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As Part of MedStar Health's COVID-19 Vaccine Rollout to Staff Members, MedStar Southern Maryland Hospital Center Issues its First Vaccinations to Associates

By CHERYL RICHARDSON
MedStar Health

CLINTON, Md. (Dec. 18, 2020)—Today marks a hopeful milestone in the fight against COVID-19, as MedStar Southern Maryland Hospital Center administered its first doses of the coronavirus vaccine. The shots are part of MedStar Health's system-wide, coordinated vaccine rollout. Clinical studies have shown that the vaccine, which is manufactured by Pfizer, is 95-percent effective in preventing COVID-19.

"Today is a very exciting day for MedStar Health," said Christina Hughes, MS, BSN director of healthcare system preparedness at MedStar Health. "We are scheduling our associates to come into our vaccine centers, set up with our vaccinator staff, to provide them with the first dose of the vaccine. We're also scheduling their follow-up dose in three weeks. We're gearing up in all of our centers with our vaccinators, our supplies, and our areas to be able to provide this to our associates."

The hospital's first three vaccine recipients are all hospital associates who are in a high priority category based on their clinical interactions with COVID-19-positive patients. They are physicians and nursing associates who have been caring for people with COVID-19 in the hospital since the pandemic began.

Hospitalist Erin Duquette-Quandt, MD said that she got the vaccine, "To protect myself, my family, non-COVID patients, and other healthcare professionals I work with." Hospitalist Waseema Dalvi, MD encourages everyone to get the vaccine, as she did this morning. "It will help minimize the spread and protect our community. As a physician, I highly recommend it because it will protect you and those around you."

After getting her shot today, Renee Sicheri, MSN,

RN, the hospital's nursing director of critical care, had this to say to those who may be nervous about getting such a new vaccine. "I'd be more concerned about being on a ventilator or, even worse, dying. The possibility of some temporary muscle pain around the injection site is no comparison to what could potentially happen if you were to get the virus."

MedStar Health's vaccine distribution, happening just one week after its FDA approval, showcases the health system's strength in coordination and collaboration. "Over a period of five days, Medstar Health put systems in place to get the vaccine and administer it to people, including registration and scheduling, IT, quality and safety, nursing, supply chain, pharmacy, and lab departments across our health system," said Travis Mitchell, the hospital's director of quality. "People are incredibly excited to get the vaccine, and there is an overwhelming desire across MedStar Health to do whatever it takes to make the vaccine rollout as smooth as possible. The teamwork component of this effort has been phenomenal, and MedStar Health is leading the way."

Because the vaccine is so new, and because it has specific cold-storage requirements, there are a lot of logistical details that MedStar Health, in partnership with Medstar Southern Maryland Hospital Center and other MedStar Health hospitals, has put in place. "There's a whole process of taking the vaccine out of the ultra-cold freezer, letting it thaw, diluting it, which will be done by pharmacists, primarily, and then doses will be withdrawn so that they are ready to be given to patients," said Bonnie Levin, PharmD, MBA assistant vice president of pharmacy services for MedStar Health. "We've already identified the first priority of staff members who should be vaccinated and they are being scheduled."

This vaccine—along with continued social distancing, masking, and hand washing—is an impor-



PHOTO COURTESY MEDSTAR HEALTH

MedStar Southern Maryland Hospital Center administered its first doses of the coronavirus vaccine on Dec. 18.

tant weapon in the fight against COVID-19. MedStar Southern Maryland Hospital Center is proud to support its associates with vaccine education and access. "Safety is our first priority, and we're taking every precaution. We also want to make sure our associates have the information they need to make their own decision about receiving the vaccine and to support them in making that decision," said David Lazzari, director of human resources for MedStar Southern Maryland Hospital Center. "It's a step forward to getting past this pandemic, so it's a really good thing.

Home for the Holidays With The Library

By DONNA SCOTT-MARTIN
PGCMLS

LARGO, Md. (Dec. 17, 2020)—Prince Georgians can enrich their holiday season with great content to watch, read, listen, and engage, all free through the Prince George's County Memorial Library System (PGCMLS) and available from the comfort of home. The online library is accessible from a computer, mobile device, tablet, and smart TV devices.

