceptions, two of which he returned for touchdowns.

Carpenter appeared in 83 career games and notched 14 interceptions during his time with the Falcons and Bills. He retired from the NFL in 2005 and established The Carpenter House—a charitable organization near Baltimore that includes Shutdown Academy.

“His talent on the turf gained him national notoriety as an accomplished athlete, and at home, he won our hearts as a beloved community champion with an uncompromising will to reclaim neglected neighborhoods and improve the lives of the underprivileged,” Baltimore Mayor Catherine Pugh said in a statement. “There is a piece of Keion that lives in us all, and though he will be sorely missed, his legacy is everlasting through the good deeds and people he impacted throughout his life.”

Chambers said Carpenter was one whom individuals could feel comfortable going to for advice. She said some of his best traits included loyalty and respect.

“Keion was a very smart, talented man,” Chambers said. “He really left a mark on Baltimore and will be missed by many. Off the field, his legacy will continue through his family, friends and all who truly loved him.”

In a 2015 interview with The Baltimore Times, Carpenter said his wish was for the children in his programs to fully benefit.

“I was one of these children and this program is about getting them to college and not about winning on the football field,” he said. “I know that we can reach and teach these kids about football, that’s easy. But, I need to get every one of these children that walk through those doors at Shutdown Academy into college and it’s a mission that will be accomplished.”

Life is fleeting, and permanence in this world is something we all strive for. The best way to achieve permanence is through philanthropy. —Ram Shriram

Randallstown High School Speaker Series Inspires Students

By Ruth Young Tyler

Imparting knowledge, wisdom and understanding into the minds of teenagers is an ongoing mission and all in a day's work for Maryland Delegate Antonio Hayes (D-District 40), who engaged 100 students from Randallstown High School in a career-focused dialogue as part of the school's monthly speaker series on December 21, 2016.

Imani Estrada, a 12th grade student at the Baltimore County School says she has attended about 10 speaking events since her freshman year. Motivated to excel in her academics, social life and to pursue a career in biology and medicine, Estrada says she is grateful for the experiences she has gained since attending Randallstown High.

The purpose of the monthly speaker series is to highlight positive student behavior and transform a favorable thought process in others. According to Mike Thompson, coordinator for the Positive Behavior Intervention Support program at Randallstown High School,

speakers are strategically identified and selected to interact with the students.

Senator Bobby Zirkin (D-District 11), Farajii Muhammad, radio show host for Morgan's State University's WEAA FM, are among the local entrepreneurs and notables who've participated in the series.

Delegate Hayes, 39, shared personal accounts about being raised by his grandmother in West Baltimore. The Frostburg State University alumni is now shepherding a piece of legislation to secure healthy vending machines in schools.

"Being an elected official is about service, not about the pay," said Hayes, who disclosed that \$45,000 was the average annual salary for his role as an elected official.

Hayes also discussed topics from college preparation, overcoming adversity and peer pressure to keeping up with the latest fashion trends and technological advances.

"You may not have everything you want, but make the best of what you have," he said.

Tywon Cox, an 11th grader has attended the speaker series since his freshman year and believes the program has been benefi-



(Left to right) Mike Thompson, the Positive Behavior Intervention Support specialist and organizer of the monthly speaker series program at Randallstown High School, which focuses on motivating and preparing students like 11th grader Tywon Cox who aspires to study at North Carolina A&T.

cial to his academic progress.

"The speaker series has inspired me to make positive changes in my academics and social life, too," said Cox, who struggled through middle school but now has aspirations to attend North Carolina A&T, Clark Atlanta University or New York University after graduation.

"Starting off rough doesn't mean you have to stay there."

Cox was able to relate to the speakers' personal testimonies and he believes students at other schools would benefit from a speaker series as well.

"It's [never] too late to make a change for the better," he said.

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AA County holds 29th annual MLK Awards Dinner

Anne Arundel County's largest celebration of Dr. Martin Luther King, Jr., will be held at the La Fontaine Bleue in Glen Burnie, Jan. 13.

