

2022 State of Maryland MINORITY BUSINESS DIRECTORY

FREE



Mike Cassell
Creative Real Estate Services, Inc.



Charles Sparks, Jr.
Sparks Landscaping Service



Marvin Blume
Marvin's Muffler Works



Pam McMichael
Trustworthy Staffing Solutions



Mark Wrenn
M & G Customs



Deborah Lacy
Lacy Prof. Nursing Serv. Inc.



Carlton J. Moss, Jr. Esq.
Law Office of Carlton J. Moss, Jr. LLC



Michael and Martha Newby
Newby's Tax Consultant Services



Andrea Scott
Brownstone Tax/Financial Planner



John Bugg
State Farm Insurance



Romona Lewis
Compassionate Health Care



Jen Quinn & Nancy Kelbaugh
All-Pro Placement Service, Inc.



Thel Moore, Jr.
Moore's Income Tax Service, LLC



Esther 'Kiki' Armstrong
Sankofa African and World Bazaar



James Brooks
Brooks Contracting



Ken Blake
Applied Integrated Technologies



Barry Curtis
BEST Fence, LLC.



Mark & John Rothenhoefer
Three Brothers Shopping Plaza



D. Danard Smith
LPL Financial



Tamala Price
Carey Hardware



Mr. & Mrs. Charles Sparks
Sparks Quality Fence Co.



Atty. Jessie Crawford
Law Offices of
Jessie Lyons Crawford



Kenyatta Clinton
Brooks Clinton Funeral
Service, P.A.



Paul Taylor
Director Mayor's Office of Small,
Minority and Women Business



Shina Parker
Integrity Title & Escrow Co.



Ashley Rock
Fleurs d'Ave Florist



Felicia Covell Rami
Crab Queen/Xquisite Catering



Kelvin Haynie
F.I.S.T. Installation



Richard Green
MJS Janitorial Services



Paula Keys Tilghman
Absolute Supply & Services



Jay Angle
Salsa Grill



**Paula Richardson &
Wyatt L. Gray Jr.**
Demolition Man



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Dr. Denise A. Beach, D.P.M., PC
Beachfeet Podiatry



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Chesapeake Home
Health Care



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■ ON THE COVERS ■

Michael Cassell

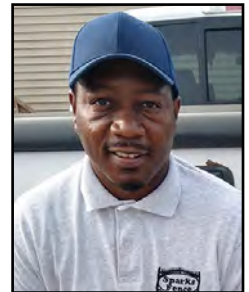
***Real Estate Broker, Appraiser, Consultant & Expert Witness
Creative Real Estate Services, Inc.***



Michael Cassell, CRB, CRS, GRI, CRA, is the Broker and owner of Creative Real Estate Services, Inc.; Cassell Realty, LLC; and Express Appraisal Services, Inc. He is a broker, appraiser, consultant and expert witness with 25-plus years of experience. While Chairman of the MD Real Estate Commission, he was responsible for the State's 50,000+ Brokers and Agents. He is also the Regional VP of the National Society of Appraisers. For three terms, he was President of the MD chapter of the National Association of Real Estate Brokers and chaired its Board for another six years. Some of his many awards include three times "Broker of the Year" for MD and "Broker of the Year" for the USA. He is listed in "Who's Who in Real Estate in America." For three years, The Baltimore Sun listed him as "One of the outstanding Black business leaders in MD" and the 2nd largest Black business in the area. He has also taught the Real Estate Licensing class at local colleges. Mr. Cassell's goal is to always operate with absolute integrity while protecting his clients' best interests and exceeding their expectations. He received his B.S. at Morgan State University where he continued his graduate studies toward an MBA. His motto is "Mike will get you more." He can be reached 24/7 at **410.409.7345** or www.MikeCassell.com.

Charles A. Sparks

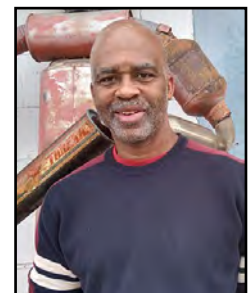
President, Sparks Quality Fence Company



Charles Sparks started Sparks Quality Fence Company in 1991. The company serves residential and commercial clients in Maryland and beyond. Sparks Quality Fence offers many products, including chain link, wood, ornamental iron and vinyl fencing as well as decks, playground installation and paving. Mr. Sparks has been happily married since 1974 and has two adult children. He attended Baltimore City Community College, Community College of Baltimore and American University School of Law. Before entering the fencing industry, Mr. Sparks worked as a Baltimore City police officer. Sparks Quality Fence is a leading fencing industry innovator and Certified Minority Business Enterprise Company with Baltimore City. The company's work is displayed throughout Baltimore with large projects such as Mount Auburn Cemetery Entire Perimeter Chain Link and Iron Fence, Dunbar High School Football Field Perimeter Fence, The Avenue Bakery 2229 Pennsylvania Avenue Concrete Driveway, Ornamental and Chain Link Fence, John Hopkins Biotech Park, and DHMH Public Health Laboratory. Sparks Quality Fence supplies and installs fence products for Parks & People Foundation.

Marvin Blume Sr.

President, Marvin's Muffler Works



When Marvin Blume Sr. quotes his customers a price, he sticks to his word, no matter what it takes to get the job done. Just as he makes customer service a priority, he does the same when it comes to his employees. The Baltimore native opened Marvin's Muffler Works more than three decades ago and takes pride in the fact that he can count the number of employees he has had at the Brooklyn shop on two hands. The full-service shop specializes in high performance exhaust, American and foreign vehicles, trucks and motorhomes. He believes his clients should understand where their money is going and often brings them into the service area to show them what was fixed. When not at his shop, Mr. Blume enjoys racing cars and camping.

ON THE COVERS



Pamela McMichael, RN-BSN

President and Founder, Trustworthy Staffing Solutions

Pamela McMichael, RN-BSN, is the president and founder of Trustworthy Staffing Solutions, a Maryland licensed health care staffing agency that began operating in 2005 with a primary goal to provide compassionate, competent and professional service. In 2007, Ms. McMichael expanded to form a residential services agency that provides quality in-home nursing and personal care for elderly and medically impaired clients. She is an active member of Maryland National Capital Homecare Association.

In January 2016, Ms. McMichael, along with her husband Calvin, opened the H.O.P.E. Training Center. The center is dedicated to her deceased parents, Harvey and Harriet Brown, both entrepreneurs and owners of HB Tours and Travel, Inc. H.O.P.E stands for Helping Other People Excel, which expounds Ms. McMichael's pursuit to be a benefit to others. She and her husband are also certified CPR/ First Aid instructors for the American Red Cross. She utilizes the center to train and help develop healthcare skills in others. Ms. McMichael is most fulfilled when helping people grow professionally. Using her vision and ability to nurture others has led to long-term solutions and success.



Mark Wrenn

President and Owner, M&G Customs

What started as a business run from a Southwest Baltimore backyard by Mark Wrenn and Gerald Winder over 25 years ago, has grown into a successful high-end automotive shop. M&G Customs provides its clients with top of the line accessories including radios, remote starters, alarms, wheels, tires, window tinting and more. Mr. Wrenn takes pride in working to satisfy his customers' requests and enjoys seeing them smile as they return to pick up their cars. He strives to keep his services affordable by offering payment plans on all purchases. Mr. Wrenn, who is always up for a new challenge, fully warrants his work. He credits his wife and two children for always being there for him. He is active with his church, Transformation Ministries.



Deborah Lacy, RN, MS

Founder and CEO, Lacy's Professional Nursing Services, Inc.

Lacy's Professional Nursing Services, Inc. (LPNS, Inc.) is a licensed Staffing & Residential Services Agency (RSA) with the primary goal of providing clients with superior health care services, emphasizing "compassion and competency." LPNS, Inc. is a certified MBE/WBE/DBE and serves clients across the entire spectrum of life. Services offered are: Private duty & shift nursing, personal care, staffing, school health, nurse consultant, delegating nurse, assisted living, respite, g-tube, j-tube, tracheostomy and ventilator management. Mrs. Lacy has 37 years of nursing experience and will "ALWAYS be eternally grateful to her wonderful grandparents, proud mother, loving, patient and supportive husband, family, unwavering friends and caring colleagues." Mrs. Lacy received her B.S. in Nursing from Coppin State College, Masters from University of Baltimore and is a 2018 graduate (Cohort 5) of Goldman Sachs 10,000 Small Business Program. The Lacy's are members of Southern Baptist Church. "God gets the glory for EVERYTHING in my life."

■ ON THE COVERS ■

Carlton J. Moss, Jr., Esquire

Law Office of Carlton J. Moss, Jr., LLC

Carlton Moss, a 23-year veteran of the legal profession, has an established law practice that is accessible, accountable and attentive to his clients' needs. He prides himself in taking a personal approach and centers his firm's philosophy on the principles of zealous advocacy and service to others. His Bel Air law practice serves injured people throughout Maryland and focuses on personal injury cases such as auto accidents, slip and falls, work-related injuries and medical negligence. Mr. Moss has fundraised for the Sickle Cell Association of Harford and Cecil Counties, is a strong supporter of both the Girl and Boy Scouts, and Black Youth in Action. Mr. Moss is a graduate of Morehouse College, where he met his wife, a graduate of Spelman College. He received his law degree with honors from North Carolina Central University, School of Law. Mr. Moss sits on a local attorney grievance peer review panel and is a member of the Maryland Bar Association, Harford County Bar Association as well as the Maryland Association for Justice.



Michael Newby, President and Martha Newby, CEO

Owners, Newby's Taxes

Walk into Michael and Martha Newby's business, near Woodlawn, and you may walk out with more money coming your way. Their goal is to help their clients keep more of their money in their pockets. Mr. Newby attributes the business' success to asking the right questions. He will often do the math with his clients and show them how different variables, such as owning a home, can help them achieve their financial goals. Michael Newby, who is active with the Gospel Tabernacle Church, and Martha Newby, a member of Tar Gamma Delta Sorority, are both members of Blacks in Government and attended Morgan State University.



