

# The Prince George's Post



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PHOTO COURTESY LORI VALENTINE

EDC President & CEO Jim Coleman; EDC Acting Workforce Services Director Walter Simmons and U.S. DOL Assistant Secretary Michael Michaud congratulating Army Veteran Clinton Campbell on his conditional job offer for security services at 'Operation 500' Veteran Jobs and Resource Fair.

## Top Obama Official Endorses Economic Development Corporation Veterans Initiative

*Dozens of Veterans Hired on the Spot*

By LORI VALENTINE  
PGCEDC

LARGO, MD—Today, the Prince George's County Economic Development Corporation (EDC) welcomed top Obama official Michael Michaud, Assistant Secretary

for Veterans with the U.S. Department of Labor, as it deployed its second installment of 'Operation 500,' the Veteran jobs and resource initiative geared toward securing high wage jobs for 500 Prince George's County Veterans by January 2017. More than 30

private sector employers and resource partners participated in the Jobs and Resource Fair in which 40 Veterans walked away with solid job opportunities. Employers were excited about the amount of talent that the Prince George's County Veteran community displayed.

"'Operation 500' is committed to our Veterans," said EDC President and CEO Jim Coleman. "I have a strong belief in serving those who have served us. It is unacceptable for any

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## Broadcasters Announce Campaign to Address Nationwide Opioid Epidemic

*Partnership for Drug-Free Kids Teams With Local Radio and TV Stations*

By PRESS OFFICER  
NAB

WASHINGTON, D.C.—Local radio and TV broadcasters will undertake a national effort to address heroin and prescription drug abuse that is impacting communities across America, the National Association of Broadcasters (NAB) announced at a press conference on Capitol Hill today. NAB has teamed with the Partnership for Drug-Free Kids (Partnership), a national nonprofit committed to helping families struggling with their son or daughter's substance use, on a multi-faceted campaign through the end of 2017 to raise awareness about the rising opioid epidemic.

Driven by abuse of prescription painkillers, opioid addiction has soared in recent years, particularly among teens and young adults. Every day in the U.S., 2,500 youth (12 to 17 year-olds) abuse a prescription pain reliever for the first time. An addiction to legally prescribed pain medication has led many people to heroin, a cheaper and more easily available alternative. According to the Centers for Disease Control and Prevention, 45 percent of people who used heroin were also addicted to prescription opioid painkillers. Deaths from opioid abuse increased 248 percent between

2010 and 2014, with 78 Americans now dying every day from an opioid overdose.

At today's press conference, NAB highlighted news coverage that local and network radio and TV broadcasters have devoted to bringing awareness to the opioid crisis. In addition to regular news programming, in the past year broadcasters have produced and aired documentaries, in-depth investigations, and town hall forums on the impact of the epidemic on local communities. CBS TV Network, ABC-owned TV stations and iHeartMedia have also carried more than \$15 million in Partnership for Drug-Free Kids anti-opioid PSA messaging in the last year, and broadcasters such as NBC, FOX, Univision, Telemundo and hundreds of other local TV and radio stations have devoted enormous resources to this issue.

Representatives of the broadcasting industry who attended the press conference and pledged support for the initiative were: Art Brooks, President, Arizona Broadcasters Association; Rebecca Hanson, Senior Vice President of Strategy and Policy, Sinclair Broadcast Group; Ginny Morris, Chair and Chief Executive Officer, Hubbard Radio Group;

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## PG County Asks Residents to Take Action Now to Prepare

*September is Maryland Preparedness Month*

By PRESS OFFICER  
PG County Government

LANDOVER, MD—The Prince George's County Office of Homeland Security/Office of Emergency Management reminds residents that September is a good time to review preparedness information for severe weather and other emergencies throughout the year. September is both National Preparedness

and Maryland Preparedness Month and government agencies, businesses, community groups, schools and families will be participating in events to help promote disaster preparedness.

"Emergency preparedness is a year round effort," said Ronald E. Gill Jr., Director of Emergency Management. "From the

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## Economic Development Corporation Entices Top Talent From George Washington University

By LORI VALENTINE  
PGCEDC

LARGO, MD—The Prince George's County Economic Development Corporation (EDC) hosted a delegation of ten graduate students and alumni from the George Washington University Elliott School of International Affairs who are looking to learn about the international activities and employment opportunities that Prince George's County has to offer. EDC President and CEO Jim Coleman, along with his international business development and human resources teams engaged in an interactive discussion with the student delegation about the County's focus on expanding internationally as well as the role the Economic Development Corporation plays in connecting top talent with well-paying careers in high growth companies in Prince George's County and abroad.

"The EDC is doing a lot of outreach to the major universities in the region looking for



PHOTO COURTESY LORI VALENTINE

EDC President and CEO Jim Coleman (center) and EDC Team with International Affairs Graduate Students from the George Washington University Elliott School of International Affairs.

fresh talent for our job creators. These international graduate students from George Washington University are another step the County is taking to build bridges to the future," said Coleman. "And the best way to build bridges is to have architects that can help you to build that bridge. Today, we identified ten future architects of international business development that can help County Executive Baker build that bridge to the future and

all over the world. Their eagerness and desire can help us to create more employment opportunities for our residents and job creators in Prince George's County. We look forward to welcoming them to Prince George's County and the EDC to help us activate prosperity all over the world."

As part of the EDC's efforts to bridge the gap between college students and the jobs of the future in Prince George's County, it reached out to The

Elliott School of International Affairs to participate in their 2016 Employer Site Visits program. Members of the delegation were extremely interested to learn that the County has deliberately targeted Mexico, China, Canada, Korea, South Africa and Nigeria as part of its international strategy primarily because they are the fastest growing economies in the

See TOP TALENT Page A6

## Buck Lodge Middle School Science Teacher Receives Presidential Honor

By PRESS OFFICER  
PGCPS

UPPER MARLBORO, MD—Buck Lodge Middle School science special education teacher Elizabeth Lazaro was recently selected as a recipient of President Obama's Presidential Award for Excellence in Mathematics and Science Teaching.

Lazaro is among 213 K-12 science and mathematics educa-

tors from across the nation who were selected by a panel of distinguished scientists, mathematicians, and educators for the award.

"The Presidential Award is a living testament in celebrating the accomplishments of students with significant cognitive disabilities," said Lazaro. "The award captures a milestone in bringing to the fore

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### INSIDE

#### College Bound Students Need Insurance Too

Yet when it comes to protecting a student's belongings, many homeowners' policies will cover a student's possessions in the event of theft, fire and vandalism. However, coverage is typically limited to ten percent of the parents' personal property coverage away from home.

Community, Page A3

#### Teaching for Success: Welcoming and Respecting Every Child

Drs. Emdin and Strayhorn discussed these crucial thorny issues during this year's Children's Defense Fund (CDF) Freedom Schools® training dedicated to stopping summer learning loss, creating a love of reading, and empowering children to make a difference in their schools and communities.

Commentary, Page A4

#### Department of Education Announces Efforts to Strengthen Loan Counseling to Help Borrowers Manage Their Debt

The experiment will allow colleges to require, as a condition of receiving Direct Loan funds, loan counseling to students beyond the statutorily required one-time entrance and one-time exit counseling.

Business, Page A5

#### Movie Review: Sausage Party

Well—a story about sentient food that doesn't know what humans do with food: I'm sold. Making it a commentary on religious faith ups the ante. For when a jar of honey mustard (voice of Danny McBride) is returned to the store and put back on the shelf, he brings with him a horrifying tale of what actually occurs in the Great Beyond.

Out on the Town, Page A6

#### Earth Talk

Dear EarthTalk:

What are "smoke waves" from wildfires and how can they be hazardous for our health?

—Doug Jenkins,  
Big Sandy, TX

Features, Page A7

# Towns and NEIGHBORS

## In and Around Morningside-Skyline

by Mary McHale 301 735 3451

### Contest coming up at Darnall's Chance

It's time to start thinking what you're going to do for the 17th Annual Gingerbread House Contest & Show at Darnall's Chance House Museum in Upper Marlboro. Will it be a castle, a cabin, a candy shoppe, a houseboat, an Indian village?

Ribbons will be awarded for 1st, 2nd & 3rd place in three divisions, and prizes will be awarded. For adult entries: \$100, \$75 and \$50. For child & family: \$75, \$50 and \$25. There will also be Viewer's Choice Awards, each receiving \$200.

Any structure—real or imaginary—is eligible. But it must be original (no gingerbread kits allowed). There is a long list of Rules. For information, visit the house, call 301-952-8010, or go to [darnallschance@pgparks.com](mailto:darnallschance@pgparks.com).

All entries must be delivered to the Museum on Nov. 20 between noon and 4 p.m. The show dates (when you can vote for the best) are Nov. 25–27 & December 2–4 & 9–11. Now get out that gingerbread recipe.

### People

County Exec Baker addressed the Camp Springs Civic Association Sept. 14 at Thurgood Marshall Middle School.

Rit Taylor is president of St. Philip's Parish Pastoral Council. Other officers are Dave Desmarais, vice-chair, and Suzy Those who remember Skyline activist Judy Waby will not be surprised that she's still fighting for justice. She recently sent an email railing against judges, both in the U.S. and Canada. Judy currently lives in Reno.

Former Morningsider Sue Stine Mason has learned she is related to Martha Washington through her mother's Vaughan lineage. She writes, "Martha is my 1st cousin, 7 times removed."

I made my annual fall retreat last weekend at Loyola on the Potomac in Faulkner. The

weather was pleasant, the food was delicious and plentiful and the quiet was so worth it. A beautiful time. Now I look forward to their annual New Year's Eve retreat.

By the way, you don't have to be Catholic—or even Christian—to attend and love such a retreat; I recommend it to everyone.

