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MOD Pizza joins Generosity Feeds to make 20,000 meals for needy in AA Cty



MOD Pizza, the makers of Artisan-style pizzas and salads, Generosity Feeds, a nonprofit that feeds hungry children across the country and volunteers from various companies partnered for a meal packing event on March 24, 2018 at Germantown Elementary School in Annapolis where 20,000 meals were put together for local kids. The meal-packing event is part of a nationwide initiative from Generosity Feeds and MOD Pizza to create over 500,000 meals by the end of 2018. (See article on page 10) Photo Credit: Erinn Beckner

Special event spotlights new black 'Essence Magazine' owner, editor

By Timothy Cox

WASHINGTON, DC -- About 300 well-dressed locals showed-up on the 7th Floor Conference Hall of the Newseum in Washington to acknowledge the recent purchase of Essence Magazine by entrepreneur Richelieu Dennis.

The upscale societal meet-greet included several of metro DC's influential types and others who are high-rollers in their particular industries. In addition to Dennis' current exploits, TV personality and comedienne Loni Love provided tasty wit and humor to the scene, in a moderator's role. Love appears on network TV as a daily co-host on nationally-syndicated 'The Real' talk show.

The outdoor balcony with lofty views of the U.S. Capitol building and other government monuments felt expectedly wonderful considering the unseasonably 78-degree temps that splashed welcomed sunrays.

An appearance by DC Fox TV 5 news woman Allison Seymour, was special. Seymour provided a calm collected aura and professional glitz to the entire ambiance, as Dennis and magazine editor Michelle Ebanks entertained questions from the audience.

Event creator Sheila Eldridge of New Jersey-based Miles Ahead Entertainment, said the event was a fulfillment to ensure Mr. Dennis realizes the full support he still receives from many of the black women business owners who were present. Other who's-who A-listers who



L-r: Loni Love, comedienne; Michelle Ebanks, Essence President; Richelieu Dennis, Essence Owner and Allison Seymour, TV personality. Photos: Timothy Cox

showed up for the invitational-only event was former TV-ONE talk-show host Roland Martin, along with former Baltimore Mayor Stephanie Rawlings-Blake and current State's Attorney for Baltimore City, Marilyn J. Mosby. Moseby's star rose exactly three years ago when she filed charges against six Baltimore police officers related to the notorious Freddie Gray case. On a lighter note, also in the house was Wanda Pratt Durant, mother of NBA World Champion (Golden State Warriors) and DC-native Kevin Durant.

In addition to celebrating Mr. Dennis' new business ventures, the event, also helped pay homage to Women's History Month, Café Mocha radio show success, and collaborations with Ubiquitous Beauty Hair Health Expo to present "My Journey: Yesterday, Today and Tomorrow."



Former Baltimore Mayor Stephanie Rawlings-Blake attended the Essence event.

Loni Love, a Detroit native, co-hosts the nationally broadcasted, online streaming and SIRIUS Radio-broadcasted Café Mocha radio show.

Both Mr. Dennis and his editor, Michelle Ebanks, eagerly discussed future ventures with Essence, and assured attendees that they would realize and appreciate the publication returning to a black ownership status. Dennis noted that the annual Essence Music Festival



Noted TV News anchor Roland Martin got a chance to catch-up on current events with Marilyn J. Mosby, the State's Attorney for Baltimore City.

will continue its yearly trek to New Orleans on the July 4th weekend. He also said the Essence Festival has now made a presence in Africa, an announcement which erupted in appreciative applause. Dennis is a Liberian native who founded the Shea Moisture Corp. in 1991. The Harlem-based operation quickly generated successful sales numbers helping Shea Moisture become a major player in the personal care business.

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Guest Editorials/Commentary

Senate's Part D Budget Deal Is No Victory for Seniors

By Sally C. Pipes

Earlier this month, the Senate announced its two-year budget deal. It contains a healthcare provision that many are touting as a victory for American seniors. The reform aims to close the so-called "donut hole" coverage gap in the Medicare Part D drug benefit by shifting more of the program's costs to drug companies.

But that provision is a gift to insurers -- not to patients. The policy could end up raising costs for seniors on Part D, some of our most vulnerable patients. It must be eliminated from the deal.

First implemented in 2006, Part D allows Medicare seniors to buy subsidized prescription drug coverage from private insurers. Beneficiaries can choose from a variety of different coverage offerings suited to their particular prescription needs. But all plans follow the same structure: After hitting a deductible, patients pay a coinsurance on the price of prescription drugs. If a drug costs \$100 a month, and a patient's coinsurance is 25 percent, he or she would pay \$25.

After total drug spending reaches a specific limit -- \$3,700 in 2017 -- patients fall into a coverage gap or "donut hole" as it has become known. In this phase, seniors generally pay 40 percent of the cost of brand-name drugs. That gap ends once out-of-pocket costs reach a certain level -- \$4,950 in 2017 -- after which catastrophic coverage takes over.

The donut hole was always supposed to be temporary. Under current law, the gap gradually phases out so that seniors will be responsible for only 25 percent of a brand-name drug's price in the donut hole starting in 2020. Of the remaining 75 percent, drug manufacturers will cover half, while insurers will pay 25 percent.

Unless the Senate's budget deal becomes law. It would change this formula by forcing drug companies to shoulder the full 75 percent of a drug's cost in 2020, letting insurers off the hook entirely.

It's hard to see this change as anything but a giveaway to the insurance industry. One thing is for sure -- the new formula won't help seniors afford their drugs. Once fully implemented, the policy will encourage insurance companies to accelerate drug spending for patients with already high costs.

Once a beneficiary's drug spending passes the donut-hole limit, after all, insurers' share of the costs will drop to zero. So from the point of view of Part D plan providers, the faster an individual's drug costs rise, the better.

This unintended consequence likely will affect seniors with chronic diseases the most, as their drug costs are already high.

In other words, the Senate just struck a deal that benefits insurance companies at the expense of America's sickest seniors.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her next book "The False Promise of Single-Payer Health Care" will be published by Encounter in March 2018. Follow her on Twitter @sallypipes.



Letter to the Editor

Editor:

The Kirwan Commission is working to improve public education in the state of Maryland for all students. The commission is focusing on early childhood education, college and career readiness, high quality teachers and leaders, more resources for at-risk students (students from high concentrations of poverty, special needs students) and governance and accountability.