Andrea Scott

Realtor and Owner, Brownstone Tax and Financial Services

Andrea Scott's career in the tax and financial industry began nearly 20 years ago when she began doing her personal taxes. She saw that there was a need to have a wraparound of services in the financial services industry. "People want to know they can trust you through their financial journey," she shares. In 2007, she graduated from the University of Baltimore with her Master's in Legal and Ethical Studies. Brownstone Tax and Financial Services is the umbrella of other financial services companies, real estate, The Brownstone Insurance Agency (life auto, home, business insurance), and The Brownstone Training Academy (Pre-licensing for Life/Health and Property and Casualty Insurance). Ms. Scott's company is MBE/WBE certified through the City of Baltimore; she is a graduate of the Goldman Sachs 10,000 Small Business Program and ICCB (Inner City Capital Connections, Business Program). "Let us help you through your financial journey from where you are at to where you want to be," says Ms. Scott.



■ ON THE COVERS ■



John Bugg

Select Agent and Registered Representative, State Farm Insurance

John Bugg is dedicated to helping families understand the value of insurance and proper financial planning. Nothing is more satisfying to him than making a difference in his clients' lives. Mr. Bugg, a former Urban League vice president, and now a major force in the insurance industry, has vowed to continue serving his community by taking a lead role in educating Marylanders on the importance of taking precautions when it comes to protecting themselves, their assets and future generations. As a "Select Agent," Mr. Bugg is licensed to sell property, casualty, life and health insurance. He also provides other securities products and additional financial services. He credits his success to his spiritual relationship and his commitment to working to empower his community. Mr. Bugg graduated from Morgan State University, and the proud father of son, Stephen, and daughter, Jordan.



Romona Lewis

Co-Owner, Compassionate Health Care Nursing Services

Romona Lewis' caregiving career dates back to when she was just 15. Her experience working as a "Pinky" volunteer at Bon Secours Hospital sparked a lifetime passion. She graduated from the University of Maryland School of Nursing and has spent more than three decades as a nurse. In 2005, she opened her homecare agency called Compassionate Healthcare Nursing Services. The agency provides in-home care to medically fragile children and adults, including eldercare, wound care, medication administration and skilled nursing visits. Ms. Lewis is a registered nurse and proud mother of two sons, one of whom is also a registered nurse and co-owns the business. Ms. Lewis takes a caring, nurturing approach with her clients and enjoys making a difference. She spends time mentoring disadvantaged children when not working.



Nancy Kelbaugh and Jennifer Quinn

President and Vice President, All-Pro Placement Service, Inc. and All-Pro Staffing, Inc.

Professional staffing services: temporary, temp-to-hire and direct hire. Family owned & operated. Putting talent to work for you. Staff augmentation for administrative & office support, professional roles for accounting & legal, facilities support services and federal contracting throughout the United States. All-Pro certifications: Women-Owned Small Business (WOSB), Disadvantaged Business Enterprise (DBE), Small Business Certified (SB), MDOT/MBE, WBE City of Baltimore, GSA Schedule Holder 561320SBSA.

ON THE COVERS

Thel Moore, Jr., MBA, ASFP – Record of Completion ***President, Moore's Income Tax Service, LLC***



Moore's Income Tax Service was established in 1976 by Thel Moore, Sr., in the basement of his family home. Thel Moore, Jr. would clean trash cans, greet clients and escort them to the basement office. Moore's Income Tax Service assists clients with bookkeeping, payroll, record keeping and filing requirements, reducing tax liabilities, solving business and personal tax problems, and electronic filing and future tax planning. Mr. Moore, Jr. is committed to continuing the legacy of integrity and outstanding customer support his father established. Mr. Moore, Jr. is a member of the National Black MBA Association, National Association of Tax Professionals, and the National Society of Accountants. He received his BSN from Coppin State College and MBA from University of Phoenix. Mr. Moore Jr. is a retired uniformed officer, married with three children and four grandchildren and loves spending time with his family.

Esther "Kiki" Armstrong ***Owner, Sankofa African and World Bazaar***



In the heart of Park Heights on Pimlico Road, you'll find a gem in the form of a cultural boutique specializing in African tribal artwork, authentic ethnic clothing and unique jewelry from around the globe and a new adjoining children's museum celebrating African cultures. "Kiki" Armstrong opened Sankofa African and World Bazaar in 1994 after seeing a need for authentic African culture in the community. Ms. Armstrong, who is from Ghana, says so many people were borrowing her African clothing that she knew there would be a market for the products. The name of the shop and gallery derives from the Ashanti culture of Ghana. In this culture, the adinkra symbol of a mythical bird looking backwards is called "Sankofa." "In practical terms, we all have to look to the past sometimes to help us make good decisions for the future," says Ms. Armstrong. She enjoys the camaraderie in the shop and finds some clients are drawn as much by the various merchandise as the lively conversation. "We solve most of the problems of the world here," shares Ms. Armstrong, a graduate of the University of Ghana.

James Brooks ***Owner, Brooks Contracting***



James Brooks is a big fan of seeing the before and after pictures after he completes a project. His construction company serves as a general contractor and specializes in asphalt, paving, concrete, demolition and remodeling of commercial properties and for government projects. He launched the company in 2004 and is MBE certified in the city and state and DBE certified at the federal level. Mr. Brooks, who takes pride in keeping his pricing competitive, is honored to serve as president of a new association for local contractors.

ON THE COVERS



Ken Blake

President and CEO, Applied Integrated Technologies (AIT), Inc.

Featured in Inc. and Entrepreneur magazines for his visionary leadership, Ken Blake channeled his 35+ years in the DoD and Intelligence Community and leadership positions at several Fortune 500 companies into growing Applied Integrated Technologies (AIT) into a leading cyber and engineering company. Since launching AIT in 2001, Mr. Blake mentored young professionals and newly minted CEOs and is an active alumnus of the University of Maryland, College Park. He has also served as a member of the Board of Visitors at Bowie State University and the Howard County High Tech Council. Mr. Blake's hobbies include designing home floor plans and playing bass guitar in a local band. He has a B.S. in Computer Science from

the University of Maryland College Park and a Master's in Telecommunications Management from the University of Maryland University College.

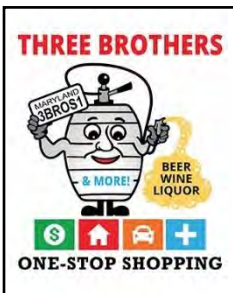


Barry Curtis

President and Owner, BEST Fence, LLC

There is perhaps a surprising link between Barry Curtis' role at the helm of BEST Fence, a commercial fencing installation company, and his previous life as an investment banker. With nearly two decades of experience in advising companies on their financial and business strategies, he applies the same skills to providing his clients with optimal solutions for their fencing needs, with respect to design, efficiency and budget. BEST Fence offers the full gamut of fencing products and solutions to governmental agencies, corporations, schools, large-scale contractors and more. The Company's client roster includes large general contractors like Clark, Gilbane and Whiting Turner, large publicly-traded companies like Under Armour and

Exelon/BGE and six of the largest counties in the state of Maryland. Mr. Curtis is a member of the board of directors of Enterprise Community Investment, Community Preservation and Development Corporation, Pavement Corporation and is an Operating Capital Partner with Vicour Partners. Mr. Curtis is a CPA, received his undergraduate degree from Howard University and his MBA at the Wharton School at the University of Pennsylvania.



Mark Rothenhoefer, Owner and John Rothenhoefer, Owner Emeritus
Three Brothers

Since 1958, Three Brothers has served Baltimore with a commitment to service and value. John Rothenhoefer founded the business, close to S. Morley St. where he grew up. His brothers, Tom (Partner) & George, also worked at the store. It is now owned and operated by Mark Rothenhoefer (John's son). The team includes John, Barb (Mark's sister), and dedicated staff from the local area. Three Brothers started as a liquor/grocery store. It added money services, car wash, Tag & Title, fingerprinting, Dollar+, hardware, appliances, building supplies, household items, and more. The location is now a one-stop shopping plaza with Three Brothers Used Cars, F&M Auto, and related businesses. Delivery and COVID-19 supplies were

added in 2020. If you need something, just ask, so they can continue to serve their customers! The family is thankful to the community for its support over the decades.

ON THE COVERS

D. Danard Smith

Wealth Management Advisor, LPL Financial



D. Danard Smith takes pride in developing effective and professional relationships with each of his clients. It's a strategy that has paid great dividends in terms of meaningful connections over the last 35 years. Mr. Smith, a LPL Registered Representative, specializes in retirement planning, individual retirement accounts, and financial planning. Along with serving individuals, he also enjoys assisting churches and charities with their financial needs. A native of Baltimore, Mr. Smith graduated from William Penn College in Iowa, where he earned a B.A. in social sciences. He has been in the financial industry since 1984, when he started his career at State Farm Insurance Companies, and moved to the brokerage path in 1992. Mr. Smith joined LPL in 2010. He is a member of the Baltimore Municipal Golf Board of Directors and a past board member of many organizations including the Baltimore Polytechnic Institute Alumni Association, the Episcopal Community Services of Maryland, the Pi Omega Foundation, the Baltimore Delta Alumnae Foundation Inc., the St. James Episcopal Church Foundation and the Associated Black Charities Gala Committee. He enjoys playing golf, travelling, water sports and listening to music.

Tamala Price

Owner, Carey Hardware



When you turn to Carey Hardware for your building and repair needs, you're not only leaving with improvement products. You are putting money back into the Northwest Baltimore Community. In 2017, Tamala Price took over the hardware store that her father started back in 1986. She has always worked in the store and dreams of one day passing it to her children and grandchildren. She takes pride in providing the kind of customer service rarely found in big-box stores. Along with goods, Carey's Hardware also offers repair services. The most popular three reasons customers come to the Better Business Bureau accredited store include window and screen repair needs, key duplication and for old plumbing supplies. Ms. Price volunteers in numerous organizations including for the Matthew Henson Community Development Corporation and the Robert W Coleman Community Association.

Charles A. Sparks Jr.

V.P., Sparks Quality Landscaping



Sparks Quality Landscaping was established in 2009 with an emphasis on residential and commercial lawn care and maintenance. Sparks Quality Landscaping is a Certified Minority Business Enterprise registered in Baltimore City. The company has a long list of repeat, faithful residential customers while being able to secure multi-year contracts with major clients such as Housing Authority of Baltimore City, Baltimore City Public School System, Towner Management and the City of Baltimore. Mr. Sparks is a graduate of (HBC) Hagerstown Business College with a degree in Business Administration. He says he is blessed to have this opportunity and owes much of his success to his father, who paved the way.