### Coming up

Sept. 24: Community Health Fair 2016 sponsored by Council Member Obie Patterson, at the Southern Regional Technology & Recreation Complex, 7007 Bock Road, Fort Washington. Free flu shots, children's health expo, HIV/STD, dental and vision screening, farmer's market, free produce, door prizes and much more. Hours: 10 a.m.–2 p.m.

Oct. 1: The 18th annual SuitlandFest is happening at the Suitland Community Center, 5600 Regency Lane in Forestville. Come for a day of live entertainment, health screenings and community networking opportunities. For more details email [willie.wimbush@gmail.com](mailto:willie.wimbush@gmail.com). Hours: 11 a.m.–6 p.m.

Oct. 8: "When Words Fail, Music Speaks" at the Surratt House in Clinton. Listen and learn from the music of the American Civil War as The Susquehanna Travellers play songs that echo the emotions of the time. Free. 4 p.m.

Oct 27–Nov. 3: Early voting. The closest polls to us are at the Suitland Community Park School, 5600 Regency Lane. Hours: 8 a.m. to 8 p.m.

Nov. 8: Election Day (at last!). In the Morningside area we will continue to vote at what once was Skyline School and now is the Skyline Building. Hours: 7 a.m. to 8 p.m. You're allowed to vote if you're in line by 8 p.m.

### Changing landscape

Thompson Creek Windows and Brook Furniture Rental have opened in Penn Randall

Place where Murry's Steaks used to be.

The scaffolding is down! It has been up for more than two years. The United States Capitol looks beautiful; though apparently there's a lot more work to do inside.

### Manuel Correa, former Marine, dies at 93

Manuel Angel Correa, 93, formerly of Morningside and a volunteer with the Morningside Volunteer Fire Department, died Aug. 31 in Clinton. In recent years he lived in Upper Marlboro.

He was born on Christmas Day 1922 in New York City to Angel Tomas Correa and Monserrate Perez. He fought in the Pacific with the Marines during World War II and left the service as a corporal. Then he worked for and retired from the U.S. Civil Service. In retirement he enjoyed collecting and renovating cars.

I checked a 1955 Morningside Directory and found him listed at 5 Woodland Road, which means he lived a short walk to the Morningside VFD where he was a volunteer firefighter.

He is survived by his wife Dolores; sons Michael, Ron, Craig and Chris; and daughter Diane Danylczuk. Another daughter, Juanita, preceded him in death. His funeral Mass was at St. John's in Clinton with burial at Resurrection Cemetery.

### Milestones

Happy birthday to Elizabeth Long, Mary Kilbride, and Raymond Short, Sept. 23; Dottie Arehringer, Amy Schlor and Peg Richardson, Sept. 24; Alice Lucke and Judy Hansel Waby, Sept. 27; Tim Ward, Sept. 28; my brother Tom Mudd and former Morningside Town Clerk Janice Diggs, Sept. 29.

Happy anniversaries to Ken and Janet Kaye, their 62nd on Sept. 25; and André and Cynthia Jordan, their 53rd on Sept. 28.

9–11. There are three divisions. Adult Division: Individual adult, age 17 years & up. Child Division: Individual, age 8–16 years and Family Division: Group of 3–7 individuals of any age (1 adult/1 child minimum). Participants must register for the competition by Saturday, November 12, 2016. Entry forms may be obtained by calling Darnall's Chance House Museum or visiting <http://www.pgparks.com>.

### VENDOR & CRAFT SHOW

Come out and do your Holiday shopping at the American Legion Auxiliary-Vendor & Crafter Show November 5, 2016 from 10:00 AM to 2:00 PM. There will be food for sale (hot dogs, chili, BBQ, chips, sodas and water. Raffle 50/50. Bring your family and friends. Volunteers appreciated. Telephone number is 301-782-7371. Brandywine American Legion is located at 13505 Cherry Tree Crossing Road, Brandywine, Maryland.

### BRANDYWINE LEGION POST 227 MEETINGS

Brandywine Legion Post 227 meetings are the 3rd Wednesday of each month at 7:00 PM, SAL Brandywine meetings are the

first Monday of each month at 7:00 PM. Brandywine American Legion Auxiliary meetings are the 4th Tuesday of each month at 6:00 PM. New members are welcome. Members and volunteers are appreciated. The American Legion's success depends entirely on active membership, participation and volunteerism. The organization belongs to the people it serves and the communities in which it thrives.

### 5TH ANNUAL BULLDOG GOLF CLASSIC

Register now for Bowie State University 5th Annual Bulldog Golf Classic Thursday, October 13, 2016 at the Country Club at Woodmore. The address is 12320 Pleasant Prospect, Mitchellville, Maryland 20721. New this year are lessons and clinics offered (Golf Pro Clinic: 10:30 AM and Tennis Pro Clinic: 1:00 PM). Registration fees per golfer is \$150, per foursome is \$500 and Pro Clinics is \$100. Includes lunch and admission to awards reception. For more information: [events@bowiestate.edu](mailto:events@bowiestate.edu) 301-860-4300 or visit the website at [www.bowiestate.edu/bulldogclassic](http://www.bowiestate.edu/bulldogclassic).

## Neighborhoods

### Vice Chair Dannielle Glaros Welcomes County's First Food Truck Hub to College Park

UPPER MARLBORO, MD—Prince George's County Vice Chair Dannielle Glaros (D) District 3, will welcome the County's first Food Truck Hub to College Park on Friday, September 2, 2016. The College Park Food Truck Hub is located in downtown College Park, steps away from the University of Maryland at 7413 Baltimore Ave. The times of operation are 5:00 p.m. to 12:00 a.m. Thursdays, Fridays, and Saturdays.

Food Truck Hubs, as defined by CB-16-2015, legislation enacted by the County Council last year, are outdoor areas designated by the Prince George's County Department of Permitting, Inspections, and Enforcement (DPIE) where two or more mobile units may sell freshly prepared foods, or fresh fruits and vegetables.

Vice Chair Glaros, sponsor of legislation establishing food truck hubs, along with Council Members Mary Lehman and Karen Toles, says she is pleased to see the resurgence of food trucks in Prince George's County.

"The establishment of food trucks hubs in the County is truly exciting," said Vice Chair Glaros. "We have seen this trend grow and thrive in our neighboring jurisdictions, and now there is an opportunity to create new business opportunities for local entrepreneurs while expanding food options for residents who work and live around our metro stations."

Also in District 3, the University Research Park Food Truck Hub is located at the intersection of River Road & University Research Ct. in Riverdale, central to the College Park Metro Station and the site of a future Purple Line Metro location. The food truck hub provides convenient access to healthy foods for the 4,000+ government employees working in the surrounding area. The University Research Park Food Truck Hub times of operation are Monday and Wednesday 11:00 a.m. to 2:00 p.m.

Vice Chair Glaros looks forward to additional food truck hubs coming to District 3.

"Every hub that opens in the County is another opportunity for food truck owners and operators to build and grow their business," said Vice Chair Glaros. "We are looking forward to two additional food truck hubs coming to District 3, one in Town Center Market in Riverdale Park, and another on the north side of the New Carrollton Metro station. Implementing this package of legislation has not been without its challenges, but with strong leadership from the members of our Food Truck Hub Oversight Committee and the enthusiasm with which these first few hubs are being embraced, I am confident our Hubs will provide even greater access to expanded food options and more opportunities for innovative entrepreneurship."

Additional information on the College Park Food Truck Hub may be found at <http://collegeparkhub.com/schedule/>

### Hospital Earns Primary Stroke Center Designation

LANHAM, MD—The Maryland Institute for Emergency Medical Services Systems (MIEMSS) has designated Doctors Community Hospital as a Primary Stroke Center. This recognition highlights the hospital's ability to provide quality and specialized medical care to patients who may have suffered a stroke.

To earn this designation, the hospital underwent an extensive evaluation, which included demonstrating how its team complied with national quality and clinical excellence standards for stroke care. The effective and consistent use of such guidelines can save lives while reducing the rate of long-term complications such as paralysis.

"This highly noteworthy achievement is one of many examples of how we continue to be dedicated to offering quality care to the community," shared Dr. Patricia Christensen, vice president of nursing and patient care services at Doctors Community Hospital. "We are proud to be recognized for offering consistently excellent care to patients who suffer from such a pervasive condition."

Every year, more than three quarters of a million people across the United States suffer a stroke, which can impede blood flow to one or more areas of the brain. A stroke often results in damage to bodily functions (e.g. memory, muscle movement, etc.) controlled by the affected areas of the brain. On average, one American dies from a stroke every four minutes. Fast action and appropriate care are critical to improving long-term outcomes.

"Time lost is brain lost. That's why it is so important to quickly recognize the signs and symptoms of a stroke to minimize damage to the brain," shared Helen Bradley, RN, CEN, stroke center coordinator at Doctors Community Hospital.

The F.A.S.T. acronym helps in recognizing stroke:

- Face Ask the person to smile. Does one side of the face droop?
  - Arms Ask the person to raise both arms. Does one arm droop downward?
  - Speech Ask the person to repeat a simple phrase. Is their speech slurred or unusual?
  - Time If you observe any of these signs, call 911 immediately.
- Bradley also mentioned that eating a healthy diet, exercising regularly, avoiding smoking and limiting alcohol consumption can reduce the risk of stroke.

To provide patients with timely and streamlined care, Doctors Community Hospital's stroke care program consists of:

- Experienced emergency physicians, hospitalists and

nurses who receive annual stroke education

- A multidisciplinary team that includes neurology and radiology specialists
- Evidence-based assessments, diagnostics and treatments
- Access to a comprehensive transitional care facility located on its main campus

Also, the hospital earned the American Heart Association/American Stroke Association's 2016 Get with the Guidelines Stroke Gold Plus Award and offers a free stroke support group. "Prince George's County residents can rely on us to provide comprehensive stroke care available right in their community," shared Christensen. "Timing matters in stroke treatment, so having high-quality care close to home is critical."