Stream holiday movies, feature films, and documentaries with Hoopla and Kanopy, which are like Netflix for libraries. With Hoopla customers can stream or temporarily download popular movies, television shows, and music (up to 6 items per month). Kanopy offers 26,000+ movies, documentaries, and indie and foreign films from over hundreds of producers including The Criterion Collection, Kino Lorber, PBS, and thousands of independent filmmakers (up to 10 videos per month). Both of these apps are available on most smart TV devices, including Amazon Fire Stick, Apple TV, and Roku (visit the app store for your device for more details).

Create a festive atmosphere with seasonal music streamed on Freegal and holiday decoration ideas from CreativeBug. Download five free songs per week (to keep) with Freegal from a library of millions! Unlimited streaming music is available every day, saving you from spending Spotify, Pandora, and Apple Music subscriptions. Creativebug offers over 1,000 videos that will teach you everything from cooking and interior design to jewelry,

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Maryland Immigrants Await Biden Moves on Immigration Policy Promises

By LUCIANA PEREZ URIBE AND KANITA IYER
Capital News Service

Yoslin Amaya Hernandez, a Deferred Action for Childhood Arrivals (DACA) recipient, is hesitant to celebrate President-elect Joe Biden's victory just yet. She says she is uncertain whether he will live up to the promises he's made on immigration policy.

Biden campaigned to reverse policies enacted under President Donald Trump's administration.

Now, with only a little over a month to the inauguration, Amaya Hernandez and many of the nearly 1 million immigrants like her in Maryland, along with supporters and critics, await the new administration to see whether substantial policy changes will be delivered.

"We're a very vulnerable community," Amaya Hernandez, 23, of Montgomery County, Maryland, said. "If he is promising things for the community and these things don't happen...we're back to the uncertainty."

When Amaya Hernandez was eight years old, she and her mother and younger sister left El Salvador and crossed the Mexican border to enter the United States. They were caught and an immigration case was opened. In 2007, a judge ordered a voluntary departure, but the family stayed, so they were ordered deported.

DACA allowed Amaya Hernandez and thousands of other undocumented youths to remain in the country and work for temporary renewal periods.

Due to the program, Amaya Hernandez has been able to enroll at the University of Maryland—where she is currently a senior majoring in government and politics—and take on several jobs, often at once, to provide for her two kids, ages 3 and 5.

While she is applying for permanent residency because her husband is a U.S. citizen, she fears being deported before obtaining legal status and potentially being prohibited from re-entering the country for 10 years.

"At any given moment, I could be gone," she said. "My kids have to stay here and they have to be without their mother for who knows how long."

Her life and those of many people in Maryland without permanent legal status remains in limbo.

Maryland has about 275,000 undocumented immigrants, who as of 2018 made up nearly 30% of the state's large immigrant population, according to the American Immigration Council.

Undocumented immigration has been strictly scrutinized by the

Trump administration, which included terminating DACA on Sept. 5, 2017—the very day Amaya Hernandez's sister turned 15 and would have been eligible to apply but could no longer do so.

While Biden has promised to reinstate DACA, a Dec. 4 court ruling ordered the Department of Homeland Security to begin accepting new DACA applications and restore the two-year renewal period that the current administration shortened to just one year.

Biden, meanwhile, also has committed to revising "temporary protected status" (TPS) designations, which prevents people from being returned to certain countries deemed unsafe.

On Sept. 14, the Trump administration terminated TPS designations. Recently, they were extended for some citizens of El Salvador, Haiti, Nicaragua, Sudan, Honduras and Nepal until at least October 2021.

Biden has also committed to revamping deportation, detention and enforcement policies. Proposed changes include creation of a task force to find parents of 545 migrant children who were separated at the border, a 100-day freeze on deportations and the reversal of the Migrant Protection Protocols, under which families with children are sent to Mexico to await their U.S. asylum cases.

"The Biden transition team has already kind of signaled that they want to immediately roll back many of the stringent asylum policies that the Trump administration put in through executive order," said Mike Amezcua, assistant professor of history at Georgetown University.

"There's a lot of a lot of promises being made right now. And hopefully, Biden will deliver on many of them," he added.

Jessica Vaughan, director of policy studies at the Center of Immigration Studies, a think tank that advocates lower immigration rates, believes rolling back asylum and deportation policies will lead to conflict within the Biden administration and a potential border crisis.