Jessie Lyons Crawford
Attorney at Law, Law Office of Jessie Lyons Crawford, LLC

Jessie Lyons Crawford is a seasoned trial attorney and practices in the areas of estate administration, criminal law, personal injury and workers' compensation. This former Assistant Attorney General of Maryland is a seasoned litigator with trial experience in Federal Court, State Court and various Administrative Courts. Her office is located in the historic Charles Village of Baltimore City, Maryland where the clients enjoy free parking. The law office of Jessie Lyons Crawford listens to the client and cares about helping clients to resolve legal problems. Attorney Crawford believes in her clients and works

hard to win for them, no matter the case.



Kenyatta Clinton
Owner, Brooks Clinton Funeral Service, P.A.

Kenyatta Clinton opened his funeral home with a mission of helping families that can't afford the high cost of funeral services and is now pleased to announce that he now has three locations: Randallstown, York Road in Baltimore and North Avenue in Baltimore. He takes pride in working closely with the families he serves and helping them through the grieving process. He started Brooks Clinton Funeral Service in 2019, after spending a decade learning the ropes of the industry. Brooks Clinton Funeral Service offers cremation, full-service funerals and a place for families and friends to gather socially to celebrate and memorialize the lives of loved ones. He says that families are particularly moved by the

crowning ceremony that they offer. Mr. Clinton is active in his community and participates in West Baltimore area community association meetings. He studied Health Science at Kennesaw State in Georgia and attended Catonsville Community College.



Paul E. Taylor
Director, Mayor's Office of Small, Minority and Women Business

An advocate of small business, Paul E. Taylor manages the strategic direction and operations of the Mayor's Office of Small, Minority and Women Business. He oversees the City's non-profit Small Business Resource Center and launched the Center's Baltimore Source Link, a digital platform connecting entrepreneurs to City and State resources. He was named SBA's Small Business Champion of the Year (2007), the SBA's District Director's Unsung Hero (2009), Minority Small Business Champion of the Year (2007), and received the Greater Baltimore Committee's Bridging the Gap Achievement award (2008). He is a member of the Mayor's Cabinet, on the Baltimore Development Corporation board, is a founding

member of the Neighborhood Impact Investment Fund and the Neighborhood Subcabinet. He serves on the Board of Baltimore Business Lending, is a founding member of the Greater Baltimore Black Chamber of Commerce and a Baltimore City Chamber of Commerce board member. Married for more than three decades, Mr. Taylor is the father of two beautiful children who remind him every day that he is blessed. He enjoys photography in his spare time.

■ ON THE COVERS ■

Shina Parker

Founder & CEO, Integrity Title & Escrow Company, LLC

Shina Parker's entrepreneurial spirit fueled her determination to change the image, conversation, and culture of the title industry. In 1999, she launched Integrity Title & Escrow Company LLC., a first-class, woman-owned and operated company designed to improve the real estate title industry's appreciation of minority businesses in their ability to do excellent work while elevating the consumer's understanding of the importance of the settlement process from A to Z. She built the business on the foundation of serving all clients with respect, dignity, and fairness by means of unbiased pricing and excellent service to ultimately give clients peace of mind at settlement. With more than 30 years experience in the real estate title industry, Integrity Title & Escrow Company specializes in settlement closings for commercial and residential clients in Maryland, the District of Columbia and Virginia. In 2015, Ms. Parker expanded Integrity Title's Commercial Division to serve her growing commercial clientele nationally. The company continues to be a change agent for residential and commercial settlements because of its outstanding service, innovative use of technology, and knowledge of the latest advancements in the title industry. As a result, Integrity Title & Escrow Company is recognized as one of the leading Woman-Owned/Minority-Owned title companies in the State of Maryland.



Ashley Rock Wylie, RN, MS, MBA

Co-Owner & Program Director, Above it All Co-Owner & COO, Fleurs d'Ave Floral Boutique

Ashley Rock Wylie's entrepreneurial path revolves around growth, new blooms and planting seeds for the future. This registered nurse divides her time between her Above it All Mental Health program and Fleurs d'Ave Floral Boutique. Above it All (AIA) provides psychiatric rehabilitative services to youth with emotional and behavior disabilities and severe psychiatric needs. AIA's mission is to equip families with the knowledge, skills and resources they need to become productive members of society. In 2018, she and her husband, Brandon, launched their West Baltimore floral boutique after acquiring a florist business that had served the community for over 50 years. Along with offering unique floral creations, she sees the boutique as a catalyst for continued economic growth along the North Avenue corridor. She received her MBA from University of Baltimore, her master's degree in Health Leadership and Management from University of Maryland School of Nursing, where she serves as an Adjunct Professor, and her BS from University of Baltimore School of Nursing.



Felicia Covell Rami

Owner, Xquisite Catering & The Crab Queen

West Baltimore city native, Felicia Covell Rami's love for cooking traces back to when she was 5-years-old, cooking at home with her late grandmother Helen. After gaining experience at multiple restaurants and at a local catering company, Ms. Rami launched Xquisite Catering in 2011 in Halethorpe. Fast forward to when the 2020 Covid Pandemic hit and Ms. Rami found herself in a predicament of needing to pivot fast to keep her staff employed and her business afloat. When she began selling seafood boils and daily specials from the garage door of her catering kitchen, the response was overwhelming. The Covid solution grew into The Crab Queen restaurant, now housed in its own brick and mortar location in Randallstown. Ms. Rami is thrilled to bring a black-owned and operated seafood restaurant to the neighborhood. She is grateful for her team: Kenisha Brown, chef and manager, and Janaya Williams, sous chef and assistant manager. Ms. Rami received her culinary degree at Baltimore International College.



ON THE COVERS



Kelvin Haynie

Owner, Furniture Installation and Service Technicians, LLC

Kelvin Haynie's biggest professional accomplishment came when he had the opportunity to bring his services to the National Museum of African American History and Culture in DC. What he started as a weekend furniture installation side job more than 30 years ago grew into a full-time endeavor with 11 employees and work up and down the East Coast and in the Midwest. Furniture Installation and Service Technicians serves government, commercial and private clients and has expertise in major and minor lines of systems and modular furniture. The company is GSA scheduled, 8a certified and a member of the United States Black Chamber of Commerce. He attended Anne Arundel Community College.



Richard Green, Jr.

Owner, Maryland Janitorial Services

While some companies set out to offer the lowest price, Richard Green's philosophy centers around giving his clients the best service for a great price. That has meant pivoting during the Covid-19 Pandemic to add on disinfectant fogging to all cleaning services. This BBB accredited business specializes in eco-friendly commercial cleaning jobs for small to large sized offices, multi-unit apartments, medical offices, post construction sites and warehouses. "We focus on the details so you can have a clean, orderly office every time," says owner Richard Green, who launched his company in 2014 and has more than 20 years of experience. He found his niche after researching starting a business and saw cleaning as one of the best

start-up services to pursue. The company provides complimentary consultations and estimates and is Customer Service, Bloodborne Pathogen, Medical Cleaning and Bio-hazard Cleaning certified.



Paula Keys Tilghman

President & CEO, Absolute Supply and Services, LLC and Absolute Solutions and Associates, LLC

Co-Founder, Pivot Consulting and Solutions, LLC

Paula Keys Tilghman has more than 25 years experience in the procurement of facility and construction products, equipment, parts, supplies and preventative maintenance contracts. She founded Absolute Supply and Services in 2007 in Prince George's County and added Absolute Solutions and Associates in Washington, DC in 2010. In 2019, she co-founded Pivot Consulting and Solutions in Florida. The companies operate independently and are small, minority and woman-owned disadvantaged firms with multi-state presence. The companies serve general and subcontractors, government agencies and private clients. Mrs. Keys Tilghman gained her experience working for one of the top manufacturer's representative firms in the Mid-Atlantic, specializing in commercial HVAC, plumbing, electrical and hydronic heating equipment, replacement parts and preventative maintenance. Mrs. Keys Tilghman was accepted in the Clark Construction Group's LSDBE Strategic Partnership Program and Goldman Sachs Programs. She serves as a mentor and is active in organizations including MWMCA, WBENC, NABWIC, CCMBBA, Lusby Business Association, Women in HVAC/R, Baltimore City Chamber of Commerce, and DC Chamber of Commerce. She is married to an "awesome, supportive" husband, a proud mother of two successful young men, has four "human" pups and enjoys roller skating, traveling, reading and outdoor sports.

ON THE COVERS

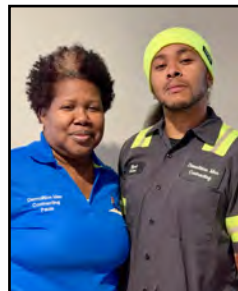
Jay Angle
Chef and Owner, Salsa Grill

Guests at the Salsa Grill get treated to flavors from around the globe. What started out as a Peruvian restaurant now serves up traditional Maryland fare along with dishes from the likes of India, France and Korea. Chef Jay Angle, who completed his apprenticeship at the renowned Greenbrier Hotel, and his business partner shake up the menu at their Westside restaurant about three or four times a year. They prefer to use seasonal ingredients as often as possible. Specials change weekly. The Salsa Grill opened in 1993 and attracts mostly regulars and friends who become regulars. Mr. Angle and his team stand behind their menu. If a guest doesn't like a dish for any reason, it can be replaced without question or refunded. Mr. Angle is a graduate of the Baltimore Culinary School and enjoys giving back to the community.



Wyatt L. Gray Jr., CEO and Paula Richardson, COO
Demolition Man Contracting and Demolition Woman Contracting, LLC

Buildings are dismantled and people are built up at Demolition Man Contracting and Demolition Woman Contracting LLC. Both are industrial, commercial, residential, contracting, dismantling companies, offering scrap metal processing, concrete recycling, fuel oil removal/disposal, wood disposal, and recently added an environmental cleaning division. The Parkville companies give back to the community by hiring formerly incarcerated employees who are transitioning to life beyond bars and no hire employees. Wyatt L. Gray Jr. brings extensive demolition experience to the table and Paula Richardson has expertise in permits and code enforcement. Demolition Man carries the Department of Housing and Community Development Certificate for Demolition and Razing; is a State of Maryland Certified Construction, Junk and Scrap Metal Hauling firm; a Self-Certified Minority Business; a Small Business Reserve Contracting Firm; a Certified Fire and Condemned Building Contractor of Baltimore City Emergency Response Company; SBE and OSHA certified; and has MBE Certification and MBE pre-qualification approval. Demolition Man is a member of the Maryland Minority Contractors Association, nominated for the 2019 Soiree Award, and honored as the Women's Business Enterprise of the Year in 2019.