### WSSC Partners with Junior Achievement to Provide Students Important Financial Life Skills

LAUREL, MD—WSSC is pleased to announce its partnership with Junior Achievement of Greater Washington to serve as the Water, Sewer and Trash Kiosk partner at both JA Finance Park® Prince George's County and JA Finance Park® Montgomery County.

"This program provides students a hands-on experience and lessons on how to best manage their finances," said Carla A. Reid, WSSC's CEO/GM. "These students are going to be leaders in our communities in a few short years, and we at WSSC see the value in supporting their desire to learn these fundamental financial life skills."

Owning or renting a home comes with a list of expenses that most young people don't yet understand. Expenses like running your water for a shower, having your trash hauled away once a week, and ensuring environmental stewardship is taking place in your neighborhood through sewer management systems are costs that many students do not typically associate with home ownership or renting.

As the JA Finance Park® Water/Sewer/Trash Kiosk partner, WSSC will have the opportunity to teach young people about the average costs of these types of monthly expenses, and how it plays a role in their monthly budget.

WSSC provides water and sewer service to 1.8 million residents in Prince George's and Montgomery counties. While it does not handle trash removal or provide storm water maintenance, it is partnering with Junior Achievement to provide students instruction in all of these key areas.

**About WSSC:** Established in 1918, today the Washington Suburban Sanitary Commission is among the largest water and wastewater utilities in the nation, with a network of nearly 5,600 miles of freshwater pipeline and more than 5,400 miles of sewer pipeline. Serving 1.8 million residents in Prince George's and Montgomery counties, WSSC drinking water has always met or exceeded federal standards.

## Brandywine-Aquasco

by Audrey Johnson 301 888 2153

### JUBILEE MAJESTIC CONCERT CHOIR

You're invited to a concert Saturday, September 24, 2016 3:00 PM at Nottingham Myers United Methodist Church, Rev. Constance C. Smith, Pastor. The Concert will feature the Jubilee Majestic Concert Choir and S.O.U.L. Dancers. The address is 15601 Brooks Church Road, Upper Marlboro, Maryland 20772.

### EDUCATOR WORKSHOPS

Educator workshops are offered at Watkins Nature Center on Saturdays 9:00 AM–4:00 PM. Free admission, registration is required. Maryland Educator credits available for 15 hours or more for participating. Space is limited. Call 301-218-6702 or visit <http://www.pgparks.com> for information or to reserve a spot. Address is 301 Watkins Park Drive, Upper Marlboro, Maryland 20774.

### 17th ANNUAL GINGERBREAD HOUSE CONTEST & SHOW

Contestants are needed for this year's Gingerbread Show. 2016 show dates are November 25–27 and December 2–4 &

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# COMMUNITY

## Practical Money Skills

By Nathaniel Sillin

### Fintech is Changing Money Management for the Better

Are you stressed about managing your money? Most of us are at one time or another. Whether you're trying to track your spending or invest spare change, fintech (financial technology) is here to ease your money worries. That's the promise of the entrepreneurs and engineers working in one of Silicon Valley's fastest growing industries.



#### Five Ways Fintech Can Help

Here are just a few examples of how fintech services could help you with your personal finances.

- **Budgeting easily and efficiently.** There are budgeting apps that sync with your financial accounts to let you track your spending and savings in real time. You can even track spending in different categories, receive notifications when you exceed your budget and analyze the data to see where you spend most of your paycheck.

- **Saving money automatically.** Apps can make it easy to grow your savings. Some services use algorithms to calculate how much you can afford to save, and then automatically transfer the money to your savings account.

- **Investing with minimal effort.** Technology has made investing straightforward and inexpensive. Robo advisors are computerized investment management services that offer low fees, a simple setup and customized investment strategies. Using a robo advisor, you can let a computer create and manage your investment portfolio with just a few clicks.

- **Getting paid back quickly.** Say goodbye to post-meal negotiation as you and your friends try to split the check. Mobile apps linked to checking accounts let you send and receive money instantaneously.

- **Comparing loan offers.** There are online services that allow you to enter your information once and receive loan offers from competing lenders. The shopping tools let you compare interest rates and terms, which could save you money over the lifetime of the loan.

You might also be benefiting from fintech developments without realizing it. For example, new technology could be powering your bank's online chat service or suspicious activity alerts.

#### Keeping Your Finances and Information Secure

Even if a new app or service seems reputable, it's important to take steps to safeguard your finances and personal information.

- **Always research an app or service.** Search the name of the app or company and look for reviews. Positive reviews by major media outlets are usually a good sign that the service is considered reliable.

- **Improve your password security.** Password protection is an important aspect of online security. Don't use the same password for two accounts, financial or other, and try to use two-factor authentication, meaning someone can't log in with your password alone.

- **Use biometric authentication.** Some banks offer biometric authentication that you can use to access your account from your phone. Rather than type in a password, the phone's camera or microphone can verify your identity with your fingerprint, eye, face or voice.

- **Enable location-based alerts.** Geolocation tracking can add an extra layer of security to your account. With your permission, banks can use GPS data from your smartphone to help verify that you're with your card when it's used for a purchase.

- **Use several accounts.** Keeping your assets in several accounts can help limit your risk. Even if one account is attacked, you'll have access to your other money while the financial institution looks into the matter and makes you whole.

Bottom Line: Fintech is changing the way people save, spend, borrow and manage their money. Though there are important security risks to consider, these new innovative and intuitive services offer something for everyone.

#### Teacher from A1

how these students are able to access the general curriculum with instructional modifications. Ultimately, the award recognizes special education students who do not give up on their dreams despite life's challenges."

As a winner of the Presidential honor, Lazaro will receive a certificate signed by President Obama during an awards ceremony on September 8 and a \$10,000 award from the National Science Foundation. She will also attend several educational and celebratory events, take part in professional development opportunities, and visit with members of the President's administration.

"Lazaro's name is added to a growing list of Prince George's County Public Schools educators who are receiving national recog-

inition for the work they're doing in the classroom and beyond," said Dr. Kevin M. Maxwell, Chief Executive Officer for Prince George's County Public Schools. "I am proud of her recent success and motivated by the daily impact she's making in her students' academic lives."

Lazaro has been a special education teacher at Buck Lodge Middle School since 2005. She teaches students in grades six through eight, and has served as Science Department Chair since 2008. Lazaro uses a variety of strategies to address the different learning styles of her students, including using pictures, visuals, and manipulatives; incorporating hands-on activities; and embedding video/technology presentations. She is committed to learning, and frequently takes part in professional development opportunities.

## College Bound Students Need Insurance Too

AAA Mid-Atlantic Offers Advice for Students Living Away From Home

By PRESS OFFICER  
AAA Mid-Atlantic

WASHINGTON, D.C.—The transition from high school graduate to new college student is an exciting milestone, and moving away from home is part of the process for many. The trouble is, too many families—nearly 80 percent—send their children off to college without adequate insurance coverage, cautions AAA Insurance. Is the car they are driving to campus adequately insured? Another question that looms large in the fall semester is how much auto insurance coverage is needed?

In addition to the cars they drive to college, most students take expensive items with them, such as laptop computers, cell phones, iPads and furnishings for their dorm rooms or apartments. No one wants to see their college student's name on the daily crime log that's maintained by the campus security or public safety office. It lists the time and nature of the crime, the general location of the crime, whether it occurred on-campus or in a non-campus building or on university property, and the disposition of the complaint. AAA Mid-Atlantic also recommends you review your insurance policy. It is an important step towards adulthood for college-bound students.

Washington, D.C. boasts 19 colleges and universities. Unfortunately, colleges are not always a safe haven from crime. As proof, "Property crime is a serious problem for college campuses," cautions the Insurance Information Institute (III). "There were about 14,000 burglaries on U.S. college campuses in 2014, according to the U.S. Department of Education's Campus Safety and Security division. The same year there were

3,100 motor vehicle thefts, 1,300 robberies and 610 arson crimes on campus," notes the III. Yet when it comes to protecting a student's belongings, many homeowners' policies will cover a student's possessions in the event of theft, fire and vandalism. However, coverage is typically limited to ten percent of the parents' personal property coverage away from home. For example, if the parents' policy has \$100,000 personal coverage, up to \$10,000 of a student's property will be covered.

"Keep in mind, if your child is living off-campus, he or she may not be protected under your homeowner's policy. So double-check your insurance policy and read the fine print," said Kendall Bramble, a AAA Insurance Agent in Washington, D.C. "If a student is living off-campus, the ten percent limit of the parent's personal property coverage on items away from home applies; however, parents should not count on their homeowners' policy to provide full coverage of all of their child's belongings, which can add up when including furniture."

"Instead parents are advised to purchase a separate renter's policy for their college bound scholars," Bramble recommended. "This type of policy provides greater coverage for personal property in the event that the property is stolen or damaged due to fire, theft or another unexpected circumstance, as well as liability coverage. To avoid the uncertainty and a potential loss, it is always a good idea to check your insurance policy in advance before your child heads to campus for the first time or returns to the university for the fall semester."

College students and their parents should be mindful of the fact there may be limits on high-priced

items such as iPads, computers, and jewelry, as well as a limit on the number of students covered under a policy. For certain valuables, rider (sometimes called floater) policies may be purchased to fill in the coverage gaps. It's also important to understand the limits and exclusions on what type of "loss" is covered, AAA Insurance advises. Losses due to fire and theft are typically covered, while mold or mechanical breakdown is typically not.

For peace of mind, check the Annual Campus Safety and Security Report before the fall semester begins. How safe is your campus? Only eight burglaries were reported at American University in the nation's capital in 2014, including three in residential facilities and four in non-campus buildings or property, according to the 2015 Annual Security Report by the American University Department of Public Safety. That compares to 16 on-campus burglaries in 2013, including eight in residential facilities, and 25 on-campus burglary incidents in 2012, including 12 in residential facilities. Just one auto theft occurred on campus in the period from 2012 to 2014, compared to four motor vehicle thefts on campus in 2011, and three auto theft incidents on the campus in 2010, notes the American University Department of Public Safety.