The 29th Annual Dr. Martin Luther King, Jr. Awards Dinner will be held Friday, January 13, 2017 at 6 p.m. Among the 10 honorees being acknowledged at the event is the Annapolis Fire Department's Deputy Chief Kevin Simmons for his dedication to increasing opportunities for minorities and women in local fire departments; Patience Schenck for her work to educate the white community of Annapolis on white privilege; and Dr. Alyson L. Hall for her commitment to minority healthcare in Anne Arundel County.

The Dr. Martin Luther King, Jr. Awards Dinner in Anne Arundel County was founded in 1988 by former Alderman Carl O. Snowden. Designed to pay homage

Moris H. Blum Humanitarian Award



Annapolis Fire Department Deputy Chief Kevin Simmons is the recipient of the Moris H. Blum Humanitarian Award. Simmons is honored for his 35-year commitment to the Annapolis Fire Department, and for his role as chair of the Diversity Committee of the Metropolitan Council of Fire Chiefs. He is also recognized for his work to further opportunities for people of color and women in local fire departments.

to the memory of Dr. King, the dinner honors those whose deeds, words, and actions have helped keep his legacy alive.

The keynote speaker will be delivered by the Reverend Dr. Kevin W. Cosby, senior pastor of St. Stephens Church in Louisville, Ky. With a congregation of more than 14,000, the church has been recognized as one of the 100 largest churches in America, and one of the six "super" churches of the south. In 2005, Cosby was named the 13th president of Simmons College of Kentucky. Cosby has authored five books, participated in documentaries, and has been recognized for his leadership and contributions to the Louisville community. In June 2016, Cosby delivered the eulogy at the late Muhammad Ali's funeral.

Honorees will be greeted from U.S. Sen. Chris Van Hollen and members of the U.S. House of Representatives, John Sarbanes and Dutch Ruppberger, and

We Share the Dream Award



Anne Arundel County Chief of Police Timothy J. Altomare is recognized for his extensive military and law enforcement career, in which he has led return to community policing, re-instituting outreach units, youth activity programs, and faith-based partnerships in long underserved communities of color in Anne Arundel County.

The former U.S. Marine Corps veteran served in the Gulf War and was awarded the Navy Achievement Medal.

serenaded by the Naval Academy Gospel Choir.

Others to be recognized for their dedication to the ideals of Dr. King include: Anne Arundel County Chief of Police Timothy J. Altomare, Maryland State Sen. Joan Carter Conway, Honorable Annapolis Alderman Kenneth A. Kirby, Terry Patton, Midshipman First Class Megan Rosenberger, Alicia A. Smoot, and Annapolis Police Department Sergeant James C. Spearman, Jr.

The MLK Jr. Awards Dinner is presented by the Annapolis-based Martin Luther King, Jr. Committee, Inc. at La Fontaine Bleue, 7514 Richie Highway, Glen Burnie. Dinner tickets are \$60 (\$65 after January 9). VIP tickets are \$100 and include premium seating and a private reception before the dinner with hors d'oeuvres and an open bar. Tickets may be purchased online at www.mlkskmd.org, by phone at 410-760-4115.

Courageous Leadership Award



Maryland State Sen. Joan Carter Conway is a member of the Senate since 1997, her work has helped citizens receive better mental healthcare and health insurance. Conway has chaired the Education, Health, and Environmental Affairs Committee since 2007, and was vice chair from 2003 through 2007. She is currently a member of the Women Legislators of Maryland, the National Conference of State Legislatures, the Women Legislators of the Maryland General Assembly, Inc.,



**Keynote Speaker
Reverend Dr. Kevin W. Cosby, senior pastor of St. Stephens Church**

Peace Maker Award



Patience Schenck is a retired teacher, she works to educate the white community of the negative outcomes of white privilege. She founded the Working Group on Racism within the Baltimore Quakers Yearly Meeting, the regional Quaker organization, and has offered several workshops at their annual gatherings. Schenck writes reviews of books covering the topic of racism for a Quaker magazine. Schenck is a member of the Executive Committee of the Maryland Alliance for Justice Reform,

Alan Hilliard Legum Civil Rights Award



Dr. Alyson L. Hall, M.D., is a board-certified ophthalmologist, Hall's award recognizes her commitment to minority healthcare in Anne Arundel County. As a chairperson for the Anne Arundel County Minority Business Enterprise Committee, she worked to promote equal business opportunity and utilization of women- and minority-owned firms.