Dr. Denise Beach Davis
Podiatrist, Surgeon and Owner of Beachfeet Podiatry

Dr. Denise Beach Davis, who opened Beachfeet Podiatry in 1997, delivers comprehensive and effective podiatric services in a caring, hospitable environment. She earned her undergraduate degree from University of Maryland, Baltimore County and Doctorate of Podiatric Medicine from Pennsylvania College of Podiatric Medicine, now the Temple School of Podiatric Medicine. This "sports mom" is happily married and enjoys watching her two children pursue their dreams. As a mom of a Girl Scout, Dr. Beach Davis is passionate about mentoring young women to help them develop self-confidence and determination. She is proud of her daughter, who received her Girl Scout Gold Award (the highest honor of which 2% of African American girls receive), co-founded the Black Awareness Club at Mercy High School and maintains other leadership roles. She is proud of her son for excelling as a college engineering student and on the football field. Dr. Beach Davis' philosophy is to be grateful to God for allowing her to have the ability to provide patient satisfaction, education and realistic expectations, partnered with professional knowledge and expertise. She is thankful to be part of the solution in diversifying the podiatry field. She is a proud member of Alpha Kappa Alpha Sorority, Inc. and The Links, Inc.





Erica P. Paul

President/CEO, Chesapeake Home Health Care, Inc.

For Chesapeake Home Health Care CEO and President, Erica P. Paul, supporting and taking care of others is personal. She was first exposed to the home healthcare industry as a freshly-minted college graduate, accounting degree in hand, helping her would-be mother-in-law manage finances for her home healthcare company. Thirteen years later, caring for sick and medically fragile children remains fulfilling and important to her. Ms. Paul honed her talent for finance, accounting, auditing, tax and business management, with high-end positions within the federal government, CPA firms and other small businesses before rising to her current role. “We’re not just sending warm bodies, we’re sending assistance and care to

help guardians and parents bear the burden of a sick or medically fragile child. And, it can be a burden sometimes. Those families need to know they are not alone.” Ms. Paul has a B.S. in accounting from Oral Roberts University. and more than 25 years of experience in accounting and management. The community impact her company makes inspires her to push the organization further. Plans for the future include senior care and a certified nurse training and education program.



Shirlee “Sparkle” Diggs-Moyer

Owner, Sparkle Occasions by Shirlee

Shirlee “Sparkle” Diggs-Moyer’s nickname and business goal are the same. She goes to great lengths to make her clients’ weddings and all special events Sparkle. Ms. Diggs-Moyer, who has more than a decade of customer service and event management experience, works closely with couples to plan their big day and produces anniversaries, parties of all kinds, banquets and post-funeral receptions. Whether she is creating an event on a shoestring budget or pulling out all of the stops, she approaches each event with the same energy and enthusiasm, working closely with her clients to select the right photographers, videographers, music, catering, venue and more. Sparkle Occasions by Shirlee is certified by the U.S. Small Business

Administration and serves clients in Maryland, Delaware, Virginia, and the DC area. Ms. Diggs-Moyer is a graduate of the Community College of Baltimore’s business management program, earned her certification in event and wedding planning from Stratford Career Institute, completed her certificate in Small Business Management at Penn Foster Career School and is a licensed notary. Along with floral and decor, she now also offers table linens and chair covers for events.



Timera D. Loftin

Owner, Loftin Love Christian Daycare & Learning Center

Timera D. Loftin is in the business of laying the foundation for future success stories with a strong moral compass. She is the founder of Loftin Love Christian Daycare & Learning Center in Windsor Mill, which provides a warm, loving Christian based atmosphere for ages six weeks to five years. Ms. Loftin is vested in being the difference she seeks. She is the Children’s Director at Pleasant Rock Baptist Church, the church her father founded 30 years ago. She credits her parents for instilling the sense of love in her that is the cornerstone of her approach to education. Ms. Loftin is a member of Delta Sigma Theta Sorority, Inc. and a dance, model and etiquette teacher at Studio A Modeling, Etiquette and Dance Academy. Honored by Black

Wall Street with the Joe Manns Black Capital Award for Entrepreneurship, Ms. Loftin graduated cum laude from Lincoln University, where she received her B.S. in Early Childhood and Elementary Education; she earned her Master’s in Education Administration from Coppin State University.

■ ON THE COVERS ■

Gladys Wade Bragg
Owner, Specialty Marketing and Printing



Gladys Wade Bragg launched Specialty Marketing and Printing after discovering she could provide businesses and organizations with a tool they were missing - promotional items. She has spent 25 years bringing her clients' visions to life. Mrs. Bragg's Baltimore one-stop-shop provides promotional products, awards, plaques, embroidery and silk-screened products, and printing services. She is a member of the Liberty Road Business Association, Maryland Minority Contractors Association and is MBE/WBE certified through the State of Maryland and City of Baltimore. She also has MBE/WBE status through the Capital Region Minority Supplier Diversification. Mrs. Bragg is a Golden Life Member of Delta Sigma Theta Sorority, Inc., Baltimore County Alumnae Chapter and president of Baltimore County Delta Foundation, Inc. She is a life member and past national treasurer of Jack and Jill of America, Inc., Baltimore Chapter, and member and past national president of National Smart Set, Baltimore Chapter. She completed her undergraduate studies at North Carolina Central University in mathematics and earned her MBA in marketing with an option in information systems from the University of Pennsylvania, The Wharton Graduate Division. She and her husband, M. Guy Bragg, DDS have two children and three grandsons.

Gayle Johnson
Owner, Kre8ing Your Ideas



"If we can get a hoop on it, we can do it," says Gayle Johnson of her Gwynn Oak embroidery business. That's the anything is possible attitude that Mrs. Johnson, owner of Kre8ing Your Ideas exudes. Mrs. Johnson embroiders everything from dance uniforms to bath towels to shoes, using state of the art embroidery machines. Her passion is about making her clients happy, one monogram or design at a time. It all started after her daughter couldn't find a way to get a bowling shirt embroidered 25 years ago. Kre8ing Your Ideas has expanded to offer custom logo design and DTG (Direct to Garment) products. KYIS prides itself on competitive pricing and short turnaround times. All work is done onsite, including digitizing by their in-house graphic designers. KYIS is the go-to place for school uniforms, family reunion and camp shirts. They have the capability to handle a single personalized cap, all the way to large scale, company-wide needs. Several businesses in the greater Baltimore area rely on KYIS to keep their employees looking neat and unified. Mrs. Johnson enjoys giving back to the community and has donated her services to dance troupes, karate clubs, local schools and other organizations.

Marilyn Johnson,
President, Bay Oil, Inc.

Happy 50th birthday! Bay Oil, a family owned and operated company, is celebrating its half century milestone. The company provides fuel oil, kerosene, off-road and on-road diesel fuel, gasoline, and motor oil to residential and commercial clients, as well as farms, in Harford and Cecil Counties. The Havre de Grace, WMBE and MDOT certified company is proud to offer senior citizen and military discounts along with automatic delivery, Marilyn Johnson took the reins of the business after her husband, who launched it, became ill. She is proud to be a witness to the company's continued growth.





Comico Westbrooks

Franchise Owner, College H.U.N.K.S. Hauling Junk & Moving

No doubt -- the HUNKS part of H.U.N.K.S. Hauling Junk & Moving grabbed your attention. "They are definitely looking for hunks when we pull up," quips Comico Westbrooks, Southern Maryland franchise owner. Only, the company name stands for a more important set of qualifications: Honest, Uniformed, Nice, Knowledgeable, and Service. After Covid hit, Mrs. Westbrooks, who was working in facilities and operations for National Geographic, received a severance package after major projects experienced a significant slowdown. She "hunkered" down to plot her career direction and quickly realized H.U.N.K.S.

aligned with her values. She and her husband, a veteran, became co-owners. Along with moving and junk hauling, packing and unpacking services, H.U.N.K.S. provides complimentary relocation services for victims of domestic violence and donates two free meals to hungry children for every donation the company picks up from community members. Mrs. Westbrooks enjoys having the opportunity to mentor her team. When not at work, you will find her spending time with family. She is a graduate of Clark Atlanta University, an HBCU, and received her Master's from University of Phoenix.



Bernard Westbrooks

Owner, Affordable Electrical Services

Intrigued by electricity since childhood, Veteran Bernard Westbrooks is a licensed Master Electrician and general contractor. Energized by customer satisfaction, Mr. Westbrooks takes pride in bringing his customers excellent service, the same level of insurance as big companies and budget friendly pricing. After serving in the Army for a decade, Mr. Westbrooks entered an apprenticeship program through the International Brotherhood of Electrical Workers and then climbed the ranks to being the head electrician for the Marc train system, before launching his own company nearly a decade ago. When Mr. Westbrook's

clients refer him to a new customer, after the service is completed, he gives the client who made the referral 20% off of their next fee. Mr. Westbrooks enjoys spending time with and vacationing with his family, bowling, roller skating and listening to music.



B.J. Borden

Principal Agent, Borden Insurance Agency

Turning to B.J. Borden for your auto, home, life and business insurance needs is comparable to having 100s of companies working to find you the best price. Erie Insurance, Allstate, Nationwide, Safeco and Progressive are among the main companies he represents. Mr. Borden, who has 35 plus years experience, shares one example of many happy endings: After a fire destroyed one family's home, his team secured them temporary residence while they had their home rebuilt, thanks to their coverage. "At a moment of truth, we are there for our clients," says Mr. Borden. The agency has an office in Columbia and in Baltimore

and also does bonds and notary services. Mr. Borden, who is also a licensed realtor in Maryland, serves on multiple boards, including the Howard County Sports Hall of Fame and the Howard County Youth Program (HCYP), for which he is Director of Basketball Operations. He and his wife, Christine, launched the non-profit, Skyy 2 Win Youth Foundation, Inc., to help Maryland youth learn life skills through sports, to organize basketball camps and to make sure finances never stop a child from playing. He is also starting a youth basketball referee training program to provide at-risk teens an income source. Mr. Borden is a University of Baltimore graduate. He is enrolled in a Masters of Legal Studies Program in Non-Profit Law at Trinity Law School. Mr. Borden sees his experience at Trinity as answering God's calling for him to serve others.

ON THE COVERS

Nkiambi Jean Lema
Owner, N.J. Lema and Company

When Nkiambi Jean Lema moved to the United States at the age of 24 from Zaire, also known as the Democratic Republic of Congo, he did not speak English. Six months later, he learned the language and seven years later opened his own accounting firm in Baltimore. Today, Mr. Lema handles more than 1000 individual tax returns annually and provides services for more than 200 business clients. He enjoys the freedom of doing what he loves and reporting to himself. Mr. Lema hopes his three children will one day follow in his entrepreneurial footsteps. He believes the key to success is committing to a plan and sticking to it. Mr. Lema received his accounting degree from University of Baltimore. He is a member of the National Association of Black Accountants.