"Full-time college students living away from home should know they may have limited coverage under their parents' insurance policies," said Bramble. "Before leaving for college, students should check to see what risks and liabilities are covered."

During 2014, the reported number of burglaries and motor vehicle thefts increased at the University of Maryland, according to the

UMD's 2015 Annual Security Report. "The University of Maryland Police Department's (UMPD) detectives were able to arrest and link a suspect to a series of more than 20 residence hall burglaries consisting of accessing rooms through unlocked doors."

The University of Maryland Police Department investigated 67 police-reported burglary/B&E in 2011, including 68 cases on the campus in College Park, and 3 on non-campus buildings or property, according to the University of Maryland's 2014 Clery Annual Campus Safety and Security Report. That compares to 72 burglary/B&E cases in 2012, and 54 reported incidents in 2013. AAA Insurance urges college students and their parents to check with an insurance agent to find out which forms to fill out in order to ensure coverage against theft or damage."

Located in College Park, the University of Maryland is a "car-centric university." In fact, 41 cases of auto thefts were reported at the University of Maryland in College Park in 2011, including 37 motor vehicle thefts on campus, three in or on non-campus buildings or property, and one on public property, according to the UMPD.

"However, auto thefts on the College Park campus dropped 36.5 percent from 41 occurrences in 2011 to 26 reported incidents in 2012 and then to just 15 instances in 2013," said Thomas Calcagni, Director of Public and Government Affairs, AAA Mid-Atlantic. "In contrast, auto thefts on the College Park campus peaked in 2001, when 115 vehicles were stolen."

See INSURANCE Page A7

## Community Health Fair 2016

### "Fitness is a Family Affair"

**Hosted By**  
**Council Member Obie Patterson**  
**Council District 8 Prince George's County**

**Saturday**  
**September 24th, 2016**  
**10:00 am - 2:00pm**

**Location: Southern Regional Technology And Recreation Complex**  
**7007 Bock Road**  
**Fort Washington, MD 20744**

**In Partnership With**

- Kappa Foundation of Fort Washington
- Maryland-National Capital Park and Planning Commission
- Prince George's County Health Department
- Nexus Health, Fort Washington Medical Center
- Capital Area Food Bank

**Free to the Public**

- Children's Health Expo
- Free Flu Shots
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- Hospital Representatives and Vendors
- Physical Fitness Activities for Seniors, Families and Children

**Farmers Market**  
**free produce,**  
**door prizes and**  
**much more!**

**Vendor Information:**  
If you are a healthcare provider and interested in being a vendor please forward your contact information to  
[dhwilliams@co.pg.md.us](mailto:dhwilliams@co.pg.md.us)

# COMMENTARY

## Benjamin L. Cardin

United States Senator for Maryland



### Cardin Statement on Department of Justice Report on Baltimore Police Practices

*"All Our Citizens Deserve to be Treated With Respect and Dignity."*

BALTIMORE, MD—U.S. Senator Ben Cardin (D-Md.), author of the *Law Enforcement Trust and Integrity Act (S. 2168)*, the *End Racial Profiling Act (S. 1056)* and the *BALTIMORE Act (S. 1610, "Building And Lifting Trust In order to Multiply Opportunities and Racial Equality")*, issued the following statement in response to the U.S. Department of Justice (DOJ) release of its pattern-or-practice investigation of the Baltimore Police Department (BPD).

"Today's disturbing report from the U.S. Department of Justice provides a devastating account on how the Baltimore Police Department systematically violated the civil rights of the citizens they were sworn to protect. In particular, the report details a pattern of illegal searches, stops, arrests and use of excessive force that disproportionately impacted African American communities in Baltimore.

"After the death of Freddie Gray in police custody last year, I joined with colleagues to ask DOJ to conduct this investigation into BPD. I am pleased that Baltimore City fully cooperated with this investigation, and share DOJ's optimism that

all parties can work together to design and implement a comprehensive set of remedies. I look forward to working closely with BPD and DOJ as we conduct community outreach over the next few months that will provide critical input into an ultimate court-enforceable consent decree and federal court order. I will work closely with our federal delegation and federal agency partners to make sure Baltimore has the resources it needs to carry out wide-ranging reforms. All our citizens deserve to be treated with respect and dignity.

"We owe nothing less to the family of Freddie Gray than to have his tragic death provide the catalyst for an overhaul of BPD that rebuilds the trust between the police and the communities they serve. We owe the citizens of Baltimore who were denied justice and equal treatment under the law the opportunity to make BPD a model police force for the nation. We must ensure that BPD officers have the best possible training, equipment, and resources to carry out their sworn duties in a lawful manner that builds trust with communities they serve, and that officers are quickly held accountable for misconduct."



The Benson-Hammond House

Open to the Public

WIKIMEDIA COMMONS PHOTO BY: PUBDOG

#### THE BENSON-HAMMOND HOUSE

The Anne Arundel County Historical Society continues to operate the house as the only remaining example of what was once a thriving business in Northern Anne Arundel County—truck farming. The rooms of the house display antique furniture and textiles of the Victorian era. The third floor of the house is a museum displaying implements of farm life in the late 19th century and rotating exhibits on the second floor give visitors an opportunity to see portions of the Society's large collection of quilts, clothing, cooking utensils and other artifacts. The third floor also houses the Society's large collection of antique dolls. There is a museum shop on the first floor. Open to the public from March through December on Saturdays from 11 a.m. to 3 p.m. Free for members of the Historical Society; non-members are asked to donate \$3.00 per adult.

## Child Watch

by Marion Wright Edelman



### Teaching for Success: Welcoming and Respecting Every Child

*"Teaching children may be the highest way to seek God. It is, however, also the most daunting way, in the sense of the greatest responsibility."*

—Gabriela Mistral, Chilean Nobel Prize Laureate in Literature

As a new school year begins, how do we teach Black and other non-White children and youths and all those who are poor or have special needs to ensure their successful readiness for the future? How do educators and all those with primary responsibilities for preparing children for the future understand that every child is sacred and deserves fair treatment? How do we create a pedagogy that respects the unique gifts of our diverse child population and nation of many colors and faiths and become a beacon for our multiracial multicultural world?

Dr. Terrell L. Strayhorn, the youngest full professor at The Ohio State University and Director of its Center for Higher Education, reminds teachers they must begin by making sure all children know they belong and are valued. He explained: "All of us as educators are about trying to inspire students to reach their highest potential to be innovative, to be creative, to move outside the borders, to imagine and connect the dots that aren't even connected yet. They can't get there without first satisfying dysfunction around belonging. That's how central and important it is. How do you start to build it? ... The first thing you can start to do is accept students for who they are. Short, tall, skinny, thick, real hair, fake hair. Clean clothes or dirty clothes. Smell like you and don't smell like you. We have to, first of all, love them, embrace them; that is, we accept them—because they can't possibly be free in a place that starts to treat them as different, as outcasts, as outsiders."

Dr. Christopher Emdin, Associate Professor, Department of Mathematics, Science and Technology at Teachers College, Columbia University points out that many teachers didn't have all the right role models in school themselves: "There's so many educators who feel like they're doing the right thing and doing the right work for the right reasons, but they have not yet done the deep internal

work of healing from the trauma of their own experiences in schools. What happens is when you go into a school and you have a tough day, guess who you become? The teacher who did violence on you." He encourages young teachers today to take the time to think about what might have been broken in their own school experience—and embrace the opportunity to reimagine what they want school to feel like for their students.

Drs. Emdin and Strayhorn discussed these crucial thorny issues during this year's Children's Defense Fund (CDF) Freedom Schools® training dedicated to stopping summer learning loss, creating a love of reading, and empowering children to make a difference in their schools and communities. Dr. Emdin, the author of the bestseller *For White Folks Who Teach in the Hood ... and the Rest of Y'all Too* and *Urban Science Education for the Hip-Hop Generation*, has spent much of his career focused on how to make science and math education engaging and relevant, and how to appreciate the cultural backgrounds and community traditions students bring to the table. Dr. Strayhorn has conducted extensive research on belonging. And while CDF Freedom Schools

primarily serve poor children and those of color left behind, many of the ideas these two brilliant educators share ultimately transcend color and income to get at the root of the work all educators and others who work with children need to do to help all children succeed and fall in love with learning.

Dr. Strayhorn shared a personal story. He had always excelled at math until his senior year in high school, when a teacher's ugly comment on an exam changed everything: "Miss Pitts gave me my test back, and I had made a mistake ... She circled it and said 'stupid move.' A teacher called me 'stupid' in twelfth grade. I went home and told my mother. Long story short, before you know it—my grades started slipping in math. Before you know it—I had always planned to go to [the University of Virginia] to major in math; I went to UVA and majored in music and religious studies. But it wasn't until I got in my doctoral program in a stats class years later that I realized, 'Oh, my gosh, I like math.' And then I said, 'Well, wait a second. I always liked math. When did I stop liking math?' It was when Miss Pitts told me I

See WATCH, Page A12

## Marc Morial, President and CEO

National Urban League



### The National Museum of African American History and Culture: Telling America's Story

*"It is the purpose of the National Memorial Association; to erect a beautiful building suitable to depict the [N]egro's contribution to America in the military service, in art, literature, invention, science, industry, etc.—fitting tribute to the Negro's contributions and achievements, and which would serve as an educational center giving inspiration and pride to the present and future generations that they may be inspired to follow the examples of those who have aided in the advancement of the race and Nation."*

—National Memorial Association, 1915

It has taken over a century, but African American history will at long last occupy a permanent and prominent space in our nation's capital.