As a resident of Baltimore City, a parent of two Baltimore City Public Schools graduates and someone working in a Baltimore City Public School, I think it's vital that we support both the Kirwan Commission's interim report recommendations as well as their final report that will come later this year which will include associated costs. Although Maryland had been ranked very

highly in public education in comparison to other states, our ranking has fallen and our students are not getting the education that they need and deserve. All students in the state of Maryland, not just in Baltimore City, deserve and should have access to a top class education. It is incumbent on us, the citizens of the state, to support the needs of our children and thus, the recommendations of the Kirwan Commission.

Karen S. Brown

Baltimore, Md.

*Member of Strong Schools Maryland/
member of Bolton Street Synagogue*

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Fair housing's unfinished 50-year journey

By Charlene Crowell

Although golden anniversaries are often considered milestone moments accompanied by festive celebrations, two such observances in April 2018 are bittersweet memories for much of Black America. One took the life of an unparalleled preacher, orator, author, activist and Nobel Peace Prize laureate. The other marks the enactment of what many would argue is the strongest of the civil rights laws enacted during the 1960s: The Fair Housing Act.

As observances begin across the country, now is an appropriate time to recall how fair housing was a key issue for Dr. Martin Luther King, Jr. In fact, Chicago became his chosen battleground for fair housing, bringing a national spotlight to the multiple ills of segregated and sub-standard housing. In early 1966, Dr. King moved his family into one of the city's ghetto apartments to dramatize how people were forced to live.

On August 5, 1966 during a march through an all-White neighborhood, a riot exploded with racial taunts and



President Lyndon B. Johnson (right) signed the Fair Housing Act, seven days after Dr. Martin Luther King, Jr. was assassinated. Fair housing was a key issue for Dr. Martin Luther King, Jr.

(Wikimedia Commons/Lyndon Baines Johnson Library and Museum)

hurled bricks. Remarking on the hostility encountered, Dr. King said, "I have seen many demonstrations in the South; but I have never seen anything so hostile and so hateful as I've seen here today."

By the time Dr. King's life was snuffed out by a sniper's bullet in Memphis on April 4, 1968, the cause of fair housing was also on the minds of Congress. The same day Dr. King was martyred, the U.S. Senate passed a fair housing bill and sent it to the House of Representatives for further consideration. On April 10, the House passed the measure.

With a signing ceremony the following day, President Lyndon B. Johnson's signature enacted a federal law that banned discrimination in the sale, rental and financing of housing. Legally, no longer could people be rejected due to their race, religion, or ethnicity.

In his remarks, President Johnson said in part, "With this bill, the voice of justice speaks again. It proclaims that fair housing for all--all human beings who live in this country--is now a part of the American way of life... We all know that the roots of injustice run deep."

Unfortunately, 50 years of legal roots supporting fair housing has failed to deliver full justice. For many Blacks and

other people of color, fair housing today remains just as elusive as it was in 1968.

A year-long analysis of 31 million records by the Center for Investigative Reporting found that:

- The homeownership gap between Blacks and Whites is now wider than it was during the Jim Crow era. Another independent research report by the Economic Policy Institute found that the difference in Black homeownership between 1968 and 2018 is virtually the same – 41.1 percent (1968) compared to 41.2 percent (2018);

- In 61 metro areas across the country, Blacks were 2.7 times more likely than Whites to be denied a conventional mortgage loan;

- As the number of non-bank mortgage lenders rise, these businesses are not required to adhere to the Community Reinvestment Act that requires lending to low-income borrowers and in blighted areas.

Each year, the Center for Responsible Lending (CRL) releases an analysis of the annual Home Mortgage Disclosure Act, the most comprehensive mortgage lending report, and the only one that includes data on lending by race and ethnicity. CRL's most recent analysis found

that in 2016, conventional mortgage lenders continue to serve white and wealthier borrowers. Despite broad support for large banks following the most recent housing crisis, Blacks, Latinos, and other borrowers of color are mostly accessing government-insured mortgage programs such as FHA or VA. Even upper income Blacks are overrepresented in FHA.

In plain English, that means fewer banks are offer mortgage loans to average Americans and talks about the future of mortgage lending fail to provide for greater access. Once again, the same communities that suffered the worst losses during the Great Recession remain at a financial disadvantage. Homeownership is still a solid wealth building block. As home values appreciate, financial gains are achieved. But for those shut out of these opportunities, the chance to safely build family wealth is denied.

Further, a recent report by CRL and the National Urban League analyzing a proposed draft of legislation from Senators Bob Corker (TN) and Mark Warner (VA) to reform the nation's housing finance system found it will harm access to affordable mortgage loans and the overall housing market. The proposal removes key affordability mechanism such as the broad duty to serve, including affordable housing goals. It also weakens fair lending enforcement under the Fair Housing Act by inserting business judgment protection for guarantors' decisions on access – despite the U.S. Supreme Court ruling that such claims are permissible under the Fair Housing Act.

Just as President Johnson stated 50 years ago, "We have come some of the way, not near all of it. There is much yet to do." Despite the passage of a half-century, our journey towards fair housing remains unfinished.

Charlene Crowell is the Center for Responsible Lending's Communications Deputy Director. She can be reached at Charlene.crowell@responsiblelending.org.

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Karen Gibbs' Financial Perspective and Advice for Women of Color

By Stacy M. Brown

Karen Gibbs, who runs “The Gibbs Perspective” blog, received honor with a “Community Champion” award at the recent 5th annual Maryland Financial Education & Capability Awards – a statewide program that recognizes the importance to children and adults of understanding money.

Gibbs, who many might know from Maryland Public Television where she co-hosted “Wall Street Week with Fortune,” says she is humbled and honored to have been nominated and stunned to win the award.

“It’s a wonderful validation of my efforts to preach the financial literacy gospel to any and to all who would listen,” said Gibbs, who started her blog because she recognized the need for an objective, independent source of personal finance and investing information for those with limited means.

Gibbs, who was featured during Black History Month by Roosevelt University, desires to help close the gap between the “haves and the have nots.”

With April designated as financial literacy month, Gibbs’ message resonates as she continues her work also with the CASH Campaign of Maryland.

“I became involved the CASH Campaign of Maryland through my work with Maryland Public Television and the Maryland Council on Economic Education ... there is a common goal of financial literacy and financial capability,” Gibbs said. Knowledge is power and being financially literate empowers you to make smart financial decisions, establish good credit habits, build savings and investments and become financially secure.”