Rod Smith, EA
CEO, A1 Taxperts, Inc.

Need a blueprint for your financial future? Rod Smith, who has provided financial and tax advice to clients for nearly two decades, takes the time to look at his clients' individual needs and prepares an evaluation to support their goals. A1 Taxperts, Inc. offers tax preparation and representation, insurance services, mortgage and real estate services, and investment products and consultations. The business is a one-stop financial organization, merging tax planning and financial planning tools to formulate powerful financial solutions that have a strong impact on investments as well as garnering tax savings. Mr. Smith, whose passion for finance and advocacy inspired him to start his business, thrives on helping people obtain, maintain and grow real wealth. He is involved with the National Association of Tax Professionals (NATP), National Association of Enrolled Agents (NAEA), National Society of Accountants (NSA), National Society of Tax Professionals and the Baltimore Insurance Round Table.



Vernise Burs
Burs & Garrett Physical Therapy

"We tell people God does the spiritual healing while we do the physical." Vernise Burs opened the physical therapy practice in 1989. The practice was located along the Charles Street corridor and recently relocated to the Gwynn Oak area. Ms. Burs, who previously worked at a hospital, opened the practice in order to fully treat patients without bureaucracy getting in the way. The goal is to help restore patients back to an independent functional activity level. Ms. Burs treats clients post-surgical repair, those with sports and work-related injuries as well as those with aging related issues. Additionally, the practice treats clients with incontinence issues, balance and coordination impairments. Ms. Burs is a graduate of Howard University. For more information, visit bursandgarrett.com.



ON THE COVERS



Leonidas Anthony (Tony) Newton
Owner, Lee Newton Company

Leonidas Anthony (Tony) Newton is committed to working and serving neighborhoods that are rebuilding and fostering stronger communities through his construction and property management business, Lee Newton Company, and through his life beyond work. He credits watching his father, who owned several businesses in Baltimore City, for teaching him to be a hard worker and shaping his outlook. He makes it his mission to mentor young people, instilling a sense of discipline and strength in character. Along with following his entrepreneurial dreams, Mr. Newton also worked in management for Federal Express. He has been married for more than 20 years to his wife, Renee, and they have three children. Mr. Newton is a member and Deacon of Clearview Baptist Church. He is pursuing a degree in theology from Faith Theological Seminary. He has served on many boards, including Reservoir Hill Improvement Council, City Temple, Community Development Corporation (CDC) and Arlington Baptist School Board. He studied business and engineering at Morgan State University.



Joe "Eflat" Thomas
Musician/Composer/Arranger/Producer

Joe "Eflat" Thomas' musical journey began in childhood after receiving the gift of music from his parents. He continued his musical pursuit in school bands playing the clarinet. As a teen, he switched to the Alto Saxophone. Inspired by "Icons" Maceo Parker, Junior Walker, King Curtis and local prodigy Roscoe Evans, Mr. Thomas began performing in notable R&B bands: The Objects, Black Ice, Uncle Remus and Original Rock & Soul Group Wavelength and eventually working with Mirage/State Of Affairz and The Spindles. His experiences have led to him sharing the stage with Roberta Flack, Regina Belle, Starpoint, New Birth, The Commodores, Al Green, Phil Perry, The Ohio Players, the late Michael Burks, Magic Slim and Lil' Ed & The Blues Imperials.



Mallory and Lee Davis
Owners, Image360 Baltimore Downtown

Now in their new office in historic Pigtown, Image360 Baltimore Downtown, formerly Signs By Tomorrow, continues building on its reputation as a trusted source for signs and graphics locally and nationwide. The family-owned franchise offers design, wide-format printing and laser-engraving services to accommodate commercial and decorative needs of businesses, organizations and individuals. Since Mallory and Lee Davis bought the operation more than a decade ago, their business model has remained, "Treat everyone – clients, staff and vendors – better than we like to be treated" by providing excellent service, quality and value. Design and writing professionals collaborate with clients to maximize the visual impact of wall graphics, vehicle graphics, way-finding solutions, event and trade show displays, retail signage and decorative work. Mr. Davis' background is in marketing and business, and he holds a B.S. and an M.B.A. from the University of Richmond. Ms. Davis' background is in writing, editing and print production and she has a B.A. from Westhampton College. Married 45 years and business partners for 10+, the couple offers profound gratitude for their blessings including: they're still going strong with the most talented and dedicated staff in the industry.

■ ON THE COVERS ■

Anthony Peace ***Owner, Epic Auto Detailers***



Friction can either make life frustrating or move life forward. Anthony Peace used it as fuel to launch Epic Auto Detailers. Back in 2010, he says he left real estate during the economic downturn and read a book about the top 100 best small businesses to start. He picked auto detailing and has never looked back. What makes his Joppatowne shop stand apart? Mr. Peace quips “We actually answer the phone.” He takes pride in providing the ultimate customer service experience. Epic Auto Detailers offers hand washing, auto detailing, ceramic coating and window tinting. This Navy veteran and Coppin State graduate is a big community supporter. Along with frequently giving to local churches and schools, he also adopted a family this past holiday season, to make it possible for the family to receive gifts they want and need.

William Wright-EL ***Owner, Pro Energy Electric, LLC***



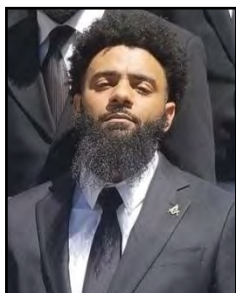
While growing up, William Wright-EL would accompany his dad on electrical jobs and learned the tricks of the trade from his dad’s 45 plus years of experience. At the time, it felt like a chore. Years later, he realized the gift he had been given: “a trade that could never be downsized.” Pro Energy Electric, with a tagline of “Professional, Reliable, Outstanding Service that Lights the World,” provides residential and commercial work, specializing in wiring and installation, rewiring, whole house, smoke detectors, tenant fit outs, panel and amp, service upgrades and outdoor lighting. The company is licensed, bonded and insured. Mr. Wright-EL’s vision is to learn what the customer wants and then to give his expert opinion. Sometimes there is a match and other times he needs to educate the customer on why it’s not a good fit. Mr. Wright-EL credits his wife for supporting him through every stage of his career development and for pointing out his strengths when the view for him felt dim. “Sometimes when we think we are the most strong, we are the weakest.”

Kim Parker ***The Law Offices of Kim Parker, P.A.***



In these uncertain times of economic and political unrest, the everyday citizen needs to have the backing of a strong legal representative at their hands. The Law Offices of Kim Parker, P.A. has been the attorney of the people. Giving many a voice when no one else would listen. Ms. Parker’s law firm is centrally located and is a pillar of hope in the community. Today, The Law Offices of Kim Parker primarily focuses on personal injury, bankruptcy, and business matters. However, Ms. Parker’s commitment to helping the public extends far beyond her profession. It’s her compassion for people and her determination to transform lives that sets her law practice apart.

ON THE COVERS



Joshua R. Manns
Owner, Manns Awards

Joshua R. Manns was only 3-years-old when the business he now owns first launched. He recently took over Manns awards from his father, Joe Manns, who started the awards company from his aunt and uncle's basement in 1986 before moving to a storefront in Woodlawn. Joe Manns continues to work with his son in the business as a partner. Manns Awards does plaques, trophies and embroidery for a wide range of clients, including for fraternity and sorority members. Mr. Manns enjoys getting to know his customers and seeing their reactions to his work. He is a proud father of four children, ranging in age from 4 to 14. Mr.

Manns is a graduate of Randallstown High School.



Ellen Perry
Executive Vice President, Watkins Security Agency

Ellen Perry's beloved father's legacy lives on through the security company she helped him start in 1981. Ms. Perry's administrative skills help her perform and oversee the company's accounting and HR functions, along with the company's daily challenges that go along with managing a business. Watkins Security Agency has provided over 700 security guards to Federal, State and Local government facilities and businesses, such as property management, airports, public utilities, Fortune 500 companies, public schools, colleges and universities, hospitals, prisoner transportation, court security, construction sites, and NFL and

MLB stadiums in the Maryland, DC and Virginia areas. Lt. Colonel James Watkins would be proud to see the company he launched has continued to grow and serve our communities. Ms. Perry, a Baltimore native, who resides in Owings Mills, returned to Morgan State University and obtained her B.A. in Business Administration.



Frank Hocker
Owner and CEO, F. Hocker & Associates Dental Laboratory

Frank Hocker believes a good smile makes a happy person. He is in the business of helping dentists deliver just that. His West Baltimore, full-service dental laboratory provides crowns, bridges, partials, dentures, casts, repairs and more to clients in Maryland and beyond. Mr. Hocker served as a Maryland State Trooper for 25 years while running his dental lab part-time. In 2000, he decided to pursue his dental business full-time. Mr. Hocker, a veteran, goes out of his way to give back and has helped a few people in his neighborhood with rent, food and prescriptions. He attended Catonsville Community College and also

received on the job training with numerous local dentists.

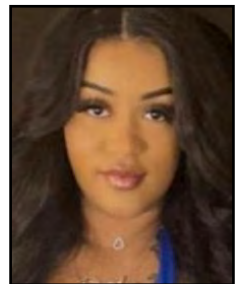
■ ON THE COVERS ■

Jacque Hodges ***Owner, Hodges Window Distribution***



A window into Hodges Window Distribution reveals a far different view than what you may expect to see at a window company. You will not find a sales team. Instead, owner Jacque Hodges talks with clients personally and serves as a middle person between the manufacturers and contractors. Ms. Hodges is proud to provide historic windows for a number of Baltimore City clients. Hodges Window Distribution is a sister company to Hodges Window and Glass, a window repair and shower installation company that Ms. Hodges' husband runs. Ms. Hodges' professional background includes more than two decades as a shock trauma nurse. She has Masters degrees from Towson University and University of Maryland. Ms. Hodges gives back to the community by visiting the elderly at nursing homes and supporting the Alopecia Fund for children.