What has now manifested into a museum occupying five-acres of land on the National Mall, was originally envisioned as a memorial meant to recognize African American contributions in our nation's history. In 1915, a group of Black Civil War veterans collected money and created a movement to support the creation of a national "Negro Memorial." President Calvin Coolidge signed legislation establishing a commission to plan its construction—with Congress refusing to finance the project. The Great Depression, new national priorities, inevitable political obstruction and fading interests, stalled the project for generations, but on September 24, the once deferred dream of African American war veterans will become a reality that makes its home mere steps away from the Washington Monument.

Commissioned to share the painful history and, oftentimes, unsteady progress of Black men and women on American soil, the mandate of the National Museum of African American History and Culture goes beyond carving out a niche for Black history within America's grander history, or mainstreaming the Black experience. Through its 11 inaugural galleries, visitors will experience African American history from slavery's Middle Passage, to the election of our nation's first Black president, to the police violence

and racial unrest that has given rise to the Black Lives Matter movement. But rather than act as a warehouse of "firsts" and a cataloger of the challenges the Black community has faced, the museum—devoted exclusively to the African American experience—will become an active participant and voice in our nation's ongoing conversation and understanding of our unique American experiment and experience.

NMAAHC is a museum that "seeks to understand American history through the lens of the African American experience," or as Lonnie Bunch, the founding director of NMAAHC describes it:

The defining experience of African-American life has been the necessity of making a way out of no way, of mustering the nimbleness, ingenuity and perseverance to establish a place in this society. That effort, over the centuries, has shaped this nation's history so profoundly that, in many ways, African American history is the quintessential American history. Most of the moments where American liberty has been expanded have been tied to the African American experience. If you're interested in American notions of freedom, if you're interested in the broadening of fairness, opportunity and citizenship, then regardless of who you are, this is your story, too.

Like any national museum, NMAAHC can help all of us—regardless of race—to understand who we are as a nation. National museums document our aspirations, our achievements and how much further we must climb to achieve those lofty goals. Whether the museum is dedicated to World War II airmen, modern art or African Americans, understanding and knowing the good, the bad and the ugly of every group that calls these 50 states home means a deeper understanding of our nation, who we claim to be, and how far we have arrived. All of us can attain that deeper understanding by recognizing African American history while acknowledging the intricate and tangled role it has played in shaping our nation's identity.

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# BUSINESS

## The American Counseling Association's Counseling Corner

### Letting Your Kids Learn to Be More Independent

At this time of the year, many parents find themselves stressed as they watch their children become more independent. Summer's over and that son or daughter is heading off to college for the first time. Or maybe a teen is now entering high school, or a younger child is involved in a sport with older kids, but suddenly you see your role as that all-important parent becoming much smaller.

While we all want to protect our kids, we also have to recognize that a normal part of the development process is for the child to grow separate from the parent, to make more of his or her own decisions, and yes, to sometimes make bad decisions.

It can be difficult to realize that "mommy and daddy" aren't needed as much as they once were. For some parents, accepting that growing independence is extremely difficult and the parent may hold on too long and try to do too much. The result can be a child who is going to have a hard time making his or her own decisions, and in accepting the consequences that come from those decisions.

It can also result in children who suddenly become rebellious as they recognize their desire to be more independent, but find themselves being constantly led by someone who wants to make all the "right" decisions for them.

So is the answer simply to back off and let your child run free? That's not a condition any parent would welcome. Rather, what you want to do as a parent is recognize the ways in which your child is growing and becoming more self-sufficient, and then identifying opportunities when you can help them move the process forward.

Yes, sometimes you do have to let your child make a bad decision. The consequences that come from such decisions are part of the learning and growing process. While you still want to be there to keep horrendous things from happening, letting minor fails occur will help ensure that better decisions are made in the future.

The role of a parent in a healthy relationship with the child is to be there when help is needed or when guidance is requested, but not to be a stopgap against possible bad decisions. It's fine to offer sympathy and understanding when something goes wrong, but smart parents don't always jump in to make it right.

*Counseling Corner is provided by the American Counseling Association. Comments and questions to ACAcorner@counseling.org or visit the ACA website at www.counseling.org*

### Top Talent from A1

world. The students were also interested to hear that County Executive Baker is planning a Business Exploration Mission Trip to Cuba this fall, to open relationships with Cuban businesses and officials to discuss business and investment interests in the future.

"I am very excited to be here today to hear all about the international business development going on with the Economic Development Corporation," said Ryan Li, Delegation leader and second year student at the Elliott School of International Affairs, studying International Trade and Policy. "Working with the EDC would be an ideal career for me. As an international student (from Beijing, China), it was good to learn that using my background from my own country can make me a more valuable employee in the United States and could help my home country in the process."

EDC Human Resources Director Roxanne Rush and Senior Human Resources Generalist Tiffany Johnson spearheaded today's visit as part of the EDC's effort to bring the best talent to the agency and to the County. For 18 years, the Elliott School's

### Prepare from A1

record breaking snow we received in January, to the three storms in the Atlantic over the past week, residents need to always be in disaster preparedness mode. Emergencies and disasters can happen anytime and anywhere without notice."

Making preparations when threats are not imminent can make communities more resilient. Hazards common to

Graduate Student Career Development Office has coordinated annual employer site visits to introduce incoming graduate students to some of the most influential and reputable organizations and professionals in the field of International Affairs. The students were also impressed with the EDC's focus on connecting local businesses to clients and partners around the world.

"Today's event gave me a new perspective on employment opportunities right at my back door," said Joan Lindo, GW Elliott School Alumni. "I liked how the EDC outlined its focus on creating jobs, but I was especially impressed at how they look beyond jobs to the market and trade. That really resonated with me. They talked to us about the linkage between local employers connecting abroad and doing foreign direct investment here. That is a benefit to everyone."

For more information on employment opportunities with the Economic Development Corporation, contact Roxanne Rush (rrush@co.pg.md.us) or 301-583-4650. For more information on the EDC's International Business program, contact Martin Ezemma (muezemma@co.pg.md.us) or 301-883-4642.

Prince George's County include flooding, high wind, severe thunderstorms and winter storms. Several online sources provide good emergency preparedness information for these and additional threats:

- Prince George's County Preparedness Center
- Maryland Emergency Management Agency
- Federal Emergency Management Agency
- National Weather Service

## Department of Education Announces Efforts to Strengthen Loan Counseling to Help Borrowers Manage Their Debt

By PRESS OFFICER  
U.S. Department of Education

WASHINGTON, D.C.—Getting a higher education is one of the most important investments students can make for themselves, and it is best way to ensure a strong middle class. Since the start of the Obama Administration, the U.S. Department of Education has worked to make college more affordable and increase college success, including doubling investments in Pell grants and tax credits to help students and their families pay for college, releasing better information on debt and outcomes through the College Scorecard that helps students and families make strong college choices, and allowing borrowers to affordably manage their debt through repayment options like the President's Pay As You Earn (PAYE) plan, which caps monthly payments at 10 percent of income.

For many students and families, federal Direct Loans are an important resource to help cover the costs of attending college. Accurate and timely loan information can help students make informed decisions about borrowing, and it also helps students understand their rights and responsibilities as borrowers, as well as their options for managing and affordably repaying their loans after college. Despite its importance, there is limited rigorous research on how to make loan counseling more effective, including which types of content and delivery methods are effective in helping students understand and manage their debt, as well as when—and how often—counseling should occur to have the greatest positive impact.

Today, the Department is launching a pilot to test rigorously the effectiveness of more flexible loan counseling policies on federal student loan borrowers. The experiment will allow colleges to require, as a condition of receiving Direct Loan funds, loan counseling to students beyond the statutorily required one-time entrance and one-time exit counseling. The experiment will test whether requiring additional loan counseling is effective in boosting academic outcomes and helping students manage their debt.

"School-based loan counseling creates an important oppor-

tunity to help borrowers make more informed decisions about their postsecondary education," said U.S. Under Secretary of Education, Ted Mitchell. "Selected institutions will help us identify the most effective loan counseling practices and provide invaluable insights about how to prepare borrowers to manage and repay their student loans successfully."

Through this experiment, the Department aims to learn if the loan counseling flexibility:

- Helps students make more informed decisions about borrowing student loans;
- Promotes successful repayment of students loans, including reducing delinquencies and defaults; and
- Has a positive impact on students' academic performance, such as grades and completion.

The Department is launching this experiment under the experimental sites authority of section 487A(b) of the Higher Education Act, which allows the Department to test the effectiveness of statutory and regulatory flexibility for postsecondary institutions that disburse federal financial aid.

### Experiment Design

Participating institutions may select one of three loan counseling approaches to implement and evaluate: (1) the Department's Financial Awareness Counseling Tool, (2) third-party counseling services or tools, or (3) institutionally developed counseling that meets minimum content requirements.

Selected institutions will be able to require a randomly selected group of Direct Loan borrowers to complete additional loan counseling once during each academic year. This group will be compared to a control group of borrowers who will only receive the statutorily required entrance and exit loan counseling to determine the impact of the additional help. The institution may also customize the counseling based on the borrower's needs, and colleges are encouraged to include information that may assist students in making more informed borrowing decisions, such as the terms and conditions of federal student loans, data showing how college completion can increase students' ability to repay their loans successfully, earnings information,

and details on income-driven repayment plans like PAYE, which can help borrowers manage their debt after they leave school.

### Candidates for Participation

To apply, institutions of higher education participating in the federal Direct Loan program must:

- Ensure additional loan counseling does not discourage borrowing needed to complete college;
- Ensure additional loan counseling is reasonable in terms of time, effort and relevance to the student's borrowing decisions, and does not bias or restrict based on students' religion, national origin, race, color, sex, socioeconomic status, place of residence, sexual orientation, gender identity, physical enrollment location, or educational program;
- Disclose to all borrowers that the institution is participating in the experiment, and inform participating students of additional loan counseling requirements; and
- Ensure that the institution's policy for providing counseling under the experiment, and the content of that counseling, remain consistent throughout the institution's participation in the experiment.

