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Baltimore model chronicles cancer battle



Trina Isaac was diagnosed with advanced colon cancer in April 2012. She underwent surgery to remove a large portion of her colon which was followed by chemotherapy treatment. However, the cancer persisted and in 2013 Isaac had a permanent colostomy to surgically remove more of her cancerous colon. She recently became a member of the Osto Beauties, a Baltimore-based group formed to spread awareness of women of color living with ostomies. Isaac also serves as an ambassador for Johns Hopkins' Sidney Kimmel Comprehensive Cancer Center's Hope Project, which allows her to speak to first-day chemotherapy patients, providing them with an understanding of what to expect. (Story on page 10)

Courtesy Photo

PNC Foundation, DonorsChoose.org bring spring sunshine to Harlem Park Head Start

By Deborah Bailey

Adrienne Kearney-Clemons will be able to spruce up her classroom at Catholic Charities' Head Start - Harlem Park Elementary School without going into her own pockets this spring, thanks to a new initiative launched this week by PNC Foundation and DonorsChoose.org.

Like all caring teachers, Kearney-Clemons purchases needed supplies for students that just aren't in the budget of schools serving low-income communities.

While K-12 schools have turned to crowd sourced funding at sites such as DonorsChoose.org to raise money for school supplies, pre-schools and programs like Head Start were not eligible to post requests on the popular crowd-funding site.

Thanks to PNC Foundation, all that changed this week. Laura L. Gamble, PNC Bank Regional President for Greater Maryland announced the PNC Foundation's "Grow Up Great" program has reached an agreement with DonorsChoose.org to include requests from early childhood education teachers, including Head Start classroom teachers.

"PNC will match, dollar-for-dollar, every preschool donation made to schools on DonorsChoose.org in the locations where the bank has offices," said Gamble, when announcing the foundation's \$5 million gift to fund pre-school requests on the crowd source site.

"This is a great way for all of us to call attention to the value of investing in early childhood education," Gamble said. "A dollar invested in early childhood education is the best investment. It's irreparable."

As part of the announcement event, Catholic Charities Head Start teachers and students at Harlem Park Elementary School received T-shirts, books, gift cards, puppet kits, piggy banks, lunch bags and an iPad. The children were also serenaded with a performance by the Opera Bears, a local group dedicated to ensuring Opera is accessible to children.

The day was a game changer for Kearney-Clemons, her new co-instructor Shannon Bishop, and the entire Catholic Charities Head Start staff.

"These are my babies. I have a passion for them," said Kearney-Clemons who first connected with Head Start when her own children were enrolled in the program and has now served on the Head Start staff for more than 20 years.

"It's the first time I've witnessed anything of this magnitude," said Kearney-Clemons. I'm very excited and looking forward to participating in the DonorsChoose.org option created by PNC. I'm one of those teachers who puts



PNC Bank Regional President for Greater Maryland, Laura L. Gamble with students and staff of Catholic Charities Head Start at Harlem Park Elementary School on Tuesday, April 4, 2017. PNC Foundation will fund hundreds of pre-K classroom requests as part of a new \$5 million grant to DonorsChoose.org to provide teachers with resources necessary to inspire a love of learning in their students.

Courtesy Photo/PNC Foundation

a lot of money and time into creating a classroom experience for my children."

Since the "Grow Up Great" program was founded, PNC employees have logged more than 652,000 hours for the initiative through a progressive policy that allows 40 hours of paid time off each year to volunteer. Volunteers have collected more than 930,000 books, art supplies, hats, mittens and other items that have been donated for use in classrooms or for the personal well-being of preschool students.

Christine Flores, second year

employee with PNC's Wealth management team is excited about having a little seniority with the bank and is venturing out beyond corporate headquarters to serve the community.

"This is my second year at PNC. I've always been interested in helping out with kids and the community," Flores said.

PNC Grow Up Great is a \$350 million, multi-year, bilingual initiative that began in 2004 to help prepare children from birth to age five for success in school and life.

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BGE Green Grants Program Now Accepting Applications

Baltimore— Baltimore Gas and Electric Company (BGE) is now accepting applications for the 2017 Green Grants program. All 501c3 nonprofit organizations within the BGE service area that focus on conservation, education, energy efficiency, pollution prevention and community engagement are eligible to apply at www.bge.com/giving. Applications must be received by May 16, 2017.

Grants range from \$1000 to \$10,000 and are available to both new and existing programs that clearly demonstrate a commitment to environmental improvements in the community and to enhancing environmental stewardship throughout BGE's central Maryland service area. Since 2013, the Green Grants program has provided more than \$1,300,000 to nonprofit organizations throughout central Maryland.

"Since Green Grants started in 2013, we've helped 121 different organizations positively impact the environment in many different and meaningful ways," said Alexander Núñez, BGE's senior vice president of regulatory and external affairs. "We look forward to seeing creative ideas and programs put forward by this year's applicants that will make a difference in the quality of life in the communities we serve."

Since it was founded in 1816, BGE has partnered with Maryland communities to enhance our neighborhoods. Through the use of shareholder dollars, BGE supports programs that deliver measurable and sustainable impact in the areas of energy efficiency, the environment, education, economic and community development, and emergency response and safety.

BGE's corporate citizenship aligns with its parent company, Exelon Corporation. As part of Exelon's 2012 merger, Exelon and its subsidiaries committed to maintaining an average of \$7 million in annual charitable giving for 10 years. The BGE Green Grants program fulfills part of that commitment.

For more information about the BGE Green Grants program, visit bge.com

The Great Distracter

By Mel Gurtov

Three of Donald Trump's latest ploys to distract attention from Russiagate have failed.

First was Rep. Devin Nunes' late night visit to the White House under escort by two staff members to view classified information. The visit increasingly looks like a prearranged attempt to divert his committee's investigation into Russia-gate. One of the escorts was appointed by Michael Flynn the former national security assistant and efforts by Flynn's successor, H. R. McMaster, to remove him were reportedly thwarted by Trump himself. As Sean Spicer might say, this episode doesn't pass the smell test: It sounds like a "weapon of mass distraction," as someone on CNN said. Trump is grasping for straws—anything that will lead the media and investigators away from the Russia matter, all the more so now that Jared Kushner's meeting with the representative of a sanctioned Russian bank has become known.