Being associated with the CASH Campaign has enabled Gibbs to reach more low and middle-income homes eager to strengthen their family’s economic stability. Her blog is just one way that she delivers the “gospel” of personal finance and investor education.

“I frequently moderate panel discussions on issues pertinent to financial and social issues facing low and middle-income families,” she said. “I wrote the ‘Ask Karen’ columns for Maryland Pub-



L-r: Delegates Dana Stein, Shelly Hettleman and Karen Gibbs.

lic Television’s ‘Smart Thinking about Your Money’ campaign’ and I was a contributor to the PBS Nightly Business Report and a contributor to ‘Retirement Living Television.’”

As the public relations committee chair of the Maryland Council of Economic Education, Gibbs says she also can engage the community, explore issues and initiate conversations that have a lasting effect.

She said she loves to engage people wherever they might be.

“My passion for economic theory, how policy affects families, and programs that make people stronger and more confident is sincere and, coupled with my expertise, motivates me to convene and converse anywhere,” Gibbs said.

As a woman, Gibbs is well aware of the challenges faced by females when it comes to finances. She says the biggest challenge to women of color is the “double-jeopardy” of race and gender.

“Pay for black women is just 66 percent of a white man; for Latinas, it’s 59 percent,” Gibbs said. “It’s hard to make up the disparity and, over time, we fall farther and farther behind. As women, we are penalized for having children, losing out due to the ‘mommy track.’

“With upper management dominated by men, and the bias toward being one of the boys, we are considered outsiders and rarely have a mentor to help us ad-



*Maryland State Senator Kathy Klausmier and Karen Gibbs.
Photos: Jeannie Kihn, Maryland Council on Economic Education.*

vance. Very subtle biases that have a huge impact on financial security,” she said.

So what advice would Gibbs have for women of color?

“Decide to take control of your financial health. Start an emergency fund with however much you can afford,” she said.

“If possible, invest in your company-sponsored tax-deductible savings plan.

Find out if your company offers financial literacy as part of your benefits package and take advantage of it. Get familiar with their maternity leave policy.

“Enroll in short-term and long-term disability insurance. Protect yourself from the unexpected. Attend community discussions on personal finance and investing issues. Do your research before giving anyone your money.”

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Growing trends in today's homes



Houses are shrinking, selling faster and getting smarter upgrades according to industry statistics. Courtesy/Family Features

Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors® says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior. In fact, in May 2017, home sales in Canada increased to their highest level in more than five years, according to the Canadian MLS® Systems.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past. The following are some trends that are helping to steer the real estate market further.

• **Smaller homes:** Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures.

However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energy-efficient appliances and plenty of storage space.

• **Matte finishes:** Stainless steel and luster have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their warmth and elegance. While some high-end models with matte finishes have been available for several years, even less expensive models are now available.

• **Smarter technology:** Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient thermostats. Innovative technology includes toilets that can autonomously stay clean and sanitized, refrigerators equipped with cameras so homeowners can see the contents inside and indoor food recyclers that can turn food waste into fertilizer.

Staying abreast of the ever-changing trends in home improvement and real estate can help consumers make the best choices with regard to buying and building their homes.

Youth prepare for kidpreneur event

Entrepreneurship Nonprofit for Children Expands

By Andrea Blackstone

Four years ago, Dr. Marlene Jackson— a Columbia, Maryland resident— and her daughter, Ashley Jackson answered a call to help empower girls by founding a nonprofit called Le' Chic Academy. But young people who wanted to create viable businesses became a part of a growing trend to implement their ideas at an early age. In response, The “Biz Kidz” Program was later added to inspire both girls and boys to build kids’ business awareness, explore how to make money as successful kidpreneurs, and engage young entrepreneurs in real-world business experiences. Since the Inaugural Biz Kidz Ribbon-Cutting Award Ceremony/Shark Tank Competition, which was held on November 5, 2016, the program has grown in noteworthy ways.

A public access television series created for and by young entrepreneurs is just one recent accomplishment. “Biz Kidz” partnered with Phil Rogofsky, Director of the Maryland STEM Festival. As part of the partnership, Rogofsky was interviewed by a kidpreneur, during the taping of Biz Startup Kidz episode #5. Additionally, the Biz Kidz In-Flight program seeks to expand Biz Kidz

Workshops/Market Day events in schools, churches and libraries throughout the U.S. and Canada. A Girl Scouts' Six-Week Biz Kidz Workshop Series is offered in Md. Additionally, the “Biz Kidz” Programs signature event— a Market Day/Shark Tank Competition & Award Ceremony— will return this month. Maryland's Lt. Governor Boyd Rutherford will be an honorary guest who will present a proclamation to “Biz Kidz,” and a congratulatory letter to kidpreneurs who participate on Saturday, April 21, 2018 from 12 pm.- 5 p.m. at The Interfaith Center, located at 5885 Robert Oliver Place in Columbia, Md.

Ambitious youth like Naya Watkins will sell their products, compete to win a laptop, prizes and awards. The 11-year-old fifth grader who hails from Baltimore City is excited to participate and sell her products. Naya, who said that she had unused bead kits at home, began making



(Left): Naya Watkins, 11, will launch a business called Naya's BB (Bracelet Business) on Saturday, April 21, 2018 from 12 pm.- 5 p.m. at The Interfaith Center, located at 5885 Robert Oliver Place in Columbia, Md., during Biz Kidz' Market Day/Shark Tank Competition. Approximately 25 young entrepreneurs will sell their products, compete to win a laptop, prizes, and awards. Online registration for youth to participate as vendors is currently open for “Biz Kidz.” The public is also invited to attend the event on April 21, 2018. A \$10 admission fee can be paid at the door. Md.'s Lt. Governor Boyd Rutherford will be an honorary guest who will present a proclamation to “Biz Kidz,” and a congratulatory letter to kidpreneurs who participate this year. Courtesy Photos



bracelets for girls and women not too long ago.

“So, my business is called Naya's BB (Bracelet Business) and I'm actually making bracelets,” Naya said. “This will be my first time selling my products to the public.”

Naya's mother, Melanie Watkins, described her daughter Naya as someone who is crafty, and who possesses a great sense of style and personality. Watkins explained that since Naya is a registered Girl Scout through her school, she receives email notifications about events which are available to them. Watkins allowed Naya to participate because she felt that the Girl Scouts' Six-Week Biz Kidz Workshop Series was right up her alley.