To be considered for participation in this experiment, interested institutions of higher education must submit a letter of interest to the Department of Education, following the procedures outlined in the Federal Register notice, which will be published in the coming days.

### Building on Efforts to Help Borrowers Manage Repayment Better Information for Student Loan Decision-Making

With concerns over college costs and student debt, American families' choices about finding, selecting, and paying for college have never been so important. The Obama Administration has worked to make more information available to students to help inform their choices. The redesigned College Scorecard, launched in September 2015, includes the most comprehensive, reliable data ever published on students' employment outcomes and success in repaying student loans. The Financial Aid Shopping Sheet, in use by more than 3,000 institutions, helps to standardize the financial aid award information schools share with

students. And recent changes to streamline the Free Application for Federal Student Aid will provide students with the ability to apply for aid sooner, so students and families have a more accurate picture of college costs as they apply for and select their colleges.

### Income-Driven Repayment Options

The loan counseling experiment builds on years of work by the Administration to help ease the burden of student loan debt. Four out of every five borrowers are able to repay their student loans successfully, but for many borrowers who are struggling with repayment, income-driven repayment plans can reduce monthly payments and help ensure borrowers manage their debt and avoid the negative consequences of default. Under the President's PAYE plan and other income-driven repayment options, most borrowers are eligible to cap their monthly loan payments at 10 percent of their income. Borrowers who make their payments on time under PAYE will have their debts forgiven after 20 years (10 years for borrowers who have dedicated their careers to public service, such as teachers and nurses). More than 5 million Direct Loan borrowers are now enrolled in income-driven repayment plans, up from 200,000 in 2011. To help borrowers easily navigate student loan repayment options, the Obama Administration recently launched StudentLoans.gov/Repay which helps students find their best repayment option in five steps or fewer.

### White House Student Loan Debt Challenge

The loan counseling pilot builds on the Administration's partnerships with colleges, universities, non-profits, businesses, state and local governments, and other employers to help more borrowers understand their repayment options. In April 2016, the White House announced the Student Debt Challenge, launched with more than 40 organizations committed to help inform their communities about repayment plans and steps to enroll so they can manage their monthly payments and avoid delinquency and default. Take the Student Debt Challenge by signing up at <https://www.whitehouse.gov/web-form/take-student-debt-challenge>.

### Veterans from A1

veteran who wants to work to be unemployed, particularly when there are more than \$10 billion in projects in the pipeline in this County. The momentum is growing for job opportunities, and thanks to our employer partners, our veterans are well on their way to get back to work. We are leaving no veteran behind in Prince George's County."

Department of Labor Assistant Secretary Michaud kicked off today's event by praising the EDC for collaborating with the veteran community to decrease the unemployment rate. Michaud was impressed by the EDC's being able to pair up businesses with those who are looking for jobs.

"I'm glad to be here this morning, and I commend Jim Coleman and Walter Simmons for their hard work in pulling together this great event specifically for veterans," said Michaud. "Having had the

chance to speak with a number of the employers here today, they are very excited about hiring veterans and are committed to doing so. As the Assistant Secretary of Labor for Vets, part of my job is to ensure that veterans get into jobs. We will be partnering with the EDC's workforce division to give them the assistance they need from the federal government. That's what it is all about. Look forward to our partnership."

Walter Simmons, Acting Director of the EDC Workforce Services Division told employer partners and veterans why 'Operation 500' is the best solution to the veteran unemployment issue.

"Maryland consistently ranks top in veteran unemployment. Thanks to the vision of Jim Coleman and the support of County Executive Baker, we are going to put a stop to veteran unemployment," said Simmons. "If you are a veteran looking for a job, the Prince George's One Stop Center is

here to help you. If you are an employer looking for veterans and have had trouble finding them, look no further."

Melissa Peterson, President and CEO of Blue Sky Innovative Solutions has benefitted from the EDC's Hire Prince George's program and was excited to participate in today's event.

"As of a few days ago, we are officially a Prince George's County company," said Peterson. "We have had great time today interviewing candidates for positions we have available at Blue Sky, both at the senior and entry levels. One of the reasons we are so interested in veterans is because they bring a wealth of experience, not only in IT and consulting, but also in leadership, which is critical. We are happy that the EDC has helped us identify people to work with internally, as well as with our clients."

Army veteran Carol Dew was one of the Veterans who attended the Jobs and Resource Fair and was very pleased with

number of employer partners on site and the information they shared.

"Not only was I offered a position, all of the employers gave us great insight on what type of credentials we need to be successful with our job search," said Dew. "I also learned today that the EDC will give us the skills we need if you're eligible, and I am really looking forward to that. Today's event was awesome."

Clark Construction, another employer partner who has consistently recruited through the Prince George's County Workforce Services Division, was also pleased with the quality and talent-pool of veterans who came out today.

"It is always wonderful to partner with the Prince George's County Economic Development Corporation to find professional and qualified individuals who may not always have traditional

# OUT ON THE TOWN

ERIC D. SNIDER'S  
IN THE DARK

## Movie Review

### Sausage Party

Sausage Party

Grade: B

Rated R, pervasive, relentless profanity, vulgarity, and sexual dialogue, and for graphic animated violence  
1 hr., 29 min

The most surprising thing about *Sausage Party*—a hard-R-rated cartoon conceived as a filthy version of *Toy Story* with food instead of playthings—is that it's not a one-joke movie. Yes, it has sexual puns about hot dogs (all male) and buns (all female) yearning to be together, and numerous other food-related jokes of the it-practically-writes-itself variety. But it also has a story, an honest-to-goodness plot with themes and obstacles and character arcs and everything.

The least surprising thing about *Sausage Party*—which was conceived by Seth Rogen, Evan Goldberg, and Jonah Hill, then written by Rogen, Goldberg, and the team of Kyle Hunter and Ariel Shaffir (*The Night Before*)—is that it relies too much on unmotivated obscenity and has an ending that screams We couldn't think of a good ending. It's consistently sophomoric, periodically hilarious, and peppered with minor stoner insights. (Dude, Israelis and Palestinians both love hummus! They should build on that common ground!)

Every morning at the grocery store, all of the food items greet the day by singing a song—a hymn, really—about the Great Beyond, the glorious place where food goes after “the gods” (humans) take it from the supermarket shelves. Every piece of food longs to be deemed worthy for selection, and as the song (written by Disney stalwarts Alan Menken and Glenn Slater) attests, they're pretty sure nothing bad happens once the gods get them home.

Well—a story about sentient food that doesn't know what humans do with food: I'm sold. Making it a commentary on religious faith ups the ante. For when a jar of honey mustard (voice of Danny McBride) is returned to the store and put back on the shelf, he brings with him



ROTTENTOMATOES

A misplaced sausage and his savory friends embark on an existential adventure through the aisles of a massive supermarket in this raunchy animated comedy from Seth Rogen and Evan Goldberg. As the store's annual 4th of July sale draws near, the perishable pals must return to their rightful places on the shelves before the customers come flooding in to fill their carts. Conrad Vernon (*Monsters vs. Aliens*) takes the helm for this Sony Pictures/AnnaPurna Pictures co-production penned by Rogen, Goldberg, Kyle Hunter, and Ariel Shaffirwhich. —Jason Buchanan, Rovi

a horrifying tale of what actually occurs in the Great Beyond. No one believes him, though; after all, they've been singing this song every day for who-knows-how-long. How could their whole religion be based on a lie?

Our hero is a hot dog named (obviously) Frank (Seth Rogen). He and his hot dog brethren (inexplicably called “sausages” even though they are hot dogs and nobody in real life calls hot dogs “sausages”) sit on a display next to packages of buns, whom they lust after. Frank has his eye on a particular bun, Brenda (Kristen Wiig), and they long for the prophesied day when he'll be slid inside of her. (Again, what happens after that is a mystery to them.) They know, however, that they must not commingle before the appointed time, or the gods will be angry.

Once they're chosen, with honey mustard's newfound atheism ringing in their ears and causing doubts, the story splits into three threads. In one, Frank and Brenda are removed from their packages and must traverse the supermarket in search of their home aisle, accompanied by two mortal enemies: a very Jewish bagel (Edward Norton, doing Woody Allen) and a very Arab

lavash (David Krumholtz), who hate that they've been forced to share aisle space. (Elsewhere, a Native American bottle of “fire-water” complains about his people being pushed off their shelves by “crackers”—meaning saltines and such, of course.)

Meanwhile, Frank's mal-formed frankfurter friend Barry (Michael Cera) sees for himself what gruesome terrors befall his kind in the gods' kitchens, and subsequently ends up out in the world, where he's surrounded by corpses (i.e., discarded, half-eaten food). Finally, there's an angry douche (Nick Kroll)—it's not just food that's alive, apparently, but any item sold in a grocery store—who wants revenge against Frank and Brenda for damaging his nozzle during a tragic shopping cart wreck.

That wreck, a morbidly funny *Saving Private Ryan* sequence, is where the film explicitly spells out its physical logic: not only is the food alive, but it feels pain when it's crushed, sliced, or trampled. There is no end to the perverse delight the movie takes in exploring this idea.

On the other hand, whenever the movie bumps up against an aspect of the “food is alive” concept for which the writers cannot

work out a logical explanation, they just ignore it. Similarly, when a line of dialogue needs to be funny and they can't think of a way to phrase it that will achieve that effect, they often phrase it normally and just pepper it with obscenities, hoping that will make up the difference.

The screenplay is clever and ingenious, in other words, but only until cleverness and ingenuity stop coming easily. When it gets tricky, you can feel Rogen and company falling back on, “Eh, it's just a stupid movie, don't think too much about it.” The villain is weak (funny though it may be to see a douche walking around acting like, y'know, a douche), and the story's self-referential resolution is the very definition of “the easy way out.”