The second ploy is a signature example of Trump's untrustworthiness: His turn-about on immunity for government officials who might be prosecuted for criminal behavior. As he has shown time and again, what he once said about a matter is irrelevant to what he now says. Recall that in late September 2016, Trump said in reference to Hillary Clinton and senior staff seeking immunity over her use of a private email server: "The reason they get immunity is because they did something wrong. If they didn't do anything wrong, they don't think in terms of immunity. Five people. Folks, I'm telling you: Nobody's seen anything like this in our country's history." Flynn followed up the same month on NBC's "Meet the Press": "When you are given immunity, that means that you have probably committed a crime." A number of other Trump senior staff weighed in at that time, trying to score points off the idea that a President Hillary Clinton would be under FBI investigation for years, presenting an intolerable situation.

Now that Trump is under assault, he wants Flynn to testify under immunity, to challenge the Democrats' "witch hunt." Same old diversion strategy, and it too smells bad. Trump must be supremely confident that Flynn has nothing to offer the intelligence committees. Recall that Trump waited two weeks before firing Flynn, a clear sign of his hope that Flynn could weather the storm. Flynn, meantime, has lots to gain from a grant of immunity, notably, his discussion of sanctions with Russia's ambassador while still a private citizen. Like Nunes, Flynn is a proven Trump loyalist—a former campaign booster who will do whatever is demanded of him to frustrate a probe of collusion with the Russians. Wisely, the Senate Intelligence Committee turned Flynn down, at least for now.

Trump's third ploy is to keep massaging the "wiretap" accusation, each time trying to redirect the media and Congressional investigators. Trump began by directly accusing President Obama of having wiretapped him at Trump Tower. That accusation got nowhere, so he diverted to the accusation that he and his team had been "surveilled" by Obama's people. Now that that charge has been shown to be nothing more than ordinary and perfectly legal National Security Agency eavesdropping on phone calls initiated from abroad, Trump is asking for investigation of any kind of surveillance by anyone at any time. It's a fishing expedition that he (probably in league with Stephen Bannon) surely knows can go nowhere.

From the president on down, this is an administration on the defensive, populated by people who are their own worst enemies. The Watergate model looks more relevant by the day.

Mel Gurtov, syndicated by PeaceVoice, is Professor Emeritus of Political Science at Portland State



Community Affairs

Federal funds available to serve summer meals to children and teens

Baltimore—The Maryland State Department of Education (MSDE) announced that federal funds are available to assist public and private nonprofit organizations in serving free, nutritious meals to children and teens this summer through the Summer Food Service Program (SFSP), a U. S. Department of Agriculture (USDA) program.

More than 396,000 Maryland children are eligible for free or reduced-price school meals, but may not have access to nutritious meals during the summer when schools are closed. For these families, food insecurity increases during the summer months. The SFSP plays a vital role in ensuring children and teens do not experience hunger during the summer.

"The Summer Food Service Program fights hunger, reduces obesity and promotes summer learning. Studies demonstrate that children from families with low incomes have higher rates of summer learning loss than their peers from

families with higher incomes. For every child to succeed, they must have access to nutritious meals during out-of-school time periods," said Dr. Karen Salmon, Maryland State Superintendent of Schools.

The SFSP provides reimbursement to organizations for meals and snacks served to children in areas where at least 50 percent of the children qualify for free or reduced-price meals under the National School Lunch Program (NSLP), or when 50 percent of the children enrolled in a summer program qualify for free or reduced-price meals. Most organizations may be reimbursed for up to two meals or snacks per child per day. Camps and migrant programs may be reimbursed for up to three meals per child each day. Meals and snacks must meet federal nutrition standards.

The Program is open to children and teens age 18 and under and to individuals over 18 who are mentally or physically disabled. Interested organizations should contact Ciara Lee, Management Associate, at 410-767-0199. The deadline for applications is May 31, 2017. For information about the SFSP, visit: www.eatsmartmaryland.org.

Sponsors of hate today must be held accountable

*By Benjamin F. Chavis, Jr.
President and CEO, NNPA*

Over the next several days, across the United States, people will pause in solemn remembrance of the 49th anniversary of the tragic assassination of Reverend Dr. Martin Luther King, Jr., in Memphis, Tenn., on April 4, 1968.

Back then I was a young, college student and staff member of Dr. King's Southern Christian Leadership Conference (SCLC) in North Carolina on that tragic day in 1968.

There is no question that it has been a long and difficult road for our communities, during the past half century, as we continue to fight for equal rights and to eliminate racial hatred, discrimination and bigotry.

Many in North Carolina may recall my beginnings in activism when, as a 13-year-old, I fought to integrate the public library in Oxford, N.C., and was the first African-American to successfully struggle to get a library card there. Later, I worked for the SCLC, CORE, NAACP, and the United Church of

Christ Commission for Racial Justice. Today, I proudly serve the National Newspaper Publishers Association (NNPA) as President and CEO.

Over the years, our work has taken different shapes and has required many different approaches and levels of intensity to ensure we continually push our leaders and fellow citizens further down the path of freedom, justice and equality.

Under the Obama Administration, we were fortunate to have friends in the White House, the Department of Justice and all across the Administration, who recognized the historic opportunities, and worked with us to maximize them. We saw many advances for our communities and the priorities were rightly on addressing criminal justice reforms, labor, income, education, poverty and access to health care. We did not arrive fully there, but we were well on our way to making more progress for all people in America.

With the rise of the so called alt-right movement and its anti-immigration agenda that many believe helped to elect President Trump, we find ourselves working to maintain the status quo in civil rights rather than advancing this fight. And we have every right to be concerned and frustrated. Yet, as Dr. King believed, we should work to get each President of the United States, including President Trump, to denounce bigotry and hatred, as well as to champion racial equality.

We must tap into that energy to push our agenda and ensure that our nation's leaders do not support bigotry of any kind and that means identifying individuals and groups that are sponsoring this hate and holding them accountable.

Unfortunately, here in my home state of North Carolina, the Foundation for the Carolinas has spent tens of millions of dollars over the years supporting groups that sponsor hate and advance this anti-immigration and population control agenda that threatens our communities. All immigrants should be treated fairly and equally without discrimination.

Behind a veil of anonymity created by the Foundation, donors who support this organization are able to indirectly fund extremist groups without any public accountability. The Foundation prides itself on—and even advertises—donor anonymity as a reason to contribute to the foundation.

Large donors are assured that Foundation for the Carolinas has “fewer reporting requirements” than private foundations that they might otherwise choose as a vehicle for their giving. This condition, afforded to some of our state's wealthiest individuals, has enabled patrons of the organization to operate unchecked—making this lack of transparency as a significant liability for your organization.

According to the “Los Angeles Times” and others, one individual in particular, Fred Stanback, has used the foundation to direct his money to extreme causes. Behind the cloak of the foundation, Mr. Stanback has become a leading supporter, funneling tens of millions of dollars, to fringe anti-immigrant groups including the Federation for American Immigration Reform (labeled an extremist group by the Southern Poverty Law Center). It is my understanding that Mr. Stanback is behind several donor advised funds at the Foundation, which

afford him this anonymity.