This award, which is named after the late Annapolis civil rights lawyer, Alan Hilliard. Legum, will be presented by members of Legum's family.

Alan Hilliard Legum Civil Rights Award



Honorable Annapolis Alderman Kenneth A. Kirby, troubled by area housing, crime, and equal economic opportunities, co-founded the Concerned Black Males of Annapolis, worked in public housing recreation programs, and served as a Youth Ambassador at Annapolis High School. His award acknowledges his community involvement to the Anne Arundel public school system, and his efforts as chair of Annapolis' Housing and Human Welfare, Housing, and Community Development Committees.

Drum Major Award



Midshipman First Class Megan Rosenberger is a student at the United States Naval Academy, Rosenberger has been involved in numerous Midshipman Action Group outreach projects, including Harvest for the Hungry, for Annapolis and surrounding communities during her four years at the Academy. As a result of her volunteer efforts, Rosenberger will serve as the 2017 Midshipman Action Group Chief of Staff. She is also involved in environmental issues, and was even awarded the President's Environmental Youth Award from President Barack Obama.

Drum Major Award



Terry Patton is the principal of Franklin Square Elementary/Middle School in Baltimore, which serves a minority neighborhood, and has worked as an educator her entire life, also serving as elementary teacher, teaching consulting, education teacher, administrative assistant, and assistant principal. Patton understands the importance of education culture as it relates to reducing chronic absenteeism, as well as how to build relationships among the families and the school community. Through her work at Franklin Square Elementary/Middle School, she helps scholars and families understand the importance of consistent daily attendance.

Drum Major Award



Alicia A. Smoot is recognized for her youth mentorship activities in Anne Arundel County and Baltimore City. Smoot has spent much of her time mentoring and advocating for Anne Arundel children. Currently, she is the lead mentor for the Michael Jones Mentoring Group, Inc., in Baltimore City, where she mentors pre-teens, parents, and guardians in communication and character building. Smoot joined the Court-Appointed Special Advocates (CASA) for Baltimore City in 2009. There, she is one of five peer coordinators that advocates for foster youth, assuring the children's needs are met and that they are reunited with their families. Smoot also mentors youth in Anne Arundel County through a driving program, helping them get to and from school.

Dream Keeper's Award



Annapolis Police Department Sergeant James C. Spearman, Jr's 31-year law enforcement career has led him up the chain of command in the Annapolis Police Department, from cadet to Sergeant. He has taken leadership positions helping underserved youth in Annapolis. Spearman has been recognized by Maryland Governors Parris Glendening and Robert Erlich for his work in crime control and prevention.

Spearman graduated from the first Neighborhood Leadership Academy class and the Flagship Class of Leadership Anne Arundel. He currently serves on the Resident Opportunities and Self-Sufficiency Grant Committee in Eastport, the Caucus of African American Leaders, and Brandon's Coalition for Success—a group aimed at enriching the lives of young teenage boys.

Five-year-old rescues Baltimore veterans

By Deborah Bailey

It takes some of us years to discover our life's calling, but for 5-year-old Tyler Stallings the call to philanthropy and his current career as CEO of KidTime Enterprises came at the tender age of four.

While many children were unwrapping gifts and sneaking an extra piece of Christmas candy, Tyler spent the recent holiday season raising more than \$1,000 for homeless veterans and sponsoring a Christmas giveaway at the Maryland Center for Veterans Education and Training (MCVET), where he also provided a computer for veterans to conduct employment searches.

Coverage of his philanthropic efforts was featured on Fox 5 – DC and CBS's WJZ TV.

"I learned that kids can give back too," the young entrepreneur said, reflecting on the success of the MC VET's project. "This project helps me understand how important it is to help people like the homeless and elderly veterans."

With the support of his mother, Andrea Blackstone, Tyler published his first book, "Tyler Goes Around the World," the story of a young super hero who traveled the world doing good deeds.

The tale of a superhero doing good deeds evolved into reality when Blackstone encouraged Tyler to use his spunk and initiative to bring happiness into the lives of veterans in need. Both Tyler and Blackstone are children of veterans and familiar with the "long journey after service to our country is over."