But when it works, it works with dizzying, anarchic glee, making jokes at the expense of every ethnicity, nationality, religion, and sexuality that it can reasonably connect to a food item. Like *South Park: Bigger, Longer & Uncut* (the best R-rated cartoon ever made, by the way), *Sausage Part* is notable for being more thoughtful than you'd expect and filthier than you ever imagined possible.

### Veterans from A5

means of finding a job themselves,” said Nico Ramos, Business Manager for Clark Construction Group. “Coming to an event like this, where we can have a face-to-face conversation is beneficial for both parties. Today, we have met quite a few individuals that we will be following up with for employment. The EDC's ‘Operation 500’ is the first veteran-targeted hiring

outreach that was sponsored by a single county that we have ever seen, and I am delighted. This should be the norm for all local jurisdictions.”

Air Force Veteran Nicole Shaw was extremely excited to receive two conditional offers for employment today.

“Last week, I came to the EDC's One Stop Career Center and they helped me with my resume and to get ready for today's job fair,” said Shaw.

“This is the first time I have ever attended one of these events. I just came in and started talking to everyone and now I have two conditional job offers. I'm very grateful for this opportunity.”

The EDC will host its next ‘Operation 500’ recruitment event on October 13th where select employers will be on site to conduct interviews and recruit veterans for open positions. This customized recruit-

ment event will take place at EDC headquarters, 1801 McCormick Drive, Suite 140, Largo, MD 20774 from 10am to 12pm. To reserve your seat for the October Fair, visit [www.pgcedc.com/events](http://www.pgcedc.com/events) or call Nicole Edwards at 301-583-4650.

Follow the EDC's LinkedIn company page at ‘Prince George's County EDC’ to stay up-to-date on the ‘Operation 500’ initiative.

### Epidemic from A1

and Jordan Wertlieb, President of Hearst Television.

Also on hand to show support for the campaign were a bipartisan group of U.S. Senators and House members. Speakers included Sens. Chuck Grassley (R-IA), Amy Klobuchar (D-MN), Patrick Leahy (D-VT), Joe Manchin (D-WV), John McCain (R-AZ) and Chris Murphy (D-CT) and Reps. Judy Chu (D-CA), Bob Goodlatte (R-VA) and Frank Pallone (D-NJ).

In collaboration with the Partnership, local radio and TV stations are renewing their commitment to help educate the public and aid in the fight against opi-

oid abuse and addiction. NAB announced today that broadcasters will:

- Air Partnership-produced public service announcements (PSAs) directing viewers and listeners to life-saving resources;

- Develop long-form programming and special news reports, as well as hold town hall meetings and provide critical information online;

- Develop a printed and online toolkit for broadcast stations across the country on facts and statistics related to the epidemic, and ideas for prevention, programming and community outreach;

- and produce and distribute new PSAs in conjunction with

NAB's bi-annual Congressional PSA Campaign.

“As first informers in times of crisis, broadcasters understand the power of the public airwaves to educate Americans about dangers affecting their lives,” said NAB President and CEO Gordon Smith. “Today, we are pledging those airwaves and other resources to combating an epidemic that has touched the lives of millions of our citizens. We're proud to join with the Partnership for Drug-Free Kids in finding solutions to opioid addiction, and in making a positive difference for families across America.”

“Today's opioid crisis requires an ‘all hands on deck’ approach to affect change and reverse this

public health epidemic,” said Marcia Lee Taylor, President and CEO of the Partnership for Drug-Free Kids. “All of us have a role to play, and we and all of the families we serve are so thankful to the National Association of Broadcasters for playing the very important role of using the airwaves to reach homes and communities, driving awareness and directing parents to life-saving resources for their loved ones.”

Full remarks by Gordon Smith and Marcia Lee Taylor are available at the website [http://www.nab.org/documents/newsRoom/releases/091316\\_heroi\\_n\\_press\\_conference\\_remarks.html](http://www.nab.org/documents/newsRoom/releases/091316_heroi_n_press_conference_remarks.html). Video of the press conference will be available on nab.org.

## The Edge of Sports

by DAVE ZIRIN

### Now That the Games are Over, the Real Olympic Drama Begins in Rio



“I am absolutely convinced that history will talk of the Rio de Janeiro before the Games and the much better Rio de Janeiro after the Olympic Games.”

—Thomas Bach,

President of the International Olympic Committee

Mr. Bach is delusional. But he is correct about one thing: People will talk about Rio as a city “before” and “after” the Olympics. It just won't be the conversation of his fantasies conjured inside his Olympic-sized bubble. Now the real story starts in Rio. Now that the 2016 Summer Games have been completed, with the most-discussed dramas being empty seats and the lies of an over-privileged swimmer, the real story begins: the story of how badly the Olympics will end up warping the city itself.

For months, Rio has been the subject of international fascination in the Western media: this idea of a magical city on the coast on the precipice of an Olympic-sized catastrophe, with the whole world watching. Journalists looked agape at the 2016 Olympic hosts wrestling with the impeachment/coup of their president, the country's worst economic crisis in decades, a massive outbreak of the Zika virus, water judged to be loaded with more toxins than a Jersey swamp, and shocking levels of police violence. The media assumed that the narrative would end just this side of Armageddon.

Yet Rio did it. They made it work with the help of the hard, thankless labor of thousands of people building the facilities in hyper-exploitative conditions and directing visitors throughout the city. They pulled off the games without the collapse of a stadium, mass waterborne illnesses, or a widely speculated-upon terror attack. And Brazil even won some gold in the bargain, crowned as best in the world at two of country's most important sports: men's soccer and men's volleyball. The nation's most visible Olympic hero even hailed from Rio's own City of God favela: gold medalist judoka Rafaela Silva. It's almost “Olympic city as Horatio Alger story,” and will no doubt be written as such: Rio may have done it with Scotch tape, smoke and mirrors, but they hosted the damn Olympics.

Yet the story isn't over. The full story goes beyond medals. It's a story that is not only about the social cost of these games—the debt, displacement, and militarization that went into staging the spectacle—but the economic cost as well. The second half of Rio's Olympic story is predicated on a simple question: How are all the bills from 2016 going to be paid without enraging the masses of Rio—and beyond—who spent these Olympics with their faces pressed up against the glass of a global party?

It is not merely that the Olympics were over budget. There has never been an Olympics that could say otherwise. But the Rio Olympics came in 51 percent over budget in the context of the nation's protracted economic crisis. Thomas Bach, the head of the International Olympic Committee, said that the Rio games used “no public funds,” a manifestly outrageous lie and yet only one in his parade of delusional statements as the games came to a close. The Rio Olympic Committee, which already received a \$900 million bailout in June, has applied for more bailout funds. The Paralympics are widely reported to be truncated because the well is dry and the city just devoted an extra \$46 million to make sure they can even be staged.

Meanwhile, the Olympics may not only have caused displacement but set the stage for an even wider grab of Rio's top-end real estate. This wider land grab will play out almost immediately, as the area which housed the Olympic Village is now set to be developed by 92-year-old billionaire real-estate developer Carlos Carvalho, whose political connections and contempt for the poor are legendary. Additionally, a favela called Horto, which has been a community for 200 years and sits on the edge of Rio's remarkable Botanical Gardens, is about to be displaced, with over 600 families given 90 days to vacate. As pressures on Rio's favelas increase, the city's epidemic police violence—one in five homicides in Rio last year were committed by law enforcement—is not going to magically disappear with the Olympics. Most officials with whom I spoke, including the mayor, said that the violence is less related to the Olympics than to the absence of funds for community policing.

Having just returned from Rio, I can write with confidence that the mood in the streets is not anger or compli-

See RIO Page A7

# Calendar of Events

September 22 — September 28, 2016

## Live! at Montpelier: Cristian Perez

Date and Time: Friday, September 23, 2016, 8 pm  
Description: Defying all musical labels, Argentine guitarist/composer/teacher Cristian Perez weaves together genres from around the world to reveal the universality of music.

With a strong foundation in classical, jazz, and South American music, he crafts a singular voice rich in sensitivity that freely explores the possibilities of the art form.

Cost: \$25/person; 10% discount for Montpelier members & seniors  
Ages: 18 & up  
Location: Montpelier Arts Center  
9652 Muirkirk Rd., Laurel, MD  
Contact: 301-377-7800; TTY 301-699-2544

## Kid's Day in the Country

Date and Time: Saturday, September 24, 2016, 10 am–3 pm  
Description: Bring your family for a fun day in the country. Enjoy living history demonstrations, museum tours, crafts for kids, and hayrides through the park. Nominal fees for face painting and pony rides.

Cost: Free  
Ages: All ages welcome  
Location: Patuxent River Park  
16000 Croom Airport Rd, Upper Marlboro, MD  
Contact: 301-627-6074; TTY 301-699-2544

## Who's That Chopper?

Date and Time: Saturday, September 24, 2016, 11 am–4 pm  
Description: Find out who flies over your head every day! Get an up-close look at a variety of helicopters and say hello to their pilots and crews.

Then take a tour of College Park Airport's brand new Operations Building. College Park Aviation Museum will be open free of charge to the public as part of 2016 College Park Day.

Cost: FREE  
Ages: All ages welcome  
Location: College Park Aviation Museum  
1985 Corporal Frank Scott Drive, College Park, MD  
Contact: 301-864-60296; TTY 301-699-2544

## Baden Block Party

Date and Time: Saturday, September 24, 2016, 12 noon–5 pm  
Description: Bring the family out to the Baden Block Party to help build the community one block at a time! Enjoy music, children's activities and amusements (fee for children's area amusements).

Cost: Free  
Ages: All ages welcome  
Location: Baden Community Center  
13601 Baden-Westwood Road, Brandywine, MD  
Contact: 301-888-1500; TTY 301-699-2544

## Hispanic Heritage Movie Night

Date and Time: Saturday, September 24, 2016, 5–7 pm  
Description: Enjoy watching the film *Tortilla Soup* with family and friends. The film is about a family trying to keep their close bond in the midst of a crazy world. The food preparation scenes will guide you to understand how important food is to Hispanic culture.