Diamond Brock ***Owner, B Rock Body Sculpting and Spa***



Baltimore native Diamond Brock, who comes from a family of entrepreneurs, loves helping men and women to look and feel their best, without going the surgery route. She opened B Rock Body Sculpting and Spa, in West Baltimore in 2020 and offers all non-invasive procedures. Her skin care services include Body Ice, an organic way to tone and detox the body, wood therapy, laser lipo, non-invasive butt and breast lifts and many more. Ms. Brock takes pride in giving back to the community, including helping to feed the homeless for Thanksgiving.

Douglas E. Brown ***President, D.E. Brown & Associates Inc.***



If you are impressed by the fact that Douglas E. Brown has been a tax accountant for almost half a century, wait until you hear what else sets him apart. The answer is in the level of customer service you will find. He says his clients can always get in touch with him. "It's not like after April 15th I disappear into thin air." Along with preparing tax returns, and working to ensure that his clients keep the most money they are legally entitled to, Mr. Brown also helps his clients get government and bank loans, offers payroll services, provides financial planning, and walks clients through the minority certification process. Mr. Brown received his accounting degree from Morgan State in 1975 and opened his business right after graduation. He gives back to the community by doing pro-bono work for those in need. Mr. Brown takes pride in the fact that his firm has also been the launch pad for two of his family members to get experience and then follow their own entrepreneurial dreams.



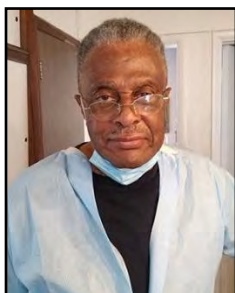
Karen Brockington
Owner, The Brockington Firm, LLC

"My first accounting class in the 10th grade was my first experience in accounting and from there it was love at first sight," describes Karen Brockington, who says the level of detail suits her personality. Ms. Brockington followed her entrepreneurial dreams and opened her own firm in 2015. The Owings Mills firm provides tax preparation, full service financial planning, business consulting and CFO services. While climbing up her accounting career ladder, with her most recent time as an employee in a male dominated industry, Ms. Brockington felt she had hit a glass ceiling. She says while praying one day, she received a message that she should open her own firm and that the possibilities would be infinite. Ms. Brockington doesn't sugarcoat the initial transformation and shares, "You get your bumps and bruises." They make her stronger. This licensed Maryland tax preparer works with both individual and commercial clients and loves serving fellow entrepreneurs. She received her B.A. and Master's in accounting from Colorado Technical University online. She participates in the IRS Annual Season Filing program and is currently studying to become a certified public accountant.



Sheena J. Smith
Owner & President, The Allocated Formula Group

Finance and Creative. The two words aren't often paired together. That's what sets Sheena J. Smith apart. She chose the name, The Allocated Formula Group (AFG), for her finance management company, based on the philosophy that there is always a different formula for every situation that goes beyond mathematics alone. In serving as a financial manager and consultant for businesses, she focuses on each company's unique goals and needs. The Allocated Formula Group offers a wide spectrum of services, including payroll processing, project management, contract compliance, managing the books, budget planning and QuickBooks training. She also helps companies through Minority Business certifications and registrations along with grant writing and fund management services. Ms. Smith began her educational journey at Howard University and completed her undergraduate accounting degree at Coppin State University. She received her Masters of Accounting and Financial Management along with her CPA from the Keller Graduate School of Management.



Dr. Donald Guy Parker
Dental Office of Dr. Donald Parker, D.D.S.

Dr. Donald Guy Parker attributes his success in dentistry to God, his family and his friends. He makes it a point to make sure his patients leave his office armed with the answers they need. He says if he can't solve a situation himself, he will refer the patient to a dentist who can. He has made that extra effort for more than 40 years. Dr. Parker offers this straightforward advice for anyone getting ready to start a business: "If you want it, there are no excuses." As for Dr. Parker, his eyes are on the next phase of his career, that of retiring in good health. He received his undergraduate degree at Morgan State and his degree in dentistry from Howard University.

■ ON THE COVERS ■

Travis Shaw
Owner, MRP Home Solutions



Home Inspector, Travis Shaw, has a passion for Baltimore City row homes. He loves the old-style row home architecture, with the stone foundations, brick walls, flat roofs and marble stairs. Mr. Shaw, his wife, and their two-year-old son also live in one of their own. He is equally passionate about inspecting row homes for first time home buyers. He also works with rental property owners. Clients commend him for being methodological with his home inspecting craft, his ability to explain his findings, for being unbiased and timely. Mr. Shaw has also made his mark in Baltimore City, renovating more than 50 homes over the years. He is a graduate of Morgan State University and served as a member of the Northeast Housing Initiative.

Dahlia Daaku
Owner, Pinnacle Wireless Solutions



Dahlia Daaku is in the business of helping her clients keep more of their hard-earned money in their pockets. Pinnacle Wireless Services offers reduced prepaid phone services, which makes phone service possible for those facing credit approval challenges. The plans are tailored to those in the low and middle income brackets, who may not qualify for more traditional plans. The phones can also be used on other networks, if clients make shifts to their plans, and also used overseas. Ms. Daaeku gives back to the community by inviting customers to round their bills up to the next dollar and donating the change to Church Lane Elementary School in Randallstown. She also donates to firefighters, police and other local associations. "We give back in any way we can," says this mom of two and a "Glam"ma. She is also a notary public for Baltimore County and a tax preparer.

Karen Barbour
Founder and President, The Barbour Group, LLC



Inducted into The *Daily Record's* 100 Women Circle of Excellence and The *Baltimore Sun's* 21 Women to Watch, Karen Barbour is a local force with national presence. She founded The Barbour Group in 2002, an independent insurance agency focussed on construction bonding, and led the company to be licensed nationwide. The firm has WBENC, WOSB, DBE, and MBE certifications. Ms. Barbour lobbied Senator Ben Cardin to amend the Stimulus Act, increasing the SBA's ability to guarantee bonded projects from \$2 to \$10 million to help small businesses capture more work. Her efforts resulted in becoming the first surety broker to win the US SBA Small Business Person of the Year. Other honors include the national Ernst & Young's Entrepreneurial Winning Women Award®, Distinguished Woman designation by the Girl Scouts of Central Maryland, and induction into Maryland SBA's Hall of Fame. Board service includes the Girl Scouts of Central Maryland, The Alliance for Hispanic Commercial Contractors, SBA National SBDC Advisory Board, and Maryland Aviation Administration's Small & Minority Business Advisory Council. Ms. Barbour's Party For A Cure non-profit, which she co-founded, has raised \$1.3 million for Marylanders with neuro-muscular diseases. She earned her BA from Loyola College of Maryland and MBA from the University of Baltimore.



Kendrick “DJ 5Starr The General” Tilghman, MBA
Owner, 5Starr Enterprise, LLC

Kendrick R. Tilghman is a Baltimore entrepreneur, DJ, educator, outreach specialist, and top Science Technology, Reading Engineering, Arts, and Mathematics (S.T.R.E.A.M.) advocate. The vision of his company, 5 Starr Enterprise, is to become the premier resource for S.T.E.M. workforce diversity nationwide. His company educates and empowers communities to play more active roles in S.T.E.M. related curriculum and fields. He believes this foundation will create greater opportunities in advanced education training and contribute to a more diverse workforce. His company’s primary focus is S.T.R.E.A.M. integration and Mr. Tilghman travels nationally to engage and excite communities. His product partnership Math Thru Music, teaching the DJ Craft using Mathematical Principles & Virtual Solutions, has Mr. Tilghman using his B.S. in Computer and Electrical Engineering and an MBA from Morgan State University. He serves as President of the Greater Baltimore Black Chamber of Commerce, President of the Baltimore County African American Cultural Festival, Vice President of Black Professional Men and serves on multiple boards. He is a loving, devoted husband to Carole L. Tilghman, who has been instrumental in many of his recent accomplishments.



Thomas Ryles, Jr.
Associate Broker, Century 21 Downtown

Thomas A. Ryles, Jr. has been working in the Real Estate industry since April 2004. He has 40 plus years of experience working in information technology, management, finance and sales industries. He has earned several high-level designations while practicing real estate: ABR (Accredited Buyer Representative); AWHHD (At Home With Diversity); CDPE (Certified Distressed Property Expert); CIAS (Certified Investor Agent Specialist); CRS (Certified Residential Specialist); GRI (Graduate, Realtor Institute); SFR (Short Sales Foreclosure Resource); and WHC (Workforce Housing Certified) in assisting clients in selling and buying residential real estate. He is a member of an extensive list of professional organizations including National and Maryland Associations of Realtors. In 2008, Live Baltimore honored Mr. Ryles as the Preferred Real Estate Professional (PREP) of the Year.



Clyde Davis-El
General Manager, C & E Hat Center, LLC., d.b.a “Waverly Main Street Hats”

Waverly Main Street Hats, which started in 2009, is a reflection of the progressive revitalization underway in Baltimore City. Although Main Street Hats carries something for every budget, the store prides itself on providing consumers with high quality Stetson, Dobbs, Magill, Capas and Biltmore head wear. After noticing a void in the city’s high-end hat wear industry, Mr. Clyde Davis-El partnered with his wife, Elaine, and together they aspire to become one of the East Coast’s premier hat companies. Mr. Davis-El believes when you look good, you feel good. He is passionate about serving professionals in all areas by ensuring that they have signature, statement head wear to accompany every ensemble. Mr. Davis-El lends his expertise by providing not only guidance on styling but also on maintenance of each piece in his collection. Along with working with local customers, Waverly Main Street Hats serves patrons nationwide.

■ ON THE COVERS ■

Donald Thompson
Owner, Blueprint Construction Services, LLC

“Believe in yourself. People are going to doubt you, but you have to have a passion for what you do and confidence in yourself to push through. Be prepared for ups and downs. Things don’t always go the way you want or intend. You have to have thick skin,” advises Donald Thompson to up and coming entrepreneurs. The philosophy is the backbone of his Parkville based general contracting company. Blueprint Construction Services offers residential kitchen and bathroom remodeling as well as commercial projects. Mr. Thompson enjoys watching the dramatic change that occurs from the beginning to the end of his projects and then watching his customers’ reactions. He cites attention to detail, problem solving, experience and customer service as what sets his 15-year-old business apart from the pack. He gives back to the community by helping out with senior citizens, who are facing challenging times, and is a graduate of Morgan State University.