Tyler's "do-good" work with veterans began with a Give Back to Veterans Day Project in March 2016 to ensure that homeless veterans had basic toiletries and supplies.

"When Tyler asked me one day why some veterans were homeless, I knew he had a natural curiosity and compassion about homeless veterans that could serve as the springboard for his first project," said Blackstone.

"Tyler and his mother took a tour of the MCVET Center and Tyler decided on his own that he wanted to do a project to support homeless veterans," said Jeffrey Kendrick, USAF (Ret), executive director of the MCVET Center. "You sometimes

think the youth of today are not aware of the sacrifice of veterans. So, for someone who is five years old to show that kind of concern, that is near and dear to my heart."

Like any good businessman, Tyler relies on a solid business partnership to handle the many organizational details needed to maintain the business and to support his emerging vision. Blackstone is starting a nonprofit on Tyler's behalf that will allow him to accept charitable donations for his outreach projects.

The response to Tyler's efforts from the community has finally caught on and the reaction to Tyler's Superhero Holiday Project was encouraging, Blackstone said.

"Lots of people ignored Tyler when he first tried to talk to them about helping veterans. Some people promised to help and never showed up after meetings were scheduled," Blackstone said. "I taught Tyler how to deal with that and more."

Tyler is not resting on his laurels from 2016. The young entrepreneur is already working on his next project to support veterans this spring. He is also branching out with a new book to help other children learn Spanish and a \$500 Summer of Service grant from Disney, Inc.

"I really want to help MCVET again because I like what they do there. I want a nonprofit for my Give Back to Veterans Day project, because it will help more veterans, and more locations that need my help."

As for his business partner, financier and mom, Blackstone is on board to support Tyler's dreams for the duration.

"I am committed to embracing the journey in 2017, so that Tyler can move forward to monetize his ideas, and offer encouragement to veterans along the way," Blackstone said with a smile.

Note: On Jan. 3, 2017, Tyler was notified that he is the tenth \$1,000 Daisy Button Believes Grant winner. He will use the money to make a bigger impact with his veteran project. Tracey Serebin is the founder of the Fla.-based organization that invests in youth's ideas through Daisy Button Believes. The grant money enables youth to create compassionate businesses, and help the world become a better place.



Kidpreneur Tyler Stallings, age 5, presented donations to MCVET, an organization that helps homeless veterans. Photos: Andrea Blackstone



Tyler Stallings, middle, poses at Fells Point with supporters of his project, Give Back to Veterans Day. He asked his mother, Andrea Blackstone, to help him to create a way to give back to veterans,

Resolve to encourage your children to read in 2017!

"To succeed in school, students must read on their own. Our future depends on it." —Kim Dallas

Washington, D.C.— Here is a suggestion for a New Year resolution that will have a positive impact on your family: make it your mission in 2017 to inspire the love of reading in the young learners of your family, says David Bruce Smith, co-founder of the Grateful American Book Prize.

Smith points to "studies exposing the sadly disturbing fact that as many as 66 percent of American teenagers are 'below proficient' in reading, which is perhaps the most fundamental element of a child's educational experience."

Smith is on a crusade to encourage authors and publishers to produce more works of fiction and non-fiction that can capture the interests of young readers. His purpose in creating the prize was to galvanize young learners into reading books— preferably about American history— and to transform the ritual into an experience.



One English teacher in Minnesota was so despondent over her students' inability to read, that she wrote a letter to the editor of her local paper. She put it this way:

"We are in the midst of one of the greatest literacy crises ever encountered, and we are fighting an uphill battle. Every day, I experience first hand what it means to be illiterate in a high school classroom. At best it means sleeping away a unit; at worst it means depression or aggression. Average students with average abilities can fervently text

away [on their mobile phones], but they cannot read."

Parents and grandparents can and should take action if they want the children in their lives to succeed. It's particularly important in the digital age in which we live, according to Smith.

iPhones, tablets and other electronic devices might be great technological developments, but they can't replace the human experience of turning the pages of a book. And, when combined with the impact a father or mother can have by reading with their children, it can encourage a life-long desire to learn.