"The president-elect has made no secret of his interest in enacting a massive amnesty for almost everyone who's now in the country illegally," she continued. "The perception around the world is that Biden is going to loosen the rules so they might as well start coming down."

Biden has also made promises to legal immigrants, which includes increasing the overall number of temporary, work-based visas—a move that would impact immigrants from, among other places, India, China and the Philippines, who make up a large portion of Maryland's immigrants.

In June, the Trump administration halted the issuance of work-based visas and green cards until the end of the year.

According to the United States Citizenship and Immigration Serv-



PHOTO COURTESY OF YOSLIN AMAYA HERNANDEZ

Fermin Lozano, Andrew Lozano-Hernandez, Yoslin Amaya Hernandez, and James Lozano-Hernandez pose for a family picture.

ices (USCIS), citizens from India receive almost 75% of H1-B visas despite being just 6% of the state's immigrants, according to data from the American Immigration Council. The visa is issued to highly-skilled workers in "specialty occupations," such as those in the tech industry, and is the most popular of 22 work-based visas.

Chinese workers—5% of the state's immigrants—receive nearly 12% of H1-B visa, while Filipinos—4% of Maryland immigrants—get under 1%.

"We need to bring in the talent, we should have the ability to bring the talent, not to replace Americans but to supplement us or to give us the brain power that is needed to stay ahead of countries like China and others coming faster and harder," said Sanjay Puri, chairman at the U.S. India Political Action Committee, a bipartisan organization representing Indian-Americans.

Biden has promised to repeal Trump's travel ban—one of Trump's first controversial immigration moves in 2017 that was extended early this year. The ban particularly affects Nigerian immigrants in Maryland, the state's fourth-largest immigrant group.

The travel ban barred visas to citizens of predominantly-Muslim and African countries, including Iran, Libya, Somalia, Syria, Yemen, Venezuela and North Korea. Residents of Nigeria, Myanmar, Eritrea,

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First Day Hikes 2021—Kick Off the New Year Outdoors With Maryland State Parks!
Join us in Maryland on January 1 or throughout the first weekend of the new year for a self-guided hike at a state park near you.

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Maryland's Alternate Care Sites Provide Expert Care and Surge Capacity For COVID-19 Patients
"These additional beds will help ensure community members have access to high-quality care at their greatest time of need," said President and CEO of UM Capital Region Health Nathaniel Richardson Jr.

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ChildWatch: The Concept of Enough
Everyone must be able to live in safe communities with affordable housing. There should be enough income, food, shelter, health care, and child care to protect every child.

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Psi Epsilon Omega Chapter of Alpha Kappa Alpha Sorority, Incorporated® Launches Investment Club
The newly formed Ivy Investment Club (IIC) is comprised of 27 partners who are eager to learn more about participating in the stock market and using other investment vehicles to accumulate wealth.

Business and Finance, Page A5

TOWNS *and* NEIGHBORS

Mary McHale of **In and Around Morningside-Skyline**

wishes her readers a Happy New Year! She'll be back in 2021.

Brandywine-Aquasco

by Audrey Johnson 301-922-5384

SCHOLARSHIP WINNERS

This year, the Youth Candy Striper Scholarship was awarded to three outstanding students who have achieved over 72 hours of Volunteer Service, excellent grades and submission of an essay explaining their desire to receive the scholarship for college classes beginning in the fall.

Amanda Ihama (University of Maryland, College Park), Dayanna Robb (Arcadia University), and Madison Johnson (Towson University) each received the Youth Candy Striper Scholarship award for this year, a scholarship that honors the memory of all former MedStar Southern Maryland Hospital Center volunteers who have died and the legacy of service they left behind.

"They are all excellent students; very dedicated and each served 2 years consecutively as Candy Stripers. They would have done a third if not for COVID. They all provided outstanding service and have such strong compassion and a heart for the patients," says Joanne Johnson, Volunteer Services Coordinator. "They all want health careers and have been inspired by family and friends in the field, and by their time spent here." Congratulations to this year's scholarship winners.

Please visit MedStarSouthernMaryland.org/CandyStripers to learn more about our Youth Candy Striper program or to donate towards the scholarship program. Information from MedStar Health.