Terrence Brown
Owner, TL Brown Contractor, LLC

After watching his uncle and cousins find success in the plumbing industry, Terrence Brown became intrigued. His company, TL Brown Contractor, specializes in fulfilling all plumbing needs — from service to installs — for commercial and residential clients across Maryland. The company is MDOT certified with MBE/DBE status. Mr. Brown graduated from Forest Park High School, went on to study at Bowie State, and received his plumbing and gas fitter licenses from Local 486 Plumbing and Training School. He takes pride in mentoring young boys as a football coach of the Hamilton Tigers.



Floyd Wright
Owner, Briscoe & Associates

Floyd Wright is not only in the business of income tax consulting. His purpose extends beyond filing taxes to helping his small business clients keep their businesses and tax situations intact. He cautions that it’s always better to “face the music” than to fall behind in your taxes. Mr. Wright’s creative “yang” to his strategic numbers “ying” is his passion for writing. Mr. Wright authored Poems of Detention, a compilation of his poems about imprisonment. He is working on his second book, titled The Book of ALs, which examines how different words ending in “AL” impact our life -- including legal, criminal, medical and marital themes. Mr. Wright graduated from Morgan State University and continues to be active in Omega Psi Phi Fraternity Inc. He is a Mason, a member of the Black Professional Men organization, serves on multiple boards and is a member of the Bethel African Methodist Episcopal Church.



ON THE COVERS



Alison G. Brown, MPH

President, University of Maryland Medical Center Midtown Campus

As President of University of Maryland Medical Center (UMMC) Midtown Campus, Alison Brown is responsible for the delivery of safe, effective and compassionate patient care across an array of emergency services, medical, surgical, and behavioral health care, and a broad array of outpatient centers for primary and specialized care provided by faculty physicians of UM School of Medicine. Recognizing UMMC's role as an anchor institution serving Baltimore City, Ms. Brown leads efforts to assure active and effective community engagement to improve health and support workforce development. She is actively involved in many professional and community organizations, including The Executive Alliance women's leadership organization, a past member of the board of directors for the United Way of Central Maryland and has been recognized by The Baltimore Sun, The Daily Record and Baltimore Magazine for her leadership and community service. Ms. Brown holds her B.S. in Nursing from the University of Vermont. She earned a Master of Public Health from Johns Hopkins University.



James Warren Bartee

Owner, IMS Auto Clinic

James Warren Bartee fixes everything from performance cars to antiques at IMS Auto Clinic in Baltimore City. IMS stands for Intense Motorsports, which is one of his passions. Along with body and other repair work, Mr. Bartee also offers consultations for customers who have gone to a dealership and don't understand what was communicated to them. He believes in keeping communication simple and makes sure his clients understand exactly what is happening with their cars. Mr. Bartee says his hobby is his work and his three kids are his life. He is a Mason, part of Rise Baltimore and a member of The Urban League

Young Professionals group.



Larry Moore

Owner, Home Base Remodeling

Futures are not always the ones that seem to be written on the wall -- or painted, in Larry Moore's case. The path that led him to launch Home Base Remodeling was not one he expected. Years ago, while working as a manager at Burger King, Mr. Moore ran into one of his employees and her mother at Home Depot in the paint section. Next thing Mr. Moore knew, his employee's mom asked him if he painted and if he would do her living and dining room. That led to referral after referral. Mr. Moore, a Baltimore native, kept up the side work while putting himself through school to earn his computer science degree at Coppin State University followed by advanced certifications. He went on to work at Procter & Gamble for 15 years and a 2012 lay off turned out to be a blessing in disguise. It inspired Mr. Moore to turn his part-time contracting business into his full-time passion. He says no job is too small. Flooring is his favorite. He does everything except for heat and air conditioning.

ON THE COVERS

LaQuicha Brown **Owner, Berries by Quicha**

Get ready to be “Berry” impressed. Barack Obama, Beyoncé, Michael Bloomberg and Sinbad are among the client list, who have enjoyed Berries by Quicha’s gourmet chocolate covered strawberry creations. LaQuicha Brown starts with high-quality sweet strawberries dipped in gourmet chocolate. From there, her creations get adorned with decorative accents, ranging from a simple band of sprinkles to even your company’s logo or an edible photo design of your choice. Ms. Brown started making her confections from her home kitchen and then seized an opportunity to open her retail shop at the Best Western in Baltimore in 2013. “I love the creative side,” shares Ms. Brown, who channeled the skills she gained from her Morgan State sociology degree and criminal justice minor (she plays detective to figure out what her clients want) into making a name for herself in the DMV. Ms. Brown is a mom of three teens, ages 15, 18 and 20.



Marvin Perry **CEO, Professional Consultant Group (PCG) and Associates, Inc.**

PCG and Associates offers consulting and management services for businesses, municipalities, educational institutions, non-profits and individuals in the private and public sectors. Mr. Perry has a B.A. in Business Management, a Master’s in City and Regional Planning and is a Doctoral candidate in Community College and Leadership at Morgan State University. He has several certifications and brings three decades of experience to the table. He helps his clients develop and execute goals for growth, guides them through negotiations, offers conflict resolution and mediation, conducts leadership and diversity training, does educational leadership coaching and training, development and more. He also is a motivational speaker, marketing consultant, a certified anger/stress management facilitator and a volunteer advisor to community organizations and colleges including leading community engagement for universities and non-profits.



Greg Daniels **Contractor & Realtor, Woodmark Building Group, LLC**

Greg Daniels recognizes the value in delivering the best service to his clients and always giving them more than they expect. It results in repeat business. He says his dedication to education and the philosophy that the clients’ needs are the most important part of the process is what sets his business apart from his competition. Woodmark Building Group, LLC is licensed in Maryland and Pennsylvania for home improvement and in Maryland for new construction. Mr. Daniels, who sees himself as an advocate for his clients, has extensive knowledge and experience in buying and selling, investing, remodeling and building -- both for his clients and for his own accounts. He is active in various civic and charitable organizations. “I believe as we gain successes in life, we must always give back.” Mr. Daniels attended University of Maryland, Baltimore County.





Carianne "Cari" Adams Finch, PE, BCEE

Owner, Principal Environmental Engineer, Adams Environmental Engineering Group, LLC (AEEG)

Named by Baltimore Magazine as one of the "Women Who Move Maryland 2021," Cari Finch oversees engineering and project management for AEEG. Ms. Finch, who founded the company in 2018, serves industrial, commercial, government and residential clients. She has three decades of experience working in the environmental engineering, consulting and contracting services industry. The firm provides Phase I/II and hazardous-material surveys, as well as property-condition assessments and environmental testing, monitoring, and remediation. The firm also offers hazardous and non-hazardous waste management, spill response and prevention (SPCC), environmental permitting, underground/aboveground storage tank services (removal, installation, and repair), storm-water permitting, and health and safety compliance. Ms. Finch volunteers as the Chief of the Maryland Ad Hoc Committee on Oil. She is a graduate of Penn State University.



Ernesco Oliver

Owner, BI Finishes, LLC

A federal government IT background may seem worlds away from running a company that partners with other small businesses to bid on state, federal and private projects in construction and project management. But, Ernesco Oliver, owner of BI Finishes, LLC, reports there are many parallels. She transferred her skills managing dozens of IT projects at a time, with contractors reporting to her, to using the same style at BI Finishes. The company's vast service offerings include drywall, painting, asphalt and paving, masonry, concrete, roof installment and material supply, final cleanings and custodial contracts. Ms. Oliver takes pride in creating opportunities for employment. She caught the renovation bug after dabbling in rehabbing single family and townhomes. In 2009, she and her husband, who owned a trucking business, partnered and launched their commercial construction management firm. The Severn company has certifications including: WOSB, SBE, SBR, MBE, WBE, DBE, SWAM and State of Alabama MBE/WBE. Ms. Oliver studied business administration at Anne Arundel Community College. She is active with her church, the River of Life Worship Center, and gives back by providing food service and grocery shopping for senior church members.



Kevin Lisenby

President & Owner, BCS Supply and Services

You never know what the future holds. When Kevin Lisenby launched his company, he offered on-call install and repair services on pressure washers and water reclaim systems. When clients, such as NIH and CarMax, began asking if he also carried other commercial equipment, he seized the opportunity and started offering appliances for commercial and residential kitchens and laundry rooms. Today, BCS Supply and Services works around the clock, selling, installing and maintaining equipment along with commercial cleaning services and PPE supplies and equipment. Mr. Lisenby volunteers his time coaching soccer and basketball and as a mentor for boys, ages 4-14 in the foster care system. Happily married, he and his wife have a 15-year-old son. His son is around the same age he was when he first started giving back to the community, volunteering at a recreational center in the Bronx of New York City.

■ ON THE COVERS ■

Reverend Beverly D. Cromartie
Ordained Minister & Licensed Mortician, Beverly D. Cromartie Funeral Service

Reverend Beverly D. Cromartie treats everyone who enters her funeral service like family. Her motto is “Professional Service with a Personal Touch.” After working for various funeral homes, she followed an entrepreneurial path and opened her own funeral service in 2002 and is currently located in the historic Union Square neighborhood of Baltimore. She takes tremendous pride in serving others. She says her career was inspired by seeing the needs of others go unmet when it came to saying goodbye to their loved ones. A product of Baltimore City Public Schools, Ms. Cromartie received her B.S. from the University of Cincinnati, her Master of Divinity from the United Baptist Seminary and a Master of Science degree from Johns Hopkins University.



Maurice Swanson
Owner, Ariel's Transport, LLC.

Maurice Swanson's drive is rooted in his company's namesake. Ariel's Transport, LLC is named in memory of his daughter, who passed away in 1995. “She is my motivation. When I wake up in the morning, she talks to me and says ‘go make it happen.’” Mr. Swanson does exactly that for his clients by providing dump truck services, snow removal, snow piling, towing and heavy duty towing. His business philosophy is to give the best service. It has paid off. He has had customers who are willing to let their haulaway items sit in order to wait for Ariel's Transport to take care of the job. Mr. Swanson took courses through CR England in order to get his commercial driver's license. He takes every opportunity possible to mentor young people and to help them navigate their lives and careers in the right direction.



Perry T. Standfield
Partner, SD Security Consultants & Security Services

Back when Perry T. Standfield was a lieutenant, he moonlighted at part-time security locations. Little did he know that he would meet his future business partner. After retiring from the police force after serving for 26 years, he and his now partner, Kenny Dickstein, started their own security firm. Along with working to keep his clients safe and comfortable in parking lots, community centers, banks and other locations, he does the same for local youth. Mr. Standfield is working on a project to help provide greater access for Baltimore City kids to pools. He also leads a food drive each Thanksgiving. He is a former member of Vanguard and Fraternal Order of Police.