Over a period of more than 10 years, the Foundation has donated more than \$20 million dollars to the Federation for American Immigration Reform (FAIR) and to NumbersUSA, a similarly minded and well-known extremist group. These vehicles have proactively disseminated hateful xenophobic sentiment throughout our region and country, ostracizing some of our most vulnerable citizens.

In addition, the Foundation For The Carolinas' board of directors reserves “variance power,” which authorizes it “to modify any condition or restriction on the distribution of funds if in its sole judgement (without the approval of any trustee, custodian or agent), such restriction or condition becomes, in effect, unnecessary, incapable of fulfillment, or inconsistent with the charitable needs of the area served by the Foundation...” Despite the board's discretionary power, it chose to support organizations whose agendas were clearly at odds with the best interests of a diverse nation.

As a civil rights and social justice leader, my view is that we should not tolerate this kind of unjust targeting of our most vulnerable citizens by Foundation for the Carolinas' anonymous patrons. Public accountability for all nonprofits is necessary. It is our duty to fight for justice for all. It's time for the Foundation for the Carolinas to come clean and stop sponsoring such hate groups. Let's move our nation forward and not backward.

Benjamin F. Chavis Jr. is the President and CEO of the National Newspaper Publishers Association (NNPA) and can be reached at dr.bchavis@nnpa.org

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Leah's Book Club celebrates Women's History Month

By Dr. Brenda Bowe Johnson

Leah's Book Club held the 7th annual Irene Bennett Reid Memorial Tea on Sunday, March 19 at the Rawlings-Fulton Clubhouse at the Forest Park Golf Course. Fifteen women in the community were honored and Leslie Basil Payne was presented guest author.

Leah's Book Club was organized in 1998 by Dr. Leah Goldsborough Hasty for like-minded readers to get together to discuss books, particularly those about or written by African American authors.

Beginning in 2000, each December the club began to host a holiday tea with invited friends and Irene Bennett Reid, an avid reader and charter member of Leah's Book Club, delighted the membership and audiences with her review of the books.

In 2011, members of Leah's Book Club thought it fitting to honor Irene's memory with the Irene Bennett Reid Memorial Tea during Women's History Month. Each year, the club members honor and recognize women who have made contributions to their communities and who embody the same spirit and concern for the welfare of others as Irene demonstrated throughout her career.

Book club member Lorna Brice opened with a welcome and meditation about the empowered woman; Ernestine Dunston gave the occasion with an overview of Leah's Book Club; and the Hon. Kurt L. Schmoke— president of the University of Baltimore, former Baltimore Mayor, and Irene's son— gave an uplifting greeting.

Guest author Leslie Basil Payne was introduced by Dr. Louise B. Smith to discuss her book "The Legacy of Nobody Smith," a novel based on the life of Dr. Smith's husband, the Rev. James Smith. After the program, Payne spoke with guests and signed copies of her book.

Previous speakers and authors at this event, included Taylor Branch; Antero Pietila; Dr. G. Derek Musgrove; Larry Gibson; A. Dwight Pettit; and F. Michael Higginbotham.

The program was chaired by Dr. Brenda Conley and Claudette Swain.





Members of Leah's Book Club at the 7th Annual Irene Reid Memorial Tea on Sunday, March 19, 2017. (Front row seated, left to right) Dr. Brenda Johnson; Dr. Louise Smith; Dorothy Marshall; and Bennie Keene. (Back row standing, left to right) Claudette Swain; Casaundra Ross; Lorna Brice; Leah Hasty; Ernestine Dunston; Juanita Edgerton; Alice Shelton; and Dr. Brenda Conley.
Courtesy Photo/Leah's Book Club

The 2017 National Women's History Month honorees are Deborah Bacote, Cherry Blackwell, Laura Phillips Byrd, Elizabeth Dyett, Dr. Jacqueline Frierson, Raquel Gilmer, Cardrienne Griffin, Lavertta Harden, Esq., Edelle Marcus, Christine Moore, Rev. Lillian Catherine Smith, Lenora Wilson, Sandra Wilson, and Karla Reid Young. Each honoree was highlighted in a power point presentation and escorted to the podium by their sponsor where they received a certificate and gift. Karla Reid Young gave a heartwarming response from the honorees.

The ladies of Leah's Book Club are committed to highlighting women in the community and providing an audience for authors to discuss their books at the annual Irene Bennett Reid Memorial Tea.

Members are Lorna Brice, Lorraine Brown, Dr. Brenda Conley, Merita Donaldson, Ernestine Dunston, Juanita Edgerton, Leah Hasty, Dr. Brenda Bowe Johnson, Bennie Keene, Dorothy Marshall, Marilyn Mc Donald, Casaundra Ross, Alice Shelton, Dr. Louise Smith, Margaret Smith, Claudette Swain and Beulah Wallace.





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To all who have stood by us as we have worked to make things right at Wells Fargo, we thank you. We know you have many choices when it comes to banking, which is why we feel it's our privilege to serve you.

I became CEO of Wells Fargo six months ago, following our September 2016 retail sales practices settlement. My first act was to apologize to our team, our customers, and the public for our company's mistakes. At that time, I made a commitment to build a better bank, and to earn back your trust.

While there is still work to do, there has been progress that I want to share with you:

- **We've taken many steps to make things right for our customers.** So far, we've refunded approximately \$3.2 million to approximately 130,000 retail and small business accounts. We've also agreed to a preliminary \$110 million class action settlement that will go toward further customer refunds. And to any customer whose credit might have been affected by unauthorized account openings, we commit to you that we will make things right.
- **We've made changes to ensure we always put our customers' needs first.** We eliminated product sales goals and changed how we pay our retail bankers. We've also invested in our people, increasing the pay for our entry-level team members across the country.
- **We've strengthened our ethics and risk management.** This includes creating a new Office of Ethics, Oversight, and Integrity; adding protections so anyone can feel safe reporting their concerns to our Ethics Line; and expanding training for our managers and bankers, so they can better respond.
- **And we've demanded greater accountability from ourselves.** We've changed leadership at our Community Bank and terminated executives linked to inappropriate sales practices. Our Board cancelled all 2016 cash bonuses for eight senior leaders—including myself—who were on the company's Operating Committee prior to November 1, 2016. And we changed our Board structure to separate the roles of Chairman and CEO.

Building a better bank is about fixing what went wrong and committing to find new and better ways to serve our customers. Even as I write this, we continue to introduce new ways to deliver services, develop our people, and manage risks.