“She (Naya) definitely has the desire to be an entrepreneur...” Watkins said, “so I thought that it would be a great opportunity for her to learn and have some experience through some structured classes.”

Naya participated in a goal-setting activity during the Girl Scouts' Six-Week Biz Kidz Workshop Series in mid-February. Girls were tasked with using their imagination to visualize the future of their businesses, while creating vision boards. Marlene added that the Biz Kidz program is now available in schools, groups and organizations. Activities are provided to students and group members.

“The objective of this workshop was to heighten their goal-setting skills, as they created a vision board that vividly displayed their short-term and long-term entrepreneurial goals,” Marlene explained.

Naya's next entrepreneurial challenge is just around the corner. She is preparing for her big sales event. Although Watkins helped her with purchasing beads that are more marketable to both children and women, giving Naya some advice and ideas for the designs, she said that her daughter does most of the work for the

bracelet business.

Marlene and Ashley have made great strides in helping children like Naya to take their business ideas to the next level. The duo shows no signs of slowing down.

“Within the past year, we have grown tremendously through our many Biz Kidz partnerships, Comcast TV episodes, In-Flight Program, App Development, and more. Our greatest accomplishment is that we have positioned the Biz Kidz to inspire kidpreneurs nationwide,” Jackson said. “We are currently seeking local partnerships and sponsors. We are particularly in search of financial sponsors to us keep the program going. Currently, all funds spent on the program are out-of-pocket.”

Online registration for youth to participate as vendors is currently open for “Biz Kidz.” Please visit www.bizkidz.us for more information. The public is also invited to attend the event on April 21, 2018 to support approximately 25 young entrepreneurs who will be exhibiting. The \$10 admission fee can be paid at the door.

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State's Attorney's Victim Fund Run/Walk Scheduled Saturday

By Stacy M. Brown

The office of the State Attorney's Office will hold its 14th annual Crime Victims' Fund Run/Walk at 9 a.m. on Saturday, April 7 in Druid Hill Park.

Proceeds from the event are used to maintain the Crime Victims' Emergency Fund, which provides financial support for the immediate needs of a victim. The fund is available to victims of domestic violence, robbery, assaults, child abuse, and sexual assault.

It is also available to some families affected by homicide and it covers expenses like replacing broken windows and locks, stolen property, crime scene cleanup, and medical treatment.

"We have received an overwhelming response from sponsors but are currently offering an early registration fee of \$30.00 prior to race day to boost runner participation," said Robin Singletary Haskins, the victim/witness services and relocation coordinator for the State's Attorney.

Registration will be \$35.00 on race day and groups of 15 or more who register together will receive an additional discount of \$5.00 per person.

To continue to provide crime victims assistance, the agency must raise money to maintain this independent fund, thus the 5K Run-Walk and 1 Mile Walk.

"In 2016, State's Attorney Marilyn Mosby reinstated the popular Crime Victims Fund Run/Walk, which had not been held since 2012. In October 2016, more than 100 participants braved the cold rainy weather at Rash Field in the Inner Harbor, raising more than \$7,500 for the Victim Emergency Fund," Haskins said.

Since 2001, more than 900 victims have received financial assistance totaling \$107,476.28.

In 2016, 85 victims of crime received assistance totaling over \$15,500 and in 2017, 93 victims received assistance totaling \$21,815.

"The mother of a homicide victim always paid her rent on time up until the death of her son. Her son was employed and contributed to the household income," Haskins said.

"After his death, she had to go on extended bereavement leave which was not covered by her employer. She needed assistance with one month's rent until she was able to return to work," she said.

"The Victim Emergency Fund provided assistance so that she and the rest of her children were not evicted," Haskins added, citing examples that included a carjacking victim and a victim visiting from Kenya who was robbed of all his personal property including his passport.

That individual didn't have the means to replace his passport to return home, but the fund assisted him with obtaining a replacement.

Another victim was robbed while delivering newspapers. Thieves stole his money and, after reporting the crime, the fund helped him avoid eviction by paying his rent.

Still, another victim had endured years of abuse before making the decision to leave her abusive husband, Haskins said.

While the husband was out on bail, he broke into the victim's home.

"Fortunately, he was picked up for violating the protective order. However, she still felt uneasy being in her home without a security device," she said. "The fund assisted with getting her an alarm installed."

In addition to helping victims, Haskins said participants in the annual fundraiser always look forward to the walk.

"The registration fee is lower than most other local 5K races, which is an incentive. Almost everyone knows someone who has been impacted by crime in Baltimore City, so participants enjoy the challenge of competing in a 5K race while helping others who are in need," she said.

This is the first year that the event is being held in Druid Hill Park, located in the heart of Baltimore City.

"For the first time, the Edmondson-Westside High School Marching band will be playing for the runners and walkers on the race route," Haskins said.

MOD Pizza joins Generosity Feeds to make 20,000 meals for needy in AA County

By Stacy M. Brown

While millions “marched for life” on Saturday, March 24, 2018, a local eatery and a nonprofit spent part of that same day helping another important cause.

MOD Pizza, the makers of Artisan-style pizzas and salads, and Generosity Feeds, a nonprofit that feeds hungry children across the country, partnered for a meal packing event at Germantown Elementary School in Annapolis where 20,000 meals were put together for those in need.

“Nearly one in five kids go hungry every day in the United States— with MOD’s partnership and donation, we now have the ability to extend our impact nationally,” said Ron Klabunde, the founder and CEO of Generosity Feeds, which has focused on making a local impact in the fight to end child hunger since 2011. “Like MOD, we have discovered that the value of decreasing food insecurity is more than just giving people food, it involves mobilizing people into a lifestyle of generosity.”

With an estimated 34 percent of the youth in Anne Arundel County struggling with food insecurities, MOD and Generosity Feeds and other partners, which includes Revolution Annapolis; Weems Creek Church; Giant; Chick-fil-A; The Brown Mustache; Starbucks; Tyler Technology; Crosby Marketing Communications; Secure Offices; ProObject; and Graul’s Market prepared meals of beans and rice at the packing event.

The event enjoyed the support of more than 500 volunteers, who formed assembly lines as over 20,000 meals were measured, packed and sealed for distribution to The Bridge Church Backpack program and Tyler Heights Elementary School.