Gwen and Ralph E. Johnson
Owners, Express Employment Professionals

Retired veterans Gwen and Ralph E. Johnson pivoted their attention to another force -- the job force. As co-owners of Express Employment Professionals, an Owings Mills based staffing agency, they focus primarily on connecting candidates to companies for long term positions and also fill part time and temporary positions. They say the level of customer service and hands-on follow-up sets their agency apart. They opened their Express Employment Professionals franchise in 2013. Mr. Johnson earned his AAS degree in Mechanical Electrical Engineering from the Community College of the Air Force. Ms. Johnson earned her BS in Human Resources Management/Management from Park University. Express Employment Professionals is the proud sponsor of an annual charity golf tournament. The couple gives back to the community by volunteering through their church and with students.



Leon Wilson
Owner & Operator, Crunchtime Vending, LLC

What started as a side hustle grew into a full-time entrepreneurial endeavor for Leon Wilson. While in his previous role as a technician at a telecommunications company, Mr. Wilson watched the vendors servicing the snack and beverage machines and thought it looked like a fruitful business. That initial hunch grew into Crunchtime Vending. Mr. Wilson keeps car dealerships, office buildings, and warehouses well-stocked with pre-packaged sandwiches and snacks, coffee and other beverages. It's the personal service that differentiates Crunchtime Vending, explains Mr. Wilson. He does most of the onsite work himself. Mr. Wilson gives back to the community by donating a portion of his vending machine products to a homeless shelter.



Anne M. Smith, CTA | CTC | CTIE | DS | ECC | RTS
Owner, Travel & Events Extraordinaire, LLC (T.E.E.)

Anne M. Smith, the owner of Travel & Events Extraordinaire, LLC (T.E.E.) in Columbia, eats, sleeps, and breathes travel, tourism, hospitality, and events. This 30-year industry veteran also makes it a point to reserve time to travel with her family. With a strong reputation designing romance, milestone, group, and family travel and events that fit her clients to a "T.E.E.," her clients continue to return to her. She graduated Magna Cum Laude with three Associates Degrees in Entrepreneurship, Hospitality Management and General Studies from Howard Community College, and has earned additional certifications with the Travel Institute's Certified Travel Associate (CTA), Certified Travel Counselor (CTC), Certified Travel Industry Executive (CTIE), and Cruise Lines International Association's Elite Cruise Counselor (ECC), Meetings at Sea, and Accessible Cruise Travel. Mrs. Smith volunteers at the Travel Institute, is an adjunct professor at Howard Community College, and is the Baltimore Chapter Director for the global travel association, CCRA, where she received a 2019 Travel Industry Leadership Award, among other industry-wide awards. She is an active member of multiple industry associations and is a certified Romance Travel Specialist (RTS). Reserve your T.E.E. time for your 30-minute complimentary travel consultation at <https://teetravels.com/contact-us/>.

FROM THE PUBLISHER



Cleveland C. Washington, Jr.
Founder and Publisher

This directory would not exist without all of you.

I salute each of you for standing strong in the face of the Pandemic. We know that many of you pivoted in ways you never could have anticipated or prepared for, until Covid hit. Our hearts are with everyone who lost loved ones to Covid and with those of you who experienced your own health and/or business struggles.

We are all stronger when we stand together and take steps to support each other's businesses. Every time you turn to this directory for a product or service, you are contributing to our community in a meaningful way.

If you would ever like a personal introduction to anyone in this directory, I am here to make the connection for you. Cheers to health and wealth in the year to come.

Best wishes,

Cleveland Washington - Publisher



"Little Jackie"

In Loving Memory, Jacquelyn L. Washington

The Minority Business Directory is forever dedicated to my daughter, Jacquelyn L. Washington, known as "Little Jackie." I continue to feel inspired by how she lived her life. She lived each day to the fullest. Her life was violently cut short on May 18, 1998. During her short life, Little Jackie touched so many. All those who knew and loved her miss her deeply.

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"Committed to Providing Compassionate & Competent Care"

About Us

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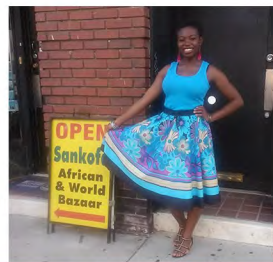
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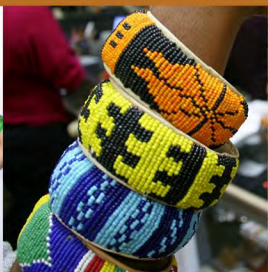
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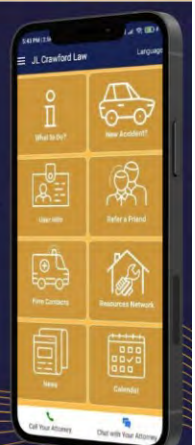


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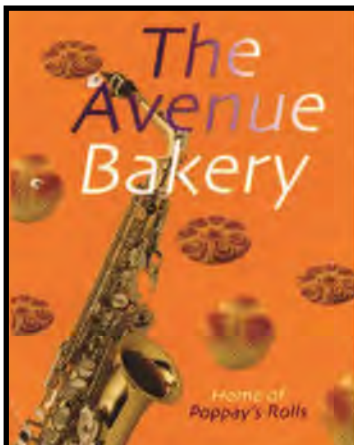
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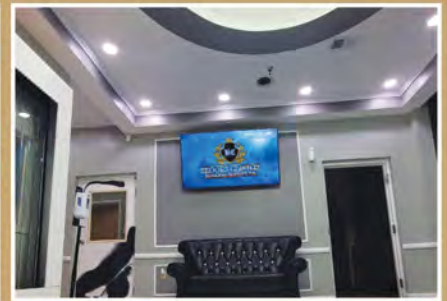
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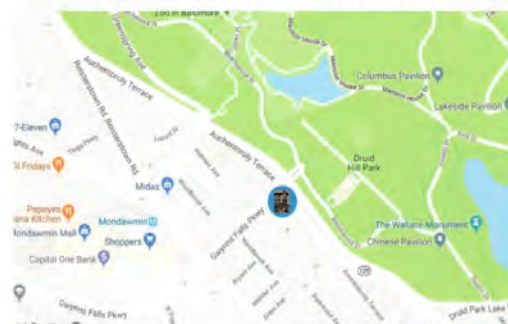


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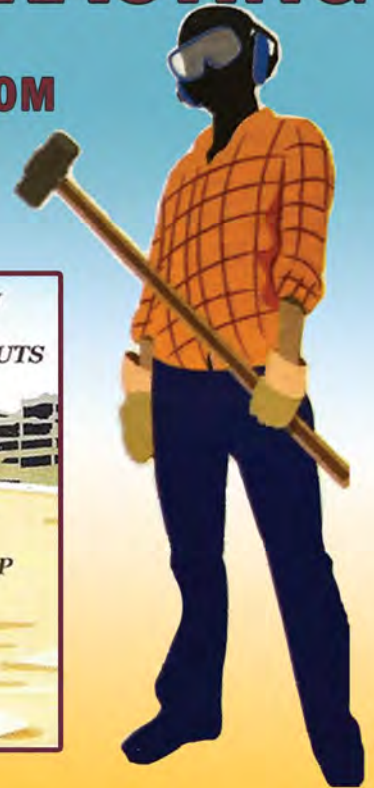


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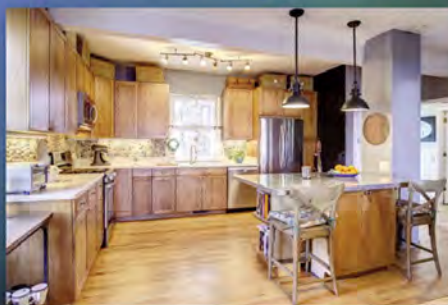
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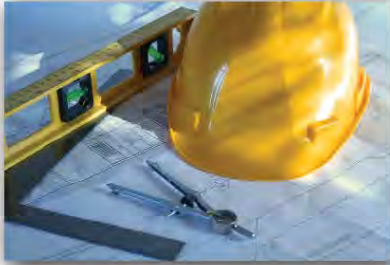
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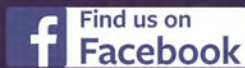
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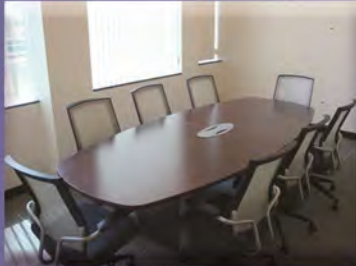
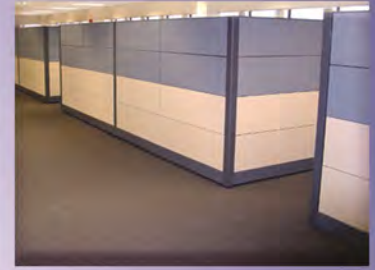
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TAXES See page 38

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WHAT IS THE MINORITY BUSINESS DIRECTORY?

The Minority Business Directory is a privately-owned business entity, not supported by any government grants or assistance. The Directory is a controlled circulation of classified listings and advertisements of community owned businesses and professionals, offering a wide range of goods and services. **The Directory also includes a number of advertisements from local majority businesses and government agencies.** Extensive public service listings provide social, civic, educational and medical information. The combined result is a valuable consumer shopping guide, distributed free to the community. Free distribution of the Directory is made possible by the sale of advertising space within the Directory.

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To acquire the **MINORITY BUSINESS DIRECTORY**, refer to the list of distribution points in the back of the Directory. Stop by the most convenient location and request a copy of the MBD. Copies of the Directory are also available within the **businesses** on this list. For further information on how to receive the Directory, please call the Minority Business Directory, Inc. at (443) 224-2343.

COMMUNITY BUSINESS CONSUMERS – When seeking goods and services, community consumers are urged to look first within the Directory. If the goods and services are not offered by participating MBD businesses, then pursue other conventional means of locating the business you seek.

Remember, when you patronize community-based businesses, you are contributing to the economic foundation of the community which benefits all members in the community. Community consumers are also urged to patronize the majority corporations advertising in the MBD. These corporations are concerned for and committed to improving **the** minority community.

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MBD received requests on a regular basis for the names of community vendors and suppliers for various goods and services. Community business owners whose businesses are not listed in the Directory should write to the MBD office to make us aware of your existence and expertise so that we can refer your business to those purchasers seeking your goods and services.

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