All that said, I want to assure you that regaining your trust remains our top priority. In the near term, our Board of Directors will issue the results of their independent investigation. As we process those findings we will continue to update you on our efforts.

Again, thank you for standing by Wells Fargo as we build a better bank.

Sincerely,



Timothy J. Sloan
Chief Executive Officer and President
Wells Fargo & Company

For updates on our rebuilding efforts, I invite you to visit www.wellsfargo.com/commitment

Ravens decide to move on from Timmy Jernigan

By Turron Davenport

The Baltimore Ravens decided it was time to pull the plug on fourth-year defensive tackle Timmy Jernigan. The Philadelphia Eagles sent their third round pick (No.74) overall to the Ravens in exchange for the Ravens compensatory pick in the third round (No.99) overall, as well as Jernigan.

This is the first year that compensatory picks can be traded and Ravens GM Ozzie Newsome wasted no time taking advantage of the rule adjustment. Baltimore currently has seven picks in the 2017 NFL Draft, including four in the first 78 selections. Here are the Ravens picks: First Round (No.16); Second Round (No.47); Third Round (No.74) from Eagles trade— Timmy Jernigan and No.99; Third Round (No.78); Fourth Round (No.122); Fifth Round (No.159); Sixth Round (No.186) from 49ers trade—Jeremy Zuttah and No.198.

With Brandon Williams, Carl Davis, and Michael Pierce as the primary defensive linemen on the roster, the Ravens will need to use at least one of their draft picks to replace Jernigan. Coming off of his best season in the NFL last year, the 24-year old started in 15 games for Baltimore last season. Jernigan registered five sacks and 31 tackles in 2016. He also posted his first career interception. The year got off to a



Ravens defensive lineman Timmy Jernigan celebrates after making a play during the 2016 season. Jernigan has been traded to the Philadelphia Eagles.

Courtesy Photo/NFL.com

fast start for Jernigan as he had sacks in each of first three games. Unfortunately, he didn't have any sacks in final seven games. His effort and attitude were questioned as his playing time decreased later in the season.

That did not stop Ravens head coach John Harbaugh from saying he expects Jernigan to have his best year as a pro in 2017. Whether or not Harbaugh was

trying to pump up Jernigan's trade value

is unknown. If Jernigan is to have his best season, it will be with the Eagles in a contract year.

Newsome acknowledged Jernigan as a player during his tenure with the Ravens but has his eyes on the next men in line for Baltimore.

"Timmy has been a terrific player for us for three seasons," Newsome said in a statement released by the Ravens. "This will allow our young group of defensive linemen an opportunity to compete and play."

The NFL Draft is just a few weeks away. Three players that could help the Ravens' defensive line include Dalvin Tomlinson from Alabama, Montravious Adams from Auburn and Chris Wormley from Michigan.

Baltimore has an abundance of early picks this year and could put a package together to move up in the first round to take Alabama defensive end Jonathan Allen if he should fall.

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Entrepreneur's Toolkit



Omar S. Mohammad

The Entrepreneur's Toolkit is a resource to help budding and existing entrepreneurs with taking their enterprise to the next level. Each month, I provide tools of the trade, take the pulse of entrepreneurship, and resources to help you develop personally. Consider this column your coach for personal and entrepreneurial growth. I welcome ideas and questions about entrepreneurship that you may need assistance with. This is your space to grow.

Personal improvement

As entrepreneurs or budding entrepreneurs, having a plan to stay motivated is key to your success. There will be plenty of challenges as you go about operating your business including, but not limited to finding new customers, dealing with customers, having the right staffing and of course finding financial resources to stay the course. Having a solid foundation will help. Here are some keys to help you get started:

Hour of Power. In your current situation, do you have an hour to spend on personal improvement? I hope that your answer is yes. Here are some actions you can take in an hour a day:

1. Read a personal improvement book.
2. Take a walk to reflect on your personal and business goals.
3. Listen to a talk on www.ted.com for inspiration
4. Listen to an audiobook on personal improvement.
5. Take an online course to increase your skills and understanding of entrepreneurship.

Brain Team. When you have doubting self talk on a matter, consider incorporating others to keep you on a clear sense of purpose and direction. This is

where a brain team comes into play. The team can help you decide on actions to take on challenges or opportunities that may come your way. The brain team can be made up of friends (no "yes" ones), colleagues, or individuals who you feel will provide you with honest feedback. As the old saying goes, "its better to have more heads to help you reach your goals." Ok, I took some liberty in adding to the old saying.

Resources to explore. There are many resources available to assist you in your personal development and the development of your business toolkit. Consider these resources:

1. www.audible.com, type in self help. Your public library has personal development audio books that you can check out.
2. If you listen to podcasts, there are a host of podcasts on personal development that you can download and listen to at your convenience.
3. Your local community college has continuing education courses based on the type of skills you want to acquire.
4. There are some good resources online to use to acquire new skills. Consider: lynda.com, udemy.com or sba.gov.

Next step. Now that you have this information, what action will you take? If you are ready to take action, email me to obtain your complimentary personal improvement plan.

Omar S. Muhammad is an EN-TREPRE-NEUR and is the director & intrapreneur for the Entrepreneurial Development & Assistance Center at Morgan State University. You can reach him at: omarsmuhammad@gmail.com.

Entrepreneur's Tech Tools



By William Mapp

With all of the allegations surrounding Russian hackers, news about email leaks, and major intrusions at political organizations, concerns about your own information security shouldn't be pushed aside. There is no better time to secure yourself and your business than now. This month, I'm giving you five fast tips for protecting your business.

1. Use the latest software

For real, **stop using Windows XP!** The biggest threat to your enterprise is using outdated and unsecure software. Despite what we see on TV, hackers can't just breach any system; they need to know something about a computer system in order to hack it. Old software and operating systems are insecure, and security vulnerabilities are shared amongst crackers. Keep your existing systems up-to-date, and upgrade as soon as you are able. And upgrade your browser!

2. Choose strong passwords

Plain text passwords are very hackable. Choose passwords that combine letters, numbers, and special characters. I get it; it can be hard to remember multiple passwords. Cleverly use letters to

represent numbers, '3' for 'E', and use characters in place of numbers '!' for '1' or 'I'. Use 8 characters or more and a mixture of upper and lower case.

3. Use secure websites

Before purchasing online or handing over contact details on the web look for 'https' in the website's address. HTTPS uses a security standard called secure sockets layer that verifies you are communicating with the site you think you are communicating with. HTTPS also encrypts any data shared between you and the server.

4. Protect your phones

We live and work in a mobile world. If your staff uses phones to conduct business make sure they are the latest editions in hardware and software. Newer iPhones and Android devices support fingerprint-to-unlock technology. Use it!