Cost: Free  
Ages: All ages welcome  
Location: Glenarden Community Center  
8615 McInnis Avenue, Glenarden, MD  
Contact: 301-772-3151; TTY 301-699-2544

## Hispanic Heritage Crafts and Fun Facts

Date and Time: Sunday, September 25, 2016, 2–4 pm  
Description: Join us for crafts, refreshments and fun facts about the Hispanic culture. Pre-registration is required by Monday, September 19, 2016.

Cost: Free  
Ages: All ages welcome  
Location: Fort Washington Forest Community Center  
1200 Filmore Road, Fort Washington  
Contact: 301-292-4300; TTY 301-699-2544

## Walk and Talk With the Doc Tucker Road Athletic Complex

Date and Time: Wednesday, September 28, 2016, 8:30–9:30 am  
Description: We know that walking is one of the best ways to stay healthy. It is also one of the best ways to connect with others! A local health care professional will lead a group walk, share wellness tips, and answer your questions.

No registration is required. Just grab your tennis shoes and join the fun!

Walk Leader:  
Dr. Steven Kulsar  
Hearing Professionals: Doctors of Audiology  
Personalized Hearing Care & Balance Center  
3460 Old Washington Road, Suite 203  
Waldorf, MD 20602  
Specialty: Audiology  
Cost: Free  
Ages: All Ages  
Location: Tucker Road Ice Rink  
1770 Tucker Road, Fort Washington, MD  
Contact: 301-446-6800; TTY 301-699-2544

## Dine and Learn: Superfood Spotlight—Beans

Date and Time: Wednesday, September 28, 6–8 pm  
Description: Enjoy step-by-step live cooking demonstration with a Registered Dietician, FREE food samples and fun and easy moves to keep you active for life. Dine and Learn is a partnership with the Prince George's County Health Department, Suburban Hospital and the Prince Georges County Department of Parks and Recreation.

Cost: FREE  
Ages: 18 & up  
Location: Suitland Community Center  
5600 Regency Lane, Forestville, MD  
Contact: 301-736-3518; TTY 301-699-2544

# EARTH TALK ... Smoke Waves: Wildfires' Dirty Little Secret

Dear EarthTalk:

What are "smoke waves" from wildfires and how can they be hazardous for our health?

—Doug Jenkins,  
Big Sandy, TX

Smoke waves are just what they sound like: huge waves of smoke. Perhaps more dangerous than the fires themselves from which they radiate, smoke waves can cause health problems for people hundreds of miles around. Forest fire flames licking at homes and neighborhoods are always scary, killing dozens of people and causing billions of dollars in property damage across the U.S. every year. But it's typically the risk from the smoke waves that causes school closures and confines people indoors for days or weeks on end while more frequent and more intense wildfires rage on.

What makes smoke waves so dangerous is that they carry particulate matter (tiny dust particles smaller than 2.5 microns) that people can breathe into their lungs where they can cause respiratory problems and aggravate pre-existing medical conditions. Forest fires and other forms of combustion are the main source of these tiny dust particles—so the more forest fires, the more particulate matter risk. Asthmatic children are especially sensitive to smoke

waves; hundreds were hospitalized in California this summer during one of the worst fire seasons on record. The elderly, especially those with heart or lung conditions, are also highly vulnerable to pollution from smoke waves. Smoke waves are most severe for those directly under or in the wave, but pollution can travel for hundreds of miles, poisoning the lungs of people nowhere near the actual fire.

A recent study of smoke waves across the Western U.S. by researchers from Harvard and Yale universities concluded that climate change "will likely cause smoke waves to be longer, more intense, and more frequent." They found that between 2004 and 2009, smoke waves affected 57 million Americans—more than 15 percent of the U.S. population. But even more troubling is their projection for that number to ramp up another 45 percent by mid-century as the planet continues to warm up. That will mean about 13 million more kids and seniors will be impacted by smoke waves compared with today.

As the climate changes and most places get hotter and drier, forest fires are projected to increase significantly—and with more fire comes more smoke. Anyone living in fire-prone areas needs to be informed and prepared. Sites like AirNow.gov can give current data on air quality



CREDIT: DAVE THOMAS, FLICKRCC

**Smoke waves can radiate out for hundreds of miles from wildfires, spreading particulate matter and causing health problems for millions of Americans who think they are safe and far from the fire lines.**

and warn of any dangers from smoke waves or other forms of pollution. If a smoke wave is in your area, stay indoors or wear protective clothing and masking to avoid inhalation.

Because smoke waves are a direct result of human-caused global warming, the best way to minimize them is to slow or stop carbon emissions. While slowing or stopping global warming is a global effort, individuals need to do their part too. Do what you can to minimize energy use and waste, upgrade to more efficient cars, appliances, systems, homes and offices, fly and drive less, walk and bike more ... But also vote for carbon taxes and other warming mitigation measures and urge your

lawmakers to support sustainability-oriented policy initiatives. If you live in a fire-prone area, you'll be doing yourself and your loved ones a favor.

CONTACTS: "Particulate air pollution from wildfires in the Western US under climate change," [link.springer.com/article/10.1007/s10584-016-1762-6](http://link.springer.com/article/10.1007/s10584-016-1762-6); AirNow.gov, [www.airnow.gov](http://www.airnow.gov)

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([www.emagazine.com](http://www.emagazine.com)).  
Send questions to: [earthtalk@emagazine.com](mailto:earthtalk@emagazine.com).

## Rio from A6

ance. It's apprehension. It's apprehension over what it going to happen after the international media leave to chase the next story, and it's apprehension about a city where real estate has values commensurate with the Bay Area of the United States, yet poverty stalks families who just a few

short years ago felt like their future was bright. As one woman, a teacher named Marilla, said to me:

"Brazilians are of two minds. There's the disapproval of the event, not of the sports. People are supporting the sports, but when you are living here in Rio, things have gotten more expensive. It's very difficult to be living in

the city at the moment and coupled with all of the problems that the city is facing. But Brazilians do have this ability to differentiate between the games and the sport and what's happening."

It's the "what's happening" that should scare everyone who cares about this city. It's the "what's happening" that should be a call to arms for

every member of the media who practiced journalism in Rio and then left for home.

This is the rest of the Rio story: It's a story about the people who hosted the Olympics under impossible conditions, only to find that the games were staged on their backs. The story will be about how Rio continues to buckle, or straightens its spine.

## Insurance from A3

### Homeowners and Renters Insurance Tips for College Students and Their Parents

- If you live in a dorm, some personal possessions may be covered under your parents' homeowners' or renters' insurance policies. Expensive items such as computers and other electronics may be subject to coverage limits under a standard homeowner's policy, and some states require a special student endorsement.

- If you live off-campus, purchase renters insurance. Renters insurance is necessary to protect you and your belongings, and can protect you from liability in the event that someone accidentally gets injured on the property.

- Leave valuables at home. While some valuable items, such as laptops, may be needed on campus, items such as expensive jewelry may be best left at home.

- Create a "dorm inventory" of

all items you'll be taking with you, including photos and receipts. In the event that you need to file a claim, an up-to-date inventory will help make the process easier.

- Safeguard your items from theft. Always lock your dorm room door and never leave belongings unattended on campus. According to the Insurance Information Institute, the library, dining hall and other public places are the primary areas where property theft occurs on campus.

- Coverage may depend on whether you leave home or stay in the area. If you bring a car to campus and remain on your parents' policy, coverage likely still applies. If you attend an out-of-state school, make sure your insurance coverage follows you.

- Check with your insurance agent. To see what discounts you may qualify for and to ensure you have adequate coverage while away at school, contact your AAA insurance agent.

### Protecting the Car

According to the Independent Insurance Agents of America, nearly 70 percent of college students have cars on campus. If your child falls into this category, they might be able to remain on your policy, but a conversation with your insurance agent will determine that, advises AAA Insurance. It behooves you to keep the following in mind:

- Where will the car be kept? This information could reduce or increase the premiums, depending on where they attend school.

- Is it necessary to increase the amount of insurance on the car? This depends on the type of car your child drives. If it's a brand-new Mercedes-Benz, then the answer is probably yes. If it's the family's 1999 minivan, maybe not. It may not be financially wise to add collision coverage to a car that's only worth a few thousand dollars. Instead, consider comprehensive cover-

age—it's relatively inexpensive and will provide some money toward replacement if the vehicle is stolen.

- Are there any discounts? Ask your insurance agent about potential discounts, including those for good students, vehicles with enhanced safety features or multiple cars on the same policy.

Kiplinger reports how expensive it really is for students to have a car on campus. "In a nine-month academic year, the average small sedan would rack up about \$5,000 in expenses, including costs for gas, depreciation, standard maintenance and insurance, according to AAA. Parking permits and any tickets or breakdowns would add even more to the bill. Keeping the car parked at home could lower insurance premiums, too."

AAA Insurance has posted a helpful "Back to School" video at [AAA.com/TV](http://AAA.com/TV). AAA Insurance is also on Twitter at @InsurewithAAA.

## LIGHTING CHOICES

The average household devotes 6 percent of its total energy use to lighting. Try replacing inefficient incandescent light bulbs with these popular energy efficient lighting options. It's a quick way to conserve energy and reduce your energy bill.

- ▶ **Halogen incandescent bulbs** – last up to three times longer than traditional incandescent bulbs;
- ▶ **Compact fluorescent lamps (CFLs)** – last up to 10x longer than traditional incandescent bulbs and can pay for themselves in energy savings in just nine months; and
- ▶ **Light-emitting diodes (LEDs)** – use 75-80% less energy and have a lifespan up to 25 times longer than traditional incandescent bulbs.



Robert L. Baker, III  
County Executive

Prince Georges County Second Joint Session of the Board of Commissioners, Department of the Environment, Redevelopment Authority and Office of Central Services to promote energy conservation and to encourage energy efficient behavior.