DISTANCE LEARNING STAR

Teacher Tuesday: Sharing Distance Learning tips. Potomac High School teacher Isaiah Glover in Prince George's County Public Schools encourages the use of music and crowd sourcing from students to set the tone and create a collaborative environment. PGCPs Proud: In the Spotlight.

BOWIE STATE UNIVERSITY

A message from the President Dr. Amintia H. Breaux, President Bowie State University. "I would like to make the Bowie State University community aware that the Central Intercollegiate Athletic Association (CIAA) announced the cancellation of the men's and women's basketball seasons, which were set to begin January 9, to include the 2021 CIAA Basketball Tournament in Baltimore."

"The CIAA Board of Directors also voted to cancel the women's volleyball season, which has been moved to the

spring from the fall. I support the board's decision to growing concerns related to COVID-19, which makes the health and safety of our student-athletes, administrators, and the entire community the number one priority".

"The CIAA does plan to engage alumni, students, and fans through a virtual experience during what is traditionally tournament week in the last week of February. The platform will feature a host of ancillary events, including several cornerstones of tournament week, such as CIAA Fan Fest and the CIAA Step Show. More details, including a full schedule of events, interactive fan promotions, and other activations, will be released later".

"A decision on spring seasons and championships will be provided later as the conference and its membership continue to monitor the COVID-19 landscape, while following current federal, state, local, NCAA and campus guidelines". Email received from Annette C. Wedderburn Bowie State University.

AMERICAN LEGION POST 227

American Legion Post 227 located at 13505 Cherry Tree Crossing Road Brandywine, Maryland 20613 announcement: Post 227 is open. Effective December 16: Updated Phase 2 in Prince George's County. No inside dining allowed at this time through at least January 16, 2021. You can still order food to go but cannot be consumed inside the facility.

Guests must wear a mask to enter, as well as you must wear your mask while moving around inside the facility. We still have modified hours of operation to keep our Veterans and members safe. Please follow these guidelines: Hours: Monday-Thursday: 4:00 p.m.-9:00 p.m., Friday: 3:00 p.m.-9:30 p.m., Saturday 2:00 p.m.-9:30 p.m., Sunday: 2:00 p.m.-8:00 p.m.

Note: "We kindly ask that you continue to be vigilant and if you are not feeling well or are experiencing any COVID19 or flu like symptoms to please stay home. Wear a mask to help stop the spread. Please respect our new hours of operation and any other posted signs". From the Commander Brenda Bowen.

"Thanks to all the organizations, churches, friends, universities, family and community members who provided information for my articles in 2020. Hope that everyone will have a prosperous and safe New Year." Audrey Johnson

Department of Corrections Donates Essential Items to Families for Holiday Season

By ANDREW R. CEPHAS

Prince George's County Department of Corrections

UPPER MARLBORO, Md. (Dec. 23, 2020)—On December 22, 2020, the Prince George's County Department of Corrections donated various essential items to 14 families in need, as part of the DOC Cares program. Each of these families have a representative who is returning to the community following incarceration.

The donated items ranged from pampers and swaddles, to toys and food baskets. Winter necessities were also donated to include coats, boots, hats, gloves and blankets. Everything

was donated by the Department of Corrections' employees, utilizing an online Amazon registry. Monetary donations were also accepted and utilized to provide a gift card to each family.

"The Department of Corrections is a staple in the Prince George's County community. It is vital that the Department continues to assist residents as much as possible with programs like DOC Cares to help returning citizens land on their feet and put them in the best possible situation to succeed following incarceration," said Acting Director Corenne Labbé.

M-NCPPC Department of Parks and Recreation, Prince George's County Announces Holiday Schedule

By ANGEL WALDRON

Prince George's County Department of Parks and Recreation

RIVERDALE, Md. (Dec. 23, 2020)—The Department of Parks and Recreation, Prince George's County, part of The Maryland-National Capital Park and Planning Commission, announces programming for the Christmas and New Year holidays. The administrative offices will be closed on Friday, December 25 and Friday, January 1.