Also, avoid storing information on phones that are rooted or jailbroken.

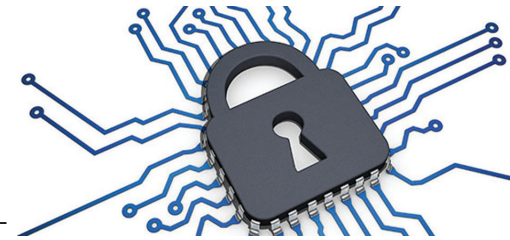
5. Stop using flash drives

In some cases they are unavoidable, but in most cases DropBox,

Google Drive, or SkyDrive are better alternatives to removable drives. Plugging a flash drive in a foreign computer is akin to having unprotected sex. You can spread a virus to your computer. If you need to share files with a colleague or prospect ask them to email it or use a cloud storage option.

If you follow these five tips you stand a better chance of preventing data leaks and compromising your personal and professional data.

William Mapp is the CEO of Studio Codeworks, Inc. and author of the Small Business Owner's Guide to Technology. You can send questions directly to him at will@studiocodeworks.com, and follow him at [Twitter.com/WilliamMapp3](https://twitter.com/WilliamMapp3).



Baltimore model chronicles cancer battle

By Stacy M. Brown

Trina Isaac isn't going to let cancer define her. She also isn't going to let it stop her dreams, which include a career at Johns Hopkins Hospital and becoming a professional model.

"I have always— from diagnosis— wanted to show others that living with cancer is not a death sentence," Isaac said. "You ultimately get to choose how you live with cancer. I welcome every opportunity to tell my story to encourage other people to take control of their life and how they live with cancer."

Isaac says she is no inspiration but just a mom determined to see her teenage son grow up.

"I just so happened to be crazy enough to share my journey with the world," she said.

As chronicled by her colleagues in a blog post on Johns Hopkins' webpage, Isaac began working at the hospital in 2008. She recalled feeling sluggish, losing weight and visited Johns Hopkins Occupational Health Services where doctors diagnosed her with advanced colon cancer.

Surgery followed to remove a large portion of her colon and doctors began chemotherapy treatment. The cancer continued to grow, persisting even as doctors prescribed more chemotherapy and radiation. In 2013, Isaac had a permanent colostomy to surgically remove more of her cancerous colon.

"I was diagnosed in April of 2012, my reaction probably was different from many people," she said.

"I remember the doctor saying, 'Trina you have cancer.' I said, 'Ok now what are we going to do about it?' I decide in that moment I was going to be the person that beat the odds and tears was not going to make cancer go away," she said. "My theory was, I had cancer before I knew and outside of my minor symptoms I was doing fine so why should anything change because I knew? I was very deliberate that I was going to



Trina Isaac refuses to let cancer define her or to let the disease stop her dreams. She was discovered by designer Luna Joachim and is now an international fashion model walking the catwalk in places like New York and Paris— with her ostomy bag.
Courtesy Photo

get treatments and go to work, still be a mom. I refused to be considered a patient."

Isaac has continued her career at Johns Hopkins and recently became a member of the Osto Beauties, a Baltimore-based group that was formed to spread awareness of woman of color living with ostomies. She is also serving as an ambassador for Johns Hopkins' Sidney Kimmel Comprehensive Cancer Center's Hope Project, which she said allows her to speak to first-day chemotherapy patients, providing them with an understanding of what to expect.

Isaac has been discovered by designer Luna Joachim and she is now an international fashion model walking the catwalk in places like New York and Paris— with her ostomy bag.

A video she shot also made its way to the "Ellen" show and went viral.

"I actually did the video to cheer my son up over losing our dog. The house was so quiet when he came home from basketball practice so I decide we needed to have some fun," Isaac said.

"I had just come from chemo and was surfing Instagram and saw [a] challenge on [pop star] Ciara's page and decided to do it. It was unplanned and done in one take with my son as the videographer," she said. "I wrote a simple post on Facebook telling the story of my day dealing with chemo and posted the video. I think people were amazed I had so much energy after the long day of chemo I had. It went viral and everyone kept telling me to tag Ellen, so we all did and it ended up on Ellenation.com. Ciara also posted it to her Instagram page."

The illness opens eyes of many people and seeing a bald woman on the runway that just so happens to have cancer evokes much thought, Isaac said, noting that the visual supports her message of living despite adversity.

"I have stage IV colorectal cancer with metastasis to my liver and lungs. The biggest change is all the time I have to put in for doctor's appointments, bloodwork, juggling wok, my son and cancer," she said. "I think I just live a purposeful life now. I always encourage people to #MMOP— Make Memories on Purpose— and I hold myself to the same standard. My message to others battling cancer is keep living, remember your mind is stronger than cancer."

"Don't let cancer kill your spirit. Choose happy."

Send your community calendar events
to: kreevie@btimes.com

Bowie teen is finalist in nationwide 'kidtrepreneur' contest

By Stacy M. Brown

Gabrielle Jordan, who at nine-years-old founded the jewelry line, "Jewelz of Jordan," is among the ten finalists from around the country in Barbara's Bakery's search for the next amazing young business owner.

"It was recommended that we sign up for the contest and when I looked into it, I saw that there was a chance we could win and that it would be a really good idea because we're in the process of building up our funds and this would be an amazing opportunity to earn additional money," said Gabrielle, who's now 17 and who comes from a long line of entrepreneurs including her mother and father.

Gabrielle creates handcrafted, limited edition, luxury jewelry, which she says is for modern, classic and elegant women and girls. The products are sold online and in boutiques in Maryland, Virginia and Pennsylvania.

Additionally, Gabrielle has authored the Amazon bestselling book, "The Making of a Young Entrepreneur," and she's created a mentorship program for young entrepreneurs and leaders.

"I'm looking to do something where it's not just about making money," she said. "I have this mentoring institute where we recommend a few of the kids in the group to sign up and possibly win money too. The goal for me is to be able to do something for someone else and to know that the students I mentor are succeeding makes me really proud."

In February, Barbara's Bakery, a pioneer in cereals and snacks from wholesome ingredients, announced the launch of the contest, which the company says seeks to discover innovative youth who embody entrepreneurial passion and vision.

Founded by Barbara Jaffe, who was 17 when she started the company as a small organic bakery, the company hopes to



Seventeen-year-old Gabrielle Jordan from Bowie, Maryland is among ten finalists from around the country in Barbara's Bakery's search for the next amazing young business owner. Gabrielle creates handcrafted, limited edition, luxury jewelry, which she says is for modern, classic and elegant women and girls. To cast a vote in the Kidtrepreneur contest, visit <https://www.facebook.com/barbarasbakery/>.