Each meal package consisted of two servings of black beans, rice, mixed vegetables and seasoning.

The meal-packing event is part of a nationwide initiative from Generosity Feeds and MOD Pizza to create over 500,000 meals by the end of 2018.

The March 24 effort took place as millions of “March for Life” demonstrators took to the streets in cities around the



Volunteers from various companies partnered to support Generosity Feeds for event that packed 20,000 meals for local kids.

Photo Credit: Erinn Beckner

country to bring awareness to gun violence in American schools and around the nation.

Organizers said the meal program is also important.

“Every year, MOD Pizza celebrates its mission of making a positive social impact with its Spreading MODness week in November where they donate \$1 from every pizza to a local non-profit,” said Charlotte Wayte, the public relations manager at MOD Pizza.

This year, the company decided to donate exclusively to Generosity Feeds in what totaled more than \$364,000.

The pair has previously worked together because Generosity Feeds’ mission aligns with that of MOD Pizza, which is to mobilize people into a lifestyle of generosity, according to Wayte.

“This was the first of 40 events which will take place this year across the United States, with the goal of creating over 500,000 meals,” Wayte said. “The best part was all of the other local businesses that joined us to make the event possible – and now 20,000 meals will be funneled to local kids struggling with food insecurity.”

Both MOD Pizza and Generosity Feeds officials say they share a common

goal of feeding hungry children in the communities where MOD operates.

“The idea is to encourage and inspire other community members and busi-

nesses to all come together to take action and make a difference,” Wayte said, noting the various sponsors and participants at the March 24 event.

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Picture Perfect Photography Book Captures Various Civil Rights Efforts Across America's History

By Nadine Matthews

By the time Rick Smolan was twenty-five, he was taking pictures for illustrious publications such as Life, Time, New York Times and National Geographic. Perhaps owing to his youth and early success, Smolan didn't share the jaded outlook of his much older peers. "They would all sit around in bars and bitch and moan about their editors and the stupid magazines they shot for."

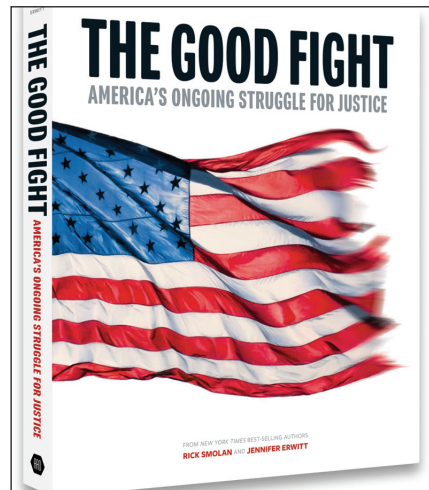
One fateful bar conversation changed Smolan's career and opened up a whole new avenue of photography- chronicling everyday lives for commercial coffee table books. "We were at a bar in Bangkok. They said 'you don't understand, we don't want to just document things. We want to upset people and shock people and expose injustices. We want to change the world.'" Chastened but undaunted Smolan asked, "What if we all get together and do a book about a day in life like somewhere in Australia?"

History was made as those photographers made the first "day in the life" book, capturing the lives of people on that continent in images over one twenty-four hour period. It was the first of many including A Day in the Life of America, America 24/7, Obama Time Capsule and many more.

Smolan's newest creation is a hybrid of the traditional coffee table book and phone app. The app is a free download. Pointing your phone at over 60 specially marked photos instantly cues up short video essays about them on your phone. There are also text essays that accompany some of the book's images. The Good Fight is a meticulously curated 250 plus pages charting many of the men and women whose struggle for (and in some cases against) justice were caught on camera. Most of the pictures were taken by people trained to find and be ready to claim for posterity, incredible never to be duplicated moments. They capture them in a way that challenges the viewer to feel and to act. Smolan observes, "It's easy to take dramatic pictures during a war. It's harder



Selma, Alabama March 10, 1965: March from Selma to Montgomery, Alabama (Photo: Steve Schapiro)



to take pictures in a shopping mall and make those pictures move you and make you think."

Many photos were taken recently. One is a close up of a group of twenty- and thirty-something black men gathered on Baltimore's West Side. They seem to be desperately trying to physically keep each other from crumpling to the ground. A tear is clearly making its way down the cheek of the one who appears at first glance to be the strongest. It was taken on April 28, 2015 in the wake of the Freddie Gray killing.

Smolan says the goal of The Good Fight is to, "Remind us of how far we've come and of how recent and fragile our progress is." Some of the photos are classic and well-known, such as the



Selma, Alabama, March 5, 2015: 50th anniversary of first march across the Edmund Pettus Bridge. (Photo: Doug Mills)

stoic, bespectacled Elizabeth Eckford being harassed by white women who encircled her as she attempted (ultimately unsuccessfully) to enter Little Rock High School on September 4, 1957. There is Martin Luther King slumped across the front desk of a Montgomery Alabama police station, Colin Kaepernick in 2016 still in his 49ers uniform, his hair forming a black halo, flanked by teammates, kneeling hand over mouth as if muzzling an existential scream.

There are also many much less well-known photos. Civil Rights icon, Congressman and author John Lewis is shown in 2017 holding a photo of his younger self as he was beaten during a protest. "It's a metapicture," Smolan explains, "The fact that he's holding a

photo of himself from a different era and is still fighting the same battles and has become sort of a grand statesman of the civil rights movement."

One horrifying image is an extreme close-up of a Miami Florida Klansman in 1939. He sits in full Klan gear in the passenger seat of a vehicle. Smolan points out he was one of many Klansmen who would, "Drive through neighborhoods the night before elections and basically say 'We know where you live. If we see you at the voting booths tomorrow, we're gonna come back and lynch you.'" The klansman's noose snakes menacingly over the open car window. The Klansman's dead-seeming eyes do what they are meant to do; stop the viewer's heart for a nanosecond.

Rambling Rose

*Caton Castle: Enjoy the Best
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Rosa Pryor Trusty

Hello everyone, thanks for your love, phone calls and get-well wishes. I am doing so much better. Each day gets better. I hope your Easter weekend was a good one. There's a lot going on this weekend and I would love to see you out there.