Facilities that are **open** to the public include:

- Playgrounds
- Trails
- Bladensburg Waterfront Park (Trails and grounds open; park office closed.)
- Clyde Watson boat ramp (owners, no rentals)
- Winter Festival of Lights, Watkins Regional Park

Facilities that are **closed** include:

- Indoor Pools
- Cosca and Watkins tennis bubbles
- Herbert Wells ice rink
- Trap and skeet center

- Prince George's Sports and Learning Complex
- Fairland Sports and Aquatics Complex
- Golf Courses

Gatherings are limited to 25 people. Visitors must stay six feet apart and wear face coverings at all times. Park visitors are encouraged to bring their own wipes and hand sanitizer and clean their hands before and after use of shared surfaces such as benches and playground equipment. Visit pgparks.com for complete operating hours of all facilities.

The M-NCPPC, Department of Parks and Recreation *delivers an award-winning park system through progressive, innovative leadership and a commitment to the community and the environment in Prince George's County. For more on the Department of Parks and Recreation, visit www.pgparks.com and stay connected on Facebook, Twitter, PhotoShelter, and Instagram. The Department of Parks and Recreation encourages and supports the participation of individuals with disabilities in all programs and services. Register at least a minimum of two weeks in advance of the program start date to request and receive a disability accommodation.*

Around the County

First Day Hikes 2021—Kick Off the New Year Outdoors With Maryland State Parks!

New for 2021—First Weekend Hikes and Self-Guided Hike Options

Maryland State Parks will be offering self-guided hike opportunities across the state from January 1–3, 2021. First Day Hikes are part of a nationwide initiative led by America's State Parks that encourages all 50 states to offer outdoor hiking opportunities on the first day of the new year! Join us in Maryland on January 1 or throughout the first weekend of the new year for a self-guided hike at a state park near you.

I Hiked Sticker First Day Hike "I Hiked" Stickers will be available at select locations while supplies last! See details below on recommended hikes in Maryland's State Parks. These trails are well marked and park staff may be available to provide you with the information to get started, however, due to safety precautions, staff will not be leading the hikes this year.

Be sure to follow Maryland State Parks' guidelines for outdoor exercise and recreation to slow the spread of COVID-19, including keeping a 6-foot distance from anyone outside of your household and wearing a face covering when in close proximity to others and when indoors. If you are sick or have been sick over the past two weeks, please stay home to recuperate. If the parking lot is full when attempting to visit a park, please return during an off-peak time, visit an alternative location, or return home and visit at another time when the park is not busy.

Prince George's County

Cedarville State Forest

10201 Bee Oak Road, Brandywine, MD 20613

Orange Trail - Moderate - 1.5 miles

Self guided hike through a heavily wooded trail.

Additional Details: Pets are welcome. Not accessible for wheelchairs or strollers.

For additional information, contact the park directly: Office 301-888-1410, Duty Ranger 443-975-4358, or Email: cedarville.statepark@maryland.gov

Merkle Natural Resources Management Area

11704 Fenno Rd, Upper Marlboro, MD 20772

Three Different Hike Options at Merkle

Option 1: Paw Paw to Poplar Springs Trail Loop - Easy/Moderate- 3.0 miles (Recommended by Maryland Conservation Corps Member Sam Behrens)

This self-guided, ranger recommended loop hike starts from the visitor center, takes you across the short section of the Paw Paw Trail, around the exterior of the Red Trail, and back to the visitor center. Enjoy great wildlife viewing opportunities and keep an eye out for our champion Yellow Poplar tree!

Additional Details: Leashed pets are welcome. Brief roadside walking required. Not accessible for wheelchairs or strollers. Portable restroom available at Visitor Center. Follow yellow blazes for Paw Paw Trail and red blazes for Poplar Springs. Maps available at the trailhead.

Option 2: Paw Paw to Mounds Trails - Easy/Moderate- 3.0 miles (Recommended by Maryland Conservation Corps Member Elena Williams-Moreiras)

This self-guided, ranger recommended out-and-back hike starts from the visitor center, takes you down the Paw Paw Trail, around the loop of Mounds Trail, and back to the visitor center. Enjoy a nice rolling trail with a view of marshland at the end of Mounds, which provides great birding opportunities.

Additional Details: Leashed pets are welcome. Brief roadside walking required. Not accessible for wheelchairs or strollers. Portable restroom available at Visitor Center. Follow yellow blazes for Paw Paw Trail and blue blazes for Mounds Trail. Maps available at the trailhead.

Option 3: CADT to Lookout Creek Trail - Easy- 2.5 miles (Recommended by Maryland Conservation Corps Member Derek Coss)

This self-guided, ranger recommended out-and-back hike starts from the visitor center, takes you down the CADT- Critical Area Driving Tour between Merkle and Windmill Ponds, around the Lookout Creek Loop, and back to the visitor center. This trail takes you down near the Patuxent River.