Courtesy Photos

foster more young startups.

Parents and guardians were encouraged to nominate exemplary young individuals and their business ideas on Barbara's Facebook page where voting will end on April 14, 2017.

One grand prizewinner will receive a \$10,000 grant, while five runner-up's win \$500 and a case of Barbara's cereal.

"I am confident and really excited about the voting and I believe I have a good chance of winning at least the \$500," Gabrielle said.

With a dream to keep each of her jew-

elry pieces handcrafted in America by working with a local organization that provides job opportunities for special needs individuals, Gabrielle also wants to make sure she helps those in need.

She says she wants to hire and provide opportunities for those classified as having special needs. By teaching them specific jewelry making skills to create the various components of her jewelry designs, Gabrielle said she will be able to increase her production and at the same time, have employees who take great pride in their work.

"I was definitely a kid who dreamed big," Gabrielle said. "I wanted to be able to travel and make jewelry for the stars. I've achieved a lot of my goals and so much more. Helping others is important, and I'd tell young people to focus on what it is that makes you unique. It's important that we bring our vision and it's important that we stay true and focused and don't let others persuade what our reality is."

To cast a vote in the Kidtrepreneur contest, visit <https://www.facebook.com/barbarasbakery/>.

"Fortunately, right now 'entrepreneurship' is one of the business world's biggest buzz words and so many young people in our country are looking up to this new generation of CEO's as their modern day rock stars. Whenever you have that effect, it makes the job of promoting entrepreneurship much easier." —Daymond John

Hands of Hope brings health fair to Glen Burnie again

By Andrea Blackstone

Cheers erupted when Sherry Medley, executive director of Hands of Hope, Inc. (Helping Other People Evolve), cut the long, red ribbon with supporters, delegates and community partners in front of the organization's new location at 408 South Crain Highway in Glen Burnie on March 25. The resourceful, mother of four has remained dedicated to helping the community through the nonprofit she formed 30 years ago. After operating an office out of Fresh Start Church—where Bishop Craig Coates serves as senior pastor—Medley celebrated a milestone in her journey to utilize her God-given gifts to bring hope and support others on their path to success.

“Hands of Hope basically just wants to empower, to inspire, and to encourage the community because we feel as though if you can build strong families, you can build strong communities,” Medley said, explaining Hands of Hope, Inc.'s philosophy.

Medley earned a bachelor's degree in education from Sojourner-Douglass College in Baltimore. The Annapolis resident has a knack for motivating and connecting people, and feels she was put on Earth to help people in her community to offer programs and resources, including mentoring, providing drug and alcohol abuse education, resume writing assistance, food, clothing, and health presentations.

“I wanted to be of service to the community and to the people of the community, and especially to those who are in need of outreach services,” Medley said. “Our main focus is to provide education and training.”

Bishop Coates has known Medley for at least 35 years. They have a shared passion for people and a shared mission to encourage people to live healthy lifestyles for the greater good of the community. As executive director, part of Medley's role is to be a minority outreach and technical assistance (MODA) provider. In this role, she ensures that minority communities have information, resources, and training about health topics such as cancer prevention, fitness,



Executive director of Hands of Hope, Inc. Sherry Medley (middle) with supporters and local leaders, Bishop Craig Coates (left) and Delegate Mark Chang (right) cutting the ribbon in celebration of the relocation of her nonprofit, Hands of Hope, which provides health information and offers programs and resources for people of all ages in an effort to strengthen the communities it serves. Hands of Hope will hold the 2nd Annual Spring into Health Expo on Saturday, April 29, 2017 from 10 a.m.- 2 p.m. at Marley Station Mall located at 7900 Ritchie Highway in Glen Burnie, Maryland.

Photo by Andrea Blackstone

and substance abuse. Additionally, counseling services offer programs designed to strengthen the family unit for youth, teens, women living in traumatic situations, individuals reentering society from incarceration, and individuals living with HIV in North County.

Coates added another point that connects with why he feels that Medley's work is valuable.

“Hope is what we all need,” said Coates referring to the valuable work Medley does for individuals marginalized by society. “Hands that lend that hope is a different story. Everyone doesn't have the hands to lend to give help to others. People don't have hope if they don't have help, so I feel like the connection for the community is that the community needs help and people who just don't talk about our conditions in the community, particularly (in the)

African-American community, but people who can put their hands to the work. That's what Sherry does.”

“This is North County, Glen Burnie, which we know from community assessments and statistics, this is where a great deal of our problem lies. And to get in the midst of that community and work, I feel is courageous.”

The organization will host the Hands of Hope 2nd Annual Spring into Health Expo 2017 from 10 a.m. to 2 p.m. at Marley Station Mall on April 29, 2017.

“This year, this health fair is the closing event for Healthy Anne Arundel Month in partnership with the Healthy Anne Arundel Coalition,” said Marsella Haskin-Hare, community program co-ordinator for Hands of Hope, noting that the event is in partnership with the Department of Health and Mental Hygiene of Maryland. “This is an inter-

active health fair, so we don't want you to just come and pick up paper. There is pilates. There is zumba. There is exercise for men. Home health care. There will be screenings for diabetes, high blood pressure, and HIV. There [will be] spine adjustment and screening. We hope to have massage. There will also be BMI (Body Mass Index) checks.”

Haskin-Hare noted that financial and real estate professionals will participate in the total health and wellness fair.

Registration for attendees is not required but preferred.

Registration is available at <https://www.eventbrite.com/e/spring-into-health-expo-tickets-29501715425>. For more information about Hands of Hope, Inc, visit <http://handsofhope-info.wixsite.com/mdhandsofhope>.

Filmmaker debuts new movie in Baltimore

By Ursula V. Battle

Roosevelt Jackson's life plays like a real-life movie reel. In his mid-20s, his debut film "In It To Win It," was a success. The film earned the young filmmaker high accolades and glowing reviews, and prompted some to refer to him as "The Next Spike Lee."

However, Jackson's life would soon spiral out of control. He battled depression, was homeless, and tried to commit suicide three times.

Jackson was in a battle for his life and he looked as though he was down for the count. But with his dying mother and his newlywed wife in his corner cheering him on, Jackson would make a courageous comeback. He has since written and produced several stage plays and films.

On Thursday, April 6, 2017, his newest film, "Residue," made its Baltimore premiere with a Red Carpet debut at the Charles Theater located at 1711 N. Charles Street. Residue is the compelling story of how police brutality affects the lives of families living in the Baltimore, Washington, D.C., Virginia, and surrounding areas.