Kim Dallas, the English teacher who wrote to the Minneapolis Star Tribune, concluded her letter with a plaintive plea to parents of school age children:

"What can you do? Model reading in the home; visit the library; go to the bookstore; share your reading experiences with them; encourage them to read their assigned work; and offer your help with comprehension. If you struggle with reading, please share how you faced this difficult challenge-and succeeded. They need your help. I need your help. To succeed in school, students must read on their own. Our future depends on it."

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Changing the face of medicine

By Ajoya Long

As women around the world continue to make small but significant socioeconomic gains, black women still lag behind as leaders in top healthcare positions. In fact, only two percent of all physicians are black women. The statistic alone does not convey the barriers that prevent black women from pursuing a career in the medical field.

For Crystal Emery, an award winning director and filmmaker, the data reveals a need for a greater push towards diversity in the healthcare sector.

Emery is also the founder of the non-profit organization, URU, The Right to Be, Inc., which aims to utilize artistic expression to start dialogue about issues that affect different race, social and economic groups.

A product of her organization's efforts is the documentary *Black Women in Medicine*. Written, directed and produced by Emery, the film explores the personal recounts of black female doctors who have experienced unjust treatment due to race, gender and other stereotypes. The film is part of Emery's, *Changing the Face of Medicine Initiative (CFMI)*, a multimedia project that aims to promote past and current accomplishments of black women in medicine, to improve diversity and to offer solutions to issues for the future.

Emery and Dr. Jocelyn Elders, the first black United States Surgeon General, collaborated to launch CFMI in an effort to encourage minorities to pursue studies in medicine and science.

"One of the things that these women [in the film] demonstrate is that no matter where you come from, what obstacles you face—it doesn't matter. If you have determination and you believe in a power greater than yourself, all things are possible," said Emery, who is also a quadriplegic. She attributes the lack of blacks in these fields to this generation's perception of entitlement, noting that today's youth, "give up too fast," and that the instant gratification granted due to rapid technological advances has decreased one's will as hard as previous generations.



AGAINST ALL ODDS

CELEBRATING BLACK WOMEN
IN MEDICINE

Crystal R. Emery



*In her book, **Against All Odds: Celebrating Black Women in Medicine**, author Crystal Emery depicts black female doctors as resilient individuals who overcame obstacles to succeed in a male-dominated industry.* **Courtesy Photos**

"Part of the film, *Black Women in Medicine*, is to let people know this is what we do. If you don't ever see a picture or you never see in the media that there are black women doctors, you're going to believe that they don't exist," said Emery.

In her latest book, *Against All Odds: Celebrating Black Women in Medicine*, Emery depicts black female doctors as resilient individuals who overcame obstacles to succeed in a male-dominated industry.

"I was looking at the pictures that we shot on location and I was like, wow, these women are gorgeous, I should make a book. In the process of making a book with 25 women, it grew like any project and took a life of its own," said Emery.

The women in the film encountered subtle racist remarks that made evident the impact certain stereotypes have in

healthcare. Some patients would assume that she were either a dietician or a



*Filmmaker Crystal Emery (left) and Dr. Jocelyn Elders, the first black United States Surgeon General, collaborated to launch **Changing the Face of Medicine** initiative in an effort to encourage minorities to pursue studies in medicine and science.*

nurse, never equating a black woman to a surgeon.

"They received the same racism that all black people face and then it's double because they get a double dosage because they receive sexism as well. Part of the film, "*Black Women in Medicine*," is to let people know this is what we do. If you don't ever see a picture or you never see in the media that there are black women doctors, you're going to believe that they don't exist."

CFMI will also conduct educational tours to raise awareness in the 2107-2018 year. The project will be expanded to address the issue of a lack of Latino physicians. Additionally, the goal is to increase the number of mentees within STEAM partner programs, according to the organization's website.

To learn more about Emery's projects, visit: Changingthefaceofmedicine.org.

Season nine of 'AfroPoP' starts with an 'American Ascent'

"AfroPoP: The Ultimate Cultural Exchange" documentary series premieres on WORLD Channel on Monday, January 16, 2017

New York— The ninth season of the award-winning documentary series "AfroPoP: The Ultimate Cultural Exchange" premieres on WORLD Channel at 8 p.m. on Monday, January 16, 2017 —Martin Luther King Jr. Day— with An American Ascent.