Additional Details: Leashed pets are welcome. Brief roadside walking required. Accessible for wheelchairs or strollers on CADT only. Portable restroom available at visitor center. Not recommended in poor weather conditions or recent rain.

For additional information, contact the park directly: Office 443-510-9920 or email: tom.keras@maryland.gov

Library from A1

quilting, crocheting, and sewing—all great activities for families to do together.

Comics and graphic novels, like "Bone," "Avatar," "John Lewis 1940–2020," are available free with ComicsPlus. Catch up on the latest local and national news with free digital access to the Washington Post and New York Times (via the News Suite). Access popular magazines such as Forbes, Essence, Buying Guide, and Eating Well on Flipster. Learn a new musical instrument and develop talents as an artist with ArtistWorks.

PGCMLS provides many opportunities for self-advancement available to customers year-round and the holidays are a perfect time to start that next "you" project. PGCMLS is here to help with free online lessons from Lynda.com and Great Courses. Learn a new language to enhance career options or for those future travel plans whether for business or pleasure with Mango Languages. Brainfuse JobNow's live unemployment benefits assistance to help recently unemployed Prince Georgians navigate the unemployment benefits process.

The Library System is temporarily suspending Curbside Service from December 21, 2020 through January 12, 2021. The Library's book drops will be closed for business from Saturday, December 19, 2020 through January 12, 2021. Click here for details on closures and modified services. Curbside Service is scheduled to resume on Wednesday, January 13, 2021. From December 23 through January 10, live virtual PGCMLS events will not be aired. On-demand special events and archived weekly programs will be available for viewing. Thank you for accessing these holiday resources during this time. Visit pgcmls.info and get more out of your time off! Happy holidays.

The Prince George's Post

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HEALTH AND WELLNESS

Maryland's Alternate Care Sites Provide Expert Care and Surge Capacity For COVID-19 Patients

By OFFICE OF COMMUNICATIONS
Maryland Department of Health

BALTIMORE (Dec. 18, 2020)—As COVID cases continue to climb, the Maryland Department of Health (MDH) has maintained and enhanced three Alternate Care Sites (ACSs) to assure the state has adequate hospital capacity. The state's ACSs offer the most advanced and specialized treatment options available in Maryland for COVID-19 patients.

Maryland's ACSs are located at Adventist HealthCare Takoma Park Hospital, the Baltimore Convention Center and University of Maryland Laurel Medical Center. The sites were constructed last spring to treat Marylanders requiring medical attention for COVID-19 and have specifically designed safety protocols, facility space and equipment. Physicians, nurses and other staff working at the ACSs are among the state's leading experts in COVID-19 care.

"Alternate Care Sites are at the forefront of Maryland's fight against the pandemic," said Governor Larry Hogan. "These are cutting-edge facilities staffed by professionals who are focused on doing one thing: beating COVID-19."

Governor Hogan issued an executive order in April giving the state the ability to build ACSs to meet the needs of the pandemic. Physicians are able to transfer patients with COVID-19 to one of these facilities from an emergency department or through an inter-hospital referral.

The state has provided equipment, technology, medications, staffing and logistical support for each of the ACSs. Partners at the University of Maryland

Medical System, Johns Hopkins Medicine and Adventist HealthCare have provided medical expertise, facility space and clinical staff.

"We knew it was critical to expand our hospital capacity and create space for additional patients in the most appropriate setting," said Acting MDH Secretary Dennis Schrader. "The state's ACSs have provided the flexibility we need, and our partners have done a remarkable job of supporting these sites while continuing a high level of service throughout their existing hospitals."

"These ACSs are state-of-the-art facilities that provide the latest therapies and rehabilitation techniques," said Dr. Terrence Sheehan, the medical director at Adventist HealthCare's Takoma Park ACS. "And we do this with some of the hardest-working and most compassionate staff in the field."

Adventist HealthCare Takoma Park—The Adventist HealthCare Takoma Park ACS opened on May 26 and has served more than 360 patients to date. Approximately 150 nurses and 100 additional staff support operations at the facility.