"Residue is a story of families who have to put their lives together after a senseless act of police brutality claims the life of a character named Ty Johnson," said Jackson. "The film looks at the other lives that are impacted, including that of his father Clay Johnson. This film focuses on all the cleaning up that has to take place after all the heartache and pain. These families have to rebound and put their lives back together. "The film does not mention a city or a particular police department. The film just says, 'city police.' I see and hear the news, and use this information to write my own movie scripts. These are real-life situations played by performers," Jackson said.

According to Jackson, who is now 48, Residue was filmed primarily in Baltimore and Washington, while some



Roosevelt Jackson wrote and produced the film "Residue," which looks at the aftermath of police brutality on families in the Baltimore, District of Columbia, Virginia and surrounding areas. Residue made its Baltimore premiere at the Charles Theater on Thursday, April 6, 2017. Courtesy Photo

scenes were shot in Virginia. Jackson said he wrote, produced and edited the film, which is mostly comprised of Baltimore performers.

"This initially started as a short PSA," recalled Jackson. "Now it's nearly a two-hour movie. It took me about two months to write it."

In addition to "In It To Win It" and "Residue," Jackson's movie credits include "Life According to Rasheeda," while his stage play credits include "Through Darkness Came Light," and "If Loving God is Wrong I Don't Want to be Right!"

Jackson reflected on his own life story. "I took the money that I had made from doing hair shows, and used it to produce In It To Win It," recalled Jackson. "The film was very successful, and I started

smelling myself. And just like that, God took everything away. He said, 'you're not ready.' I didn't want to write anymore, I tried to commit suicide three times, I slept in my car, and on people's couches. I lived like that for two years. It was a very dark time in my life. But when my mother got sick, I knew I needed to change some things around."

Jackson said his mother Christine Jackson was dying of cancer. His father Franklin Roosevelt Jackson, Sr. died in 1987.

"My father died two weeks after I graduated from high school, and now my mother was dying," said Jackson. "Nobody believed I could get myself together to help take care of my mother, but I did. I also met Niani, who would become my wife. She read some of my writings and encouraged me to do something with them and to begin writing again."

"When my mother read one of my stories she told me to do something with it. When she realized I had gotten myself together, and was on the right path, she was at peace. She died in my arms in the ER. That was in 2001. Her last words were 'I am okay.'"

Jackson is a native of Washington, D.C. and was raised in Oxon Mill, Md. He and his wife Niani, who is also his business partner, are the parents of two children, ages nine and 15.

Jackson talked about what he hopes to achieve through Residue.

"I want viewer to realize that people have a lot of feelings and thoughts about police brutality. People are going to be shocked about some of the views. I want it to help educate, and to get people talking without yelling. If that happens, then I've done my job."

Dr. Tammi Rogers portrays Mayor Rogers in the film.

"Residue is a docudrama that captures people's views as to how they see a particular situation," said Dr. Rogers. "I like the way Roosevelt has captured what people are thinking about the brutality going on in the world. This film is about these families and their aftermath as a result of police brutality. We seldom get to see the aftermath. This movie brings it all together."

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Rambling Rose

*It's a beautiful weekend
to enjoy live entertainment*



Rosa Pryor Trusty

Hello my friends, I hope all is well with you, and that you are enjoying this beautiful weather God has given us. I know the last time I spoke to you we were zipping around the city checking out different spots, listening to good music and going to new events. Well, honey child! Since then, I had stomach surgery. It was unbelievable. My oncologist sent me to get blood-work, x-rays and a body scan on March 21. I got a call on March 23 letting me know the results showed I had a tumor on my intestine. I was scheduled for surgery on March 27.

Well girlfriend, I was in St. Agnes Hospital for three days before I was able to come home. They were unable to get a biopsy to remove the tumor for whatever reason. So, I'm scheduled to go back on April 19. As you can imagine, at this point I am not doing so well.

I am in a lot of pain, unable to move around the house without my Boo-Boo's help. I am now on a strict liquid diet for a couple weeks and then I graduate to a soft food diet, depending on my toleration. I feel like a 100-year-old woman bent over taking baby steps. I thank you all for the prayers, get well cards, and the loving posts from my Facebook followers and friends. It really helps to know so many people care—I feel so blessed! My husband, Shorty, is taking very good care of me and I know I will be rambling with you again soon. But in the meantime, you have to do it without me. Keep me in your prayers!

I want you to check out Tim Warfield's Organ Band's tribute to the legendary Hammond B-3 organist, Shirley Scott, Saturday, April 8, 6 to 10 p.m. at the Caton Castle, 20 South Caton Ave. I am so sorry I will miss this one. The B-3 organ is my favorite musical instrument. Let me know how it was.

Another event I will miss and usually take part in is the Black Memorabilia, Fine Art & Crafts Show hosted by Lindsey Johnson this weekend April 8-9 at the Montgomery County Fairgrounds, 501 Perry Parkway, Gaithersburg, Md. Parking is free. Believe me, my friends, this is a fun, educational and entertaining place to be for the weekend. This National Black Memorabilia Show will feature hundreds of vendors with black memorabilia, fine art and crafts on sale including historical artifacts and documents, books, paintings, prints, ceramics, textiles, autographs, toys, black dolls, advertisements, photos, political and civil rights memorabilia, kitchen collectibles, posters, sports and entertainment memorabilia, postcards, magazines, President Obama memorabilia and much more. There will be autograph sessions with Negro League Baseball Players and Tuskegee Airman. Mamie "Peanut" Johnson, one of only three ladies that played in the Negro Baseball League, will be one of the players at the show. Tuskegee Airman Col. Charles McGee, a decorated fighter pilot in World War II and the Korean Vietnam wars, will be signing his book. Go, take your friends and family and make a day of it. I promise you will have fun. They have food and drinks on sale. For more information, call 301-649-1915.

Well, my dear friends I have to go and lay down for a while. Remember if you need me, call me at 410-833-9474 or email me at rosapryor@aol.com. Have fun enjoy your weekend. UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.



Lindsey B. Johnson, founder of the Black Memorabilia, Fine Art & Crafts Show will have their Annual Event on Saturday and Sunday, April 8 & 9 at the Montgomery County Fairgrounds, 501 Perry Parkway in Gaithersburg, Maryland, for more information, call 301-649-1915. Above: Dr. Lindsey B. Johnson poses with Llyasah Habazz, daughter of Malcolm X.



Tim Warfield Organ Band will pay tribute to legendary organist, Shirley Scott with Pat Bianchi on organ, Daniel Sadowick on percussionist, Bryon Landham on drums and Antoine Drye on trumpet on Saturday, April 8 from 6-10 p.m. at Caton Castle, 20 S. Caton Avenue.