Go Caton Castle! Caton Castle Lounge is doing their thing non-stop. Located on Caton Avenue and Hilton Street, Ron Scott, the owner keeps jazz in his club every Saturday from 6-10 p.m. with the hottest, local, national and top of the line jazz artists to entertain you. The food is always great and the atmosphere is very sociable. On Saturday, April 7 from 6-10 p.m., they are showcasing the John Lamkin II Jazz Quintet with Michael Hariston, Bob Butta, Michael Graham, Jesse Moody and John. For ticket information, call 410-566-7086.

The Baltimore Farmers' Market is reopening on Sunday, April 8 at 7 a.m. located on Saratoga Street between Holiday and Gay Street, underneath the Jones Falls Expressway. This season the farms represented are: Oak Spring Farm, certified organic herb, vegetables, fruits and eggs; Shore to door Blue Crabs: fresh harvested blue crabs, live and steamed; State Farm Brewery, a farm-based brewery, selling beer; Windswept farm, meats including goat, beef, pork, lamb and chicken.

Alright, my "Rambling Rose" fans, I need your support. I need you call me to get your ticket(s) and join me for the Baltimore Times Luncheon on Thursday, April 9 from 12-3 p.m. at the Forum Caterers. No excuses, I promise you will have fun. I want to greet and meet my fans who read my column every week. Come out and have fun with me. The lunch buffet is going to be out-of-site; the music by the one and only DJ Sugar

Chris will have you on the floor in your wheel chairs, walker, cane and rocking in your seat with the oldies. Shirley Duncan the Hand Dance Queen will teach you hand-dancing and line dancing. Tickets are only \$35.00 or 2 for \$60.00. Call me at 410-833-9474

Check this out! Baltimore Chamber Jazz Society will host Dave Stryker Quintet in concert and features Baltimore's jazz Virtuoso Warren Wolf on Sunday, April 8. Warren Wolf grew up in Edmondson Village. He is a jazz virtuoso who was just hired by Peabody where he studied in addition to attending the Baltimore School for the Arts. (Two of our 2015 1st and 2nd place Rosa Pryor Music Scholarship winners, Ebban and Ephraim Dorsey now attend along with many other gifted and talented children). An Evening with the Dave Stryker Quintet takes place Sunday, April 8 at 5 p.m. at the Baltimore Museum of Art, 10 Art Museum Drive in Baltimore. For more information, call Juliana Marin at 410-385-5888.

FYI: The popular DJ Mike Jones plays every Thursday from 6-10 p.m. for Happy Hour at the American Legion Owings Mills, 4424 Painters Mill Road; food, fun, good drinks, line dancing and no cover. He is also at Vulcan Blazer, 2811 Druid Park Drive in Baltimore every Wednesday from 6-10 p.m. for Crab Night and Happy Hour drink specials. No cover.

Well, my dear friends, I GOT TO GO, so enjoy your week and remember I love you and if you need me, call me at 410-833-9474 or email me at rosapryor@aol.com. UNTIL THE NEXT TIME, I 'M MUSICALLY YOURS.



Warren Wolf, jazz virtuoso, Baltimore's own performs with guitarist, composer and educator Stryker Quintet on Sunday, April 8 at the Baltimore Museum of Art, 10 Art Museum Drive in Baltimore.



Eric Byrd Trio is performing at the Randallstown Community Center, 3505 Resource Drive on Saturday, April 7 from 6-8 p.m. sponsored by the Contemporary Arts Inc. For more information, call Barbra Harrell Grubbs at 410-944-2909.



Benefit Concert for the Musical Dorsey Family on Sunday, April 15 from 2-5 p.m. at the Eubie Blake Center, 847 N. Howard Street. The Dorsey family has experienced a devastating fire at their home. Great jazz music, food beverages, dancing door prizes. All musicians should participate. Ebban & Ephraim Dorsey are children who have warmed the hearts with their gift of music in the Baltimore/Washington Metropolitan area. For more information, call Vernard Gray at 202--262-7571.

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Cast of 'Hit' Production includes Baltimore native Isaac Saunders

MOTOWN THE MUSICAL is Coming to the Hippodrome

By Ursula V. Battle

Featuring more than 40 classic hits such as "My Girl" and "Ain't No Mountain High Enough," MOTOWN THE MUSICAL sings its way to Baltimore's Hippodrome Theatre Friday, April 13, 2018 through Sunday, April 15, 2018. The limited five-show engagement is back by popular demand, and is part of the 2017/2018 Care-First® BlueCross BlueShield Hippodrome Broadway Series.

Directed by Charles Randolph-Wright, MOTOWN THE MUSICAL is the true American dream story of Motown founder Berry Gordy's journey from featherweight boxer to the heavyweight music mogul who launched the careers of Diana Ross, Michael Jackson, Stevie Wonder, Smokey Robinson, Marvin Gaye and so many more.

The highly-acclaimed production tells the story behind the hits as Diana, Smokey, Berry and the whole Motown family fight against the odds to create the soundtrack of change in America.

The production includes Baltimore natives Brett Michael Lockley and Isaac Saunders, Jr.

"Motown The Musical is a gift to the world," said Saunders, who is a graduate of Lansdowne High School. "The show brings a sense of unity and family. You forget all about the problems in the world, because the show links you back to these moments in music."

MOTOWN THE MUSICAL was originally produced by Tony Award® winning producer Kevin McCollum, Chairman and CEO of SONY Music Entertainment Doug Morris and Berry Gordy, in association with Work Light Productions.

"The reaction of the audience to this show is wonderful," said Saunders. "Some songs they have heard, and some they have not heard. Sometimes, you hear the audience smile because they are going back into time and reliving that moment. It is a joy to do this show. Mr. Gordy has consistently come in, and said that he wanted us to stay true to Motown. We study, work hard, and have wonderful creative members to help us to embody the characters."



Baltimore's own Isaac Saunders, Jr. is in the production. Courtesy Photo

Saunders added, "It's is true gift to see Mr. Gordy's face. He has come to see the show several times, and always finds a new way to show it to the audience. Having his creative genius is mind-blowing, and it's a blessing to be a part of this legacy."

The hit production features staging by Schele Williams, choreography re-cre-

ated by Brian Harlan Brooks, original choreography by Patricia Wilcox and Warren Adams, scenic design by David Korins, and costume design by Tony Award® nominee Emilio Sosa.

Saunders is a "swing" performer in the musical.

"A swing is a standby," said Saunders. "As a swing, I step into a role when an ensemble cast member goes out. We also cover principles. We don't go up every night, but we still show up because it is still our job. We fill in the blank in case something is missing. Whenever an actor has to step out, we step into that part."