The gripping film captures the first African-American team of climbers attempt to summit Denali (formerly Mount McKinley), North America's highest peak, and to inspire other Blacks to connect with the outdoors. Hosted by acclaimed actress Nikki Beharie (Sleepy Hollow, Shame, 42), AfroPoP is comprised of documentaries about contemporary life, art and culture across the African Diaspora. The program is produced by National Black Programming Consortium and co-presented by series distributor American Public Television (APT).



Actress Nikki Beharie hosts the ninth season of the public television documentary series AfroPoP: The Ultimate Cultural Exchange. The season premiere airs on Monday, January 16, 2017 on the WORLD Channel. Courtesy Photo

Americans still have 'firsts' to summit, and as citizens of a new majority in 2020, we must become familiar with, care about and become guardians of our national parks to ensure they are preserved for future generations," said NBPC Director of Programs and Acquisitions and AfroPoP Co-Executive Producer Kay Shaw. "This season of AfroPoP presents six beautifully crafted stories that like An American Ascent will challenge, inspire and touch the heart and mind. It's a season the public should not miss."

Other films this season include:

*The moving Intore, by Eric Kabera (January 23), which demonstrates the impact a new generation of artists in Rwanda is having in healing a nation that suffered greatly in the horrific 100-day genocide in 1994.

*Tyler Johnston and Miquel Galofré's beautiful My Father's Land (January 30), which follows an illegal immigrant in the Bahamas and the lengths to which he goes to return to his native Haiti to see his ailing 103-year-old father. The film also explores issues of immigration and human rights.

*Eva Weber's important documentary Black Out (February 6), which shines the spotlight on schoolchildren in Guinea who trek for miles each day during exam season to find places with light so they can study and better themselves and their families. The film airs with Olivia Peace's narrative short Pangaea, a moving story of a young girl who was trapped on a rooftop after Hurricane Katrina.

*Omo Child: The River and the Bush by John Rowe (February 13), a heart-warming story demonstrating the positive impact one determined individual can have on his community to save lives. Shot over five years, the film follows Lale Labuko, from the Kara tribe in the Omo Valley, Ethiopia, as he works to create a cultural shift in his tribe by ending an ancient practice that will save a generation of children.

For more information about AfroPoP, visit: www.blackpublicmedia.org and for viewing information, check local listings or visit: www.APTonline.org.

New episodes of AfroPoP will air weekly through February 15, 2017. APT will release the series to the nation's public television stations in February.

The season opens with George Potter and Andy Adkins' An American Ascent. Winner of Best Documentary and Best Director at the 2015 San Diego Black Film Festival and Best Feature Film at the 2015 Film Festival Flix Mountain and Adventure Film Festival, the film depicts the mountaineers' backbreaking journey to scale the 20,310-foot mountain. The reward? The satisfaction of overcoming personal limits and societal views of what a mountaineer looks like, not to mention the peaks' breathtaking views.

Previous hosts of AfroPoP include: Idris Elba, Anika Noni Rose, Wyatt Cenac, Gabourey Sidibe, Anthony Mackie, Yaya DaCosta and Jussie Smollett.

"An American Ascent is more than beautiful mountainous vistas and harrowing, dramatic scenes pitting man against nature. Its purpose is also to convey two important messages— African

Free Quit Smoking Programs

The following local health care providers offer free quit smoking programs* for all who live, work or go to school in Anne Arundel County. The courses may include counseling and nicotine replacement therapy for adults. Classes form at different times, so contact providers for details. Pre-registration is required.

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Arnold, 410-777-2480 or
www.aacc.edu/healthservices

Anne Arundel Medical Center
Annapolis, 443-481-5366,
443-481-5555 or
www.aamcevents.com

Owensville Primary Care
West River, 410-867-4700
or www.owensvillepc.com

**University of Maryland
Baltimore Washington
Medical Center**
Glen Burnie, 410-553-8103
or www.mybwmc.org
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ANNE ARUNDEL COMMUNITY COLLEGE STATEMENT OF QUALIFICATIONS PROJECT NO. C2017-22-P PROPERTY AND LIABILITY INSURANCE BROKER SERVICES

Anne Arundel Community College (AACC) is soliciting Statement of Qualifications from insurance broker firms to meet AACC's property, liability, and certain other insurance requirements and to advise AACC on current and developing risk management issues. Firms qualified by AACC to move on to the technical proposal phase of this project, will then be requested to submit a technical/price proposal to provide these services. Qualification submittals will be accepted until 11 a.m. EST on January 31, 2017.