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Work of Digital Photo Club of Annapolis members on display

(PASADENA, MD, March 20, 2017)

— See the world through the lenses of members of the Digital Photo Club of Annapolis in a newly opened exhibit at Hospice of the Chesapeake's Gallery 90, the art gallery located throughout the nonprofit's administrative building on the John & Cathy Belcher Campus at 90 Ritchie Highway, Pasadena, Maryland.

"In this show we have our members showing their best works, their ideas of what an excellent image might be in their eyes," club member Annette Uroskie said. "Some of the works are straight from the camera, others heavily post processed. We allow each individual to show the viewer their own vision." The art on display also is for sale, with a portion of the proceeds benefiting both organizations.

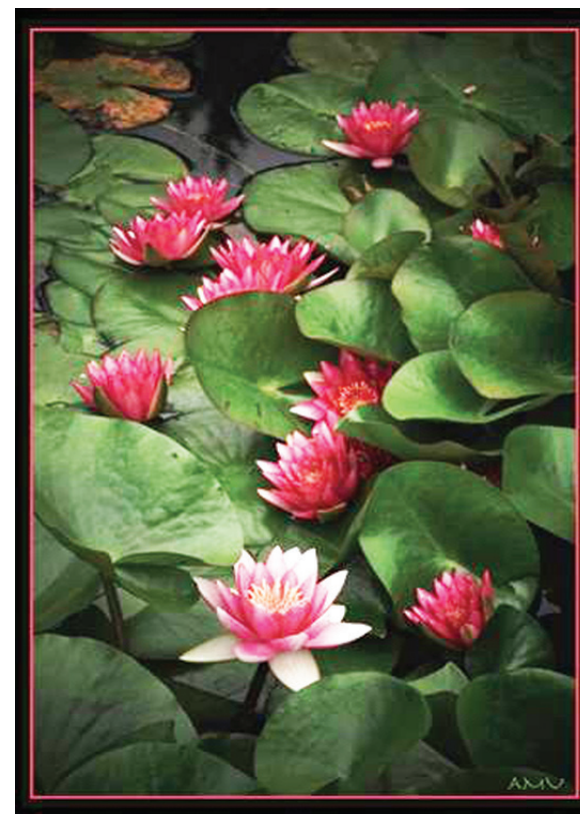
The work is on display through May 12, 2017. An artists' reception will take place from 2 to 4 p.m. Friday, April 21. People also can schedule a private tour for their group by contacting Kris Carpenter-Zyla at 410-987-2003, ext. 1328, or visit: orkcarpenterzyla@hospicechesapeake.org.

The Digital Photography Club of Annapolis meets twice a month and was created so that camera enthusiasts of varying skills and interests could discuss various topics and share their passion. Its programs and activities provide information and instruction for all skill levels.

The Maryland Federation of Art and Hospice of the Chesapeake formed a partnership to realize the vision of creating a harmonious work environment for Hospice of the Chesapeake administrative staff and visiting nurses, caregivers and volunteers who work directly with patients and their families.



"Parc de Bercy" by Don Patterson



"Rose Lilies" by Annette Uroskie



"Oregon Rocks" by Michael Clemens



"Fog" by Anne Delano Weathersby



Annapolis Film Festival Announces Best of the Fest

The Annapolis Film Festival announces the winners of its 2017 audience and juried shorts awards. In the juried shorts competition, the Best Documentary Short is Snails from Poland

directed by Grzegorz Szczepaniak and the Best Narrative Short is DeKalb Elementary directed by Reed Van Dyk.

In the audience competition, the Best Documentary Short is Snails (our first repeat award); the Best Narrative Short is Rated directed by John Fortson; the Best Documentary Feature is Breaking Point: The War for Democracy in Ukraine directed by Mark Jonathan Har-

ris and Oles Sanin (a USA/Ukraine production); and the Best Narrative Feature is Burn Your Maps directed by Jordan Roberts.

Congratulations to all of these involved in these wonderful films! The competition was incredibly stiff as the 2017 AFF slate of films was nothing short of outstanding!

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Port Discovery Children's Museum, Maryland 529 launch "When I Grow Up" Sweepstakes

One winner will receive \$529 toward college savings plus the chance to be a "conductor" for a day

Baltimore— Port Discovery Children's Museum and Maryland 529 have launched a sweepstakes encouraging children to submit photos or drawings of what they want to be when they grow up.

The sweepstakes will provide one winner with \$529 towards a College Investment Plan Account from Maryland 529, \$50 off a birthday party at Port Discovery and the chance to be a "conductor for a day" at Port Discovery.

The sweepstakes is open to children ages 0 and 12 years old as of April 1, 2017. Creations must be submitted by an adult 18 years of age or older (must have parental permission to submit the entry). All entries must be received by 11:59 p.m. on April 15, 2017. Details and full contest rules are available at www.PortDiscovery.org/

"Maryland 529 is proud to partner with Port Discovery to help increase awareness among families about the importance of saving for their children's higher education expenses," said Lauren Shipley, Maryland 529 Executive Director. "Saving money in a tax-deferred 529 plan, such as the Maryland College Investment Plan or Prepaid College Trust, can cut out of pocket college costs in half compared to taking out a student



loan and paying interest, and we're happy to help a family jump start their college savings through this contest."

"We want to encourage families and caregivers to visit Port Discovery, where children's curiosity and imagination have no bounds. We also want to encourage them to plan for their children's

future, which this partnership helps us do" said Bryn Parchman, President/CEO of Port Discovery Children's Museum. "We love seeing children imagine, play, learn and grow – whether in our new Thomas & Friends™: Explore the Rails! exhibit or outside our museum walls— so we can't wait to see what sorts of

things children imagine for their future as part of this contest!"

The winner will be randomly selected and formally announced shortly after the sweepstakes closing. No purchase necessary. Void where prohibited. Sponsored by Maryland 529.

Funding for Maryland 529 prizes comes from the marketing budget of the Maryland 529 College Investment Plan; no state funds are used.

Maryland 529 offers two affordable and flexible 529 plans to help families save for the future cost of college. The Maryland College Investment Plan allows families to save as little as \$25 per month and is managed by T. Rowe Price. The Maryland Prepaid College Trust allows families to save for tomorrow's tuition at today's prices for as little as a semester of college. Enrollment in the Prepaid College Trust is open from December 1, 2016 through April 24, 2017. The College Investment Plan is open for enrollment year round.

Maryland 529 Plans are the only 529 plans that offer Maryland taxpayers a Maryland State income deduction for contributions. To learn more about the options offered by the College Savings Plans of Maryland, visit www.Maryland529.com or call 1-888.MD.GRAD or (1-888-463-4723).

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