Saunders, 21, talked about how he landed a part with MOTOWN THE MUSICAL.

"I auditioned for the show in late June 2017, and within hours I was booked for the show," he said. "I grew up in Baltimore City, and sang in the church. As I got older, I wanted to get more involved in singing and acting. I also took dance classes my last year in high school. I

wanted to get involved myself in all three - singing, acting and dancing."

MOTOWN THE MUSICAL's arrangements and orchestrations are by Grammy and Tony Award® nominee Ethan Popp.

"I hope everyone can come out and see this show," said Saunders. "We have been on tour since October of 2017, and audiences love it. The audiences are diverse, and range from young to old. It's important that the young generation know this music because it will be around forever."

Performance times are Friday, April 13, 2018 (8:00 p.m.); Saturday, April 14, 2018 (2:00 p.m. & 8:00 p.m.); and Sunday, April 15, 2018: 1:00 p.m. & 6:30 p.m. The Hippodrome Theatre at the France-Merrick Performing Arts Center is located at 12 N Eutaw Street in Baltimore.

For more information visit BaltimoreHippodrome.com, or call (866) 870-2717.

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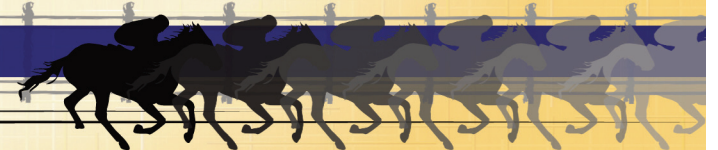
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**CITY OF BALTIMORE
DEPARTMENT OF GENERAL
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NOTICE OF LETTING**

Sealed Bids or Proposals, in duplicate, addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **GS 15823R – Courthouse East Roof Replacement** will be received at the Office of the Comptroller, Room 204, City Hall, Baltimore, Maryland until 11:00 A.M. on **Wednesday, May 16, 2018**. Positively no bids will be received after 11:00 A.M. The bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon. The Contract Documents may be examined, without charge, in Room 6 located on the first floor of the Abel Wolman Municipal Building, 200 Holliday Street, Baltimore, Maryland 21202 as of **Friday, April 06, 2018** and copies may be purchased for a non-refundable cost of **\$100.00**.

Conditions and requirements of the Bid are found in the bid package.

All contractors bidding on this Contract must first be pre-qualified by the City of Baltimore Boards and Commissions. Interested contractors should call 410 396-6883 or contact the office of Boards and Commissions at 4 South Frederick Street, 4th Floor, Baltimore, MD 21202. **If a bid is submitted by a Joint Venture (“JV”), then in that event, the documents that establish the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **F07500 – Roofing – Industrial**.

The Cost Qualification Range for this work shall be **\$2,000,000.01 to \$3,000,000.00** A “Pre-Bidding information” session will be conducted at **The Site: 111 North Calvert St., Baltimore MD 21202 on Thursday, April 19, 2018 at 10:00 A.M.**

Principal Items of work for this project are:

1. General requirements
2. Roof, Thermal & Moisture proofing
3. Roof Related HVAC & Electrical

The MBE goal is **27%**
The WBE goal is **6%**

CONTRACT NO. GS 15823R

APPROVED:
Bernice H. Taylor
Clerk, Board of Estimate

APPROVED:
Steve Sharkey
Director, Department of General Services

Legal Notice

**CITY OF BALTIMORE
DEPARTMENT OF GENERAL
SERVICES
NOTICE OF LETTING**

Sealed Bids or Proposals, in duplicate, addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **GS 16826R – Western District Police Dept. Partial Roof Replacement and Structure** will be received at the Office of the Comptroller, Room 204, City Hall, Baltimore, Maryland until 11:00 A.M. on **Wednesday, May 30, 2018**. Positively no bids will be received after 11:00 A.M. The bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon. The Contract Documents may be examined, without charge, in Room 6 located on the first floor of the Abel Wolman Municipal Building, 200 Holliday Street, Baltimore, Maryland 21202 as of **Friday, April 6, 2018** and copies may be purchased for a non-refundable cost of **\$100.00**.

Conditions and requirements of the Bid are found in the bid package.

All contractors bidding on this Contract must first be pre-qualified by the City of Baltimore Boards and Commissions. Interested contractors should call 410 396-6883 or contact the office of Boards and Commissions at 4 South Frederick Street, 4th Floor, Baltimore, MD 21202. **If a bid is submitted by a Joint Venture (“JV”), then in that event, the documents that establish the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **F07500 – Roofing - Industrial**. The Cost Qualification Range for this work shall be **\$100,000.01 to \$500,000.00** A “Pre-Bidding information” session will be conducted at **The Site: 1034 N. Mount Street, Baltimore MD 21217 on Tuesday, April 17, 2018 at 10:00 A.M.**

Principal Items of work for this project are:

1. General requirements
2. Thermal and Moisture Proofing
3. Roof Top Equipment Support.

The MBE goal is **3%**
The WBE goal is **2%**

CONTRACT NO. GS 16826R

APPROVED:
Bernice H. Taylor
Clerk, Board of Estimates

APPROVED:
Steve Sharkey
Director, Department of General Services

Legal Notice

**CITY OF BALTIMORE
DEPARTMENT OF PUBLIC WORKS
OFFICE OF ENGINEERING
AND CONSTRUCTION**

NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **Water Contract No. 1360-Repaving Utility Cuts and Sidewalk Restoration at Various Locations** will be received at the Office of the Comptroller, Room 204, City Hall, Baltimore, Maryland until 11:00 A.M. on **Wednesday, April 25, 2018**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon.

The Contract Documents may be examined, without charge, in Room 6 located on the first floor of the Abel Wolman Municipal Building, 200 N. Holliday Street, Baltimore, Maryland 21202 as of **Monday, April 6, 2018** and copies may be purchased for a non-refundable cost of **\$50.00**.

Conditions and requirements of the Bid are found in the bid package.