A copy of the Statement of Qualification (SOQ) submittal documents may be obtained from the Purchasing office by contacting Heidi Frist, Senior Purchasing Agent, by e-mail: hmfrist@aacc.edu.

Notice of Nondiscrimination: AACC is an equal opportunity, affirmative action, Title IX, ADA Title 504 compliant institution. For information on AACC's compliance and complaints concerning sexual assault, sexual misconduct, discrimination or harassment, contact the federal compliance officer at 410-777-1239 or Maryland Relay 711.

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ANNE ARUNDEL COMMUNITY COLLEGE REQUEST FOR PROPOSALS PROJECT NO. C2017-30-P BACKGROUND CHECK SERVICES

Anne Arundel Community College is requesting proposals from qualified firms to provide formal and standardized background checks. The College estimates a yearly need of 1000 checks per year. Proposals will be received until 11 a.m. EST on February 3, 2017.

A copy of the Request for Proposal (RFP) documents may be obtained from the Purchasing office by Emailing Heidi Frist, Purchasing Agent, hmfrist@aacc.edu.

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**To place Legal Notices in The Annapolis Times, contact the Legals Department
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Aid Our Veterans Needs Volunteers

Aid Our Veterans is a 501(c)(3) non-profit organization working to help homeless and out of work veterans of our military service, currently in the Mid-Atlantic area of the country. We supply hot meals, clothes, blankets, tents, and other supplies to those who are on the streets, until they are ready to seek help for themselves. We find work and place veterans in need in those jobs. We offer training programs and workshops. We have a thrift store, donation center, and office at our Annapolis location offering a variety of volunteer opportunities for adults. Volunteers have flexibility in scheduling service and any amount of time is appreciated. For more information and to volunteer, contact Stephanie Smith at aovannapolis@gmail.com or call: 443-852-3955. Visit our website: www.aidourveterans.org/.



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Five tips to ensure your insurance claims get paid



Baltimore— Imagine coming home after shoveling snow to find a leaky roof or flooded basement, or experiencing a fender bender because of the ice and snow. You file a claim and then receive the devastating news: Your insurance carrier doesn't cover the damage.

With the winter well on its way in Maryland this season, "How confident are you that your insurance carrier actually has you covered this winter?"

The experts at Clearurance (www.clearurance.com)— the world's first crowdsourced insurance ratings platform to make the insurance-buying and file-claiming processes more transparent—are sharing five ways people in Maryland can enjoy peace of mind when it matters most this winter.

TIP #1: Document Your Personal Property— No matter what your claim is—be it damage to your car, home, or rental—take pictures of everything, from license plates to scenes of the accident. It can also be important to prove the prior condition and existence of lost or damaged property. This will prevent questions down the line that could slow down the claims process.

TIP #2: Get Organized in Advance— Always be prepared to move quickly— especially if you know a storm is on its way. Know where your irreplaceable items are, and be able to pack them quickly. Family photos, doc-

uments, jewelry, and prescription medication should be on your short list of key items to take with you in case of emergency.

TIP #3: Don't Get Rid of Damaged Items— Take time to carefully examine your home and possessions for damage. If your home, car, or belongings have sustained insurable damage, be sure to file a claim. Keep damaged items available until the insurer's adjuster can see them. Don't keep wet items at home— store them somewhere safe until they can be viewed.

TIP #4: Consider Hiring Your Own Adjuster— It's important to keep in mind that the adjuster sent by your insurer is paid by the insurer. Consider hiring your own representation— a Public Insurance Adjuster. You wouldn't ask the IRS to prepare your taxes. Why let your insurer decide how much they are going to pay for your loss?

TIP #5: Trust the Wisdom of Crowds to Update Your Coverage— The insurance-buying and file-claiming processes don't have to be painful. Thousands of consumers have already done the legwork— telling you what you need to know before you invest in insurance, and how to get the most out of it. Clearurance offers 10,000 reviews and industry-leading financial rankings.

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