All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call 410-396-6883 or contact the Committee at 4 South Frederick Street, 4th Floor, Baltimore, Maryland 21202. **If a bid is submitted by a joint venture (“JV”), then in that event, the document that established the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **A02602-Bituminous Concrete Paving**

Cost Qualification Range for this work shall be **\$4,000,000.01 to \$5,000,000.00** A “Pre-Bidding Information” session will be conducted at the **3rd Floor Large Conference Room of the Office of Engineering & Construction, Abel Wolman Municipal Building on April 13, 2018 at 1:00 P.M.**

Principal Item of work for this project include, but are not limited to:

- Prepare as required and repave, utility cuts performed by others, with bituminous concrete or portland cement concrete, milling and resurfacing, and installation of pavement markings, within Baltimore City streets, alleys, and roadways.
- Restoration of various size and types of concrete and masonry sidewalks, replacement of concrete curb, combination curb and gutter, and monolithic medians at various locations in Baltimore City.

Legal Notice

The MBE goal is **14%**
The WBE goal is **2%**

WATER CONTRACT NO. 1360

APPROVED:

Bernice H. Taylor
Clerk, Board of Estimates

APPROVED:

Rudolph S. Chow, P.E.
Director of Public Works

**CITY OF BALTIMORE
DEPARTMENT OF PUBLIC WORKS
OFFICE OF ENGINEERING
AND CONSTRUCTION**

NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **Water Contract No. 1375-Water Appurtenance Installations and Small Main Repairs & Installation at Various Locations** will be received at the Office of the Comptroller, Room 204, City Hall, Baltimore, Maryland until 11:00 A.M. on **Wednesday, May 9, 2018**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon.

The Contract Documents may be examined, without charge, in Room 6 located on the first floor of the Abel Wolman Municipal Building, 200 N. Holliday Street, Baltimore, Maryland 21202 as of **Friday, April 6, 2018** and copies may be purchased for a non-refundable cost of **\$100.00**.

Conditions and requirements of the Bid are found in the bid package.

All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call 410-396-6883 or contact the Committee at 4 South Frederick Street, 4th Floor, Baltimore, Maryland 21202. **If a bid is submitted by a joint venture (“JV”), then in that event, the document that established the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **B02551-Water Mains**

Cost Qualification Range for this work shall be \$4,000,000.01 to \$5,000,000.00 A “Pre-Bidding Information” session will be conducted at the **3rd Floor Large Conference Room of the Office of Engineering & Construction, Abel Wolman**

**Legal Notice--Project No. No. 1375
continued on page 17**

Legal Notice

*Legal Notice--Project No. No. 1375
continued from page 16*

**Municipal Building on April 13, 2018 at
10:00 A.M.**

**Principal Item of work for this project
include, but are not limited to:**

Urgent need water main repairs and replacement as necessary, including, but not limited to, replacement/installation of various size new ductile iron pipe, valves, fittings, and appurtenances replacement/installation of fire hydrants, small (residential) meter settings and meter vaults, renew and replacement of existing water services, sidewalk restoration, curb and gutter, and roadway paving, as required.

The MBE goal is **9%**
The WBE goal is **2%**

WATER CONTRACT NO. 1375

APPROVED:
Bernice H. Taylor
Clerk, Board of Estimates

APPROVED:
Rudolph S. Chow, P.E.
Director of Public Works

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2111	Mayo, Shantel M.
2115	Washington, Deann
2116	Taylor, Clara Annette
3045	Gassaway, Shanay P.
3090	Royal-Spease, Lorena Royal
4029	Willis, Angelo F.
5040	Haden, Dawn M.
5077	Pittman, Tierra D.
6007	Washington, Deann

Keeping your Beneficiaries Up-to-Date

*By Gary S. Williams, CFP®, CRPC®,
AIF® and Nicholas A. Ibello, CFP®,
AIF®*

Life moves fast, and as the days go by in a blur, updating, or even designating, your beneficiaries can fall to the bottom of your proverbial “to-do” list. With events such as divorce, marriage or even the birth of a child/grandchild, many things can occur in life that can prompt the need to update beneficiaries. In general, a beneficiary designation is a way to efficiently pass assets to loved ones. It allows you to transfer certain assets, such as the proceeds of your life insurance policy, a 401(k), or IRA to whomever you want, without going through the probate process.

Listed below are some of the most common questions and facts regarding beneficiary designation and why they are so crucial to your financial life:

***Who can be my beneficiary?** The answer here can vary depending on your current financial situation. If you are single, you can choose anyone you wish. If you are married, your spouse is traditionally chosen as the primary beneficiary. In fact, in some states, you are required to select your spouse as your primary beneficiary on retirement plans or receive consent to name someone different. You also have the option to choose a charitable organization of your choice or name a trust.

***Don’t Wait.** It’s easy to postpone or procrastinate updating or changing your beneficiaries on old life insurance policies or your 401k from your current or previous employer. If you are reading this blog, use this opportunity to remind yourself there is no better time than right now! If you decide to wait and tragedy strikes, your assets may not transfer to whom you wish.

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The birth of a child/grandchild can prompt the need to update beneficiaries.

Beneficiary designations supersede your will. As an example, if your Will lists your current spouse to inherit your IRA, but the primary beneficiary listed on the account is your ex-spouse, then these assets would actually go to your ex-spouse!

***Don’t forget Per Stirpes.** Most people see that little box on beneficiary forms labeled “per stirpes” and ignore it because they don’t know what it means! With per stirpes, in the event your beneficiary does not survive you, but leaves surviving descendants, any share otherwise payable to that beneficiary shall instead be paid to that beneficiary’s surviving descendants.

***Avoid Probate.** Probate is the judicial proceeding by which the courts oversee the distribution of your estate and interpretation of your Will. Probate can be a lengthy and costly process for the parties involved, and can take sometimes up to a year or more for the process to finalize. Also, probate records are open to the public, so essentially, anyone could see how you left your estate, which some people would like kept private.

Keeping your beneficiaries up-to-date to reflect the changes in your life helps ensure your legacy goals are met. As with any important financial decision in your life, please discuss your unique situation with your financial advisor to determine which options are right for you and your family.

Gary Williams, CFP® and Nicholas Ibello, CFP® are Wealth Managers with Williams Asset Management. Williams Asset Management is located at 8850 Columbia 100 Parkway, Suite 204, Columbia, MD 21045. They offer securities and advisory services as Investment Adviser Representatives of Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered by Williams Asset Management. For additional information about the services of Williams Asset Management, please call (410) 740-0220 or email at Info@WilliamsAsset.com. © Williams Asset Management. For more information about Williams Asset Management, please visit www.WilliamsAssetManagement.com.

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