Patients at the Adventist HealthCare ACS receive daily visits or therapy from an experienced, on-site rehabilitation team of physical, speech and occupational therapists to help them regain strength. The team at Adventist is proud of its innovations, including the use of athletic trainers, who give extra support to the patients to help them return home as soon as possible once they are COVID-negative. "This work is about more than treating patients for COVID-19," said Dr. Sheehan. "It is also about restoring them physically."

Baltimore Convention Center Field Hospital—The Baltimore Convention Center Field Hospital (BCCFH) is a joint operation of Johns Hopkins Medicine and the University of Maryland Medical System. This ACS was constructed in the exhibit hall of the Baltimore Convention Center, and it began admitting patients on April 27. Since opening, the BCCFH has treated more than 450 patients.

"Collaboration has been the theme of this operation all along," said Dr. Charles Callahan, vice president of population health for the University of Maryland Medical Center and co-director of the BCCFH.

"We have two of the best medical institutions in the country operating this facility together, and that has provided countless opportunities to share expertise and knowledge in ways that have benefited our patients."

University of Maryland Laurel 3-4-5—The UM Laurel Medical Center—which had transitioned from an inpatient hospital to an outpatient medical center in early 2019—temporarily recommissioned over 100 hospital beds in April 2020 to establish an ACS. "These additional beds will help ensure community members have access to high-quality

care at their greatest time of need," said President and CEO of UM Capital Region Health Nathaniel Richardson Jr. The site is referred to as "3-4-5" because the third, fourth and fifth floors of UM Laurel Medical Center were designated for COVID-19 inpatient care.

"ACSs are one of our secret weapons in the fight against COVID-19," said Schrader. "The care that we are able to provide for Marylanders at these facilities is simply some of the best that is available. I encourage physicians and families to take advantage of these resources."



PHOTOGRAPH COURTESY MDH

A clinical engineer at Laurel 3-4-5 prepares equipment to treat a patient. One of the primary advantages of ACSs is their ability to provide the highly specialized care that COVID-19 patients require.

Maryland Department of Health Launches New COVID-19 Vaccine Information Page on covidlink.maryland.gov

By OFFICE OF COMMUNICATIONS
Maryland Department of Health

BALTIMORE (Dec. 18, 2020)—The Maryland Department of Health (MDH) today launched its new COVID-19 vaccine information page, housed within covidlink.maryland.gov. The page, which is part of MDH's COVID-19 public information hub, will serve as home base for COVID-19 vaccine updates as information continues to evolve.

"Our CovidLink site is among the most dynamic, robust and trustworthy COVID-19 information sources for Marylanders," said MDH Acting Secretary Dennis R. Schrader. "This is a rapidly changing situation, so we want to ensure that everyone looks to CovidLink for the most up-to-date information about COVID-19 vaccinations, as more information becomes available."

The new page includes information about Maryland COVID-19 vaccine priority groups; vaccine status and dosing information; and resources about vaccine development, clinical studies and emergency use authorization approval. As Maryland progresses in its COVID-

19 vaccination plan, MDH will update the page accordingly. The page will also link to MDH's forthcoming COVID-19 vaccination data dashboard.

"Having a safe and effective vaccine is critical to Maryland's COVID-19 vaccination plan success, as is our commitment to keeping the public informed," said MDH Acting Deputy Secretary for Public Health Dr. Jinlene Chan. "In addition to updating our CovidLink site and releasing our COVID-19 vaccination data, we will continue our outreach and engagement to ensure communities statewide have the information and resources they need."

Maryland launched covidlink.maryland.gov in August. Since then, the site has expanded to include information about testing, slowing the spread of COVID-19, frequently asked questions and contact tracing—including information about MD COVID Alert, Maryland's contact tracing app. The site is also home to Maryland's COVID-19 public service campaigns, including "Answer the Call" for contact tracing and "Masks On Maryland" to encourage mask wearing, hand washing and social distancing. Its sister site, coronavirus.maryland.gov, houses Maryland's COVID-19 data.

Yesterday, Governor Hogan issued an order that authorizes the Secretary of Health to expand testing and quarantine requirements for travel, while MDH issued a public health advisory warning Marylanders against all non-essential activities and holiday gatherings with people outside one's immediate household. The actions are intended to help slow the spread of COVID-19 through the holiday season.

To date, Maryland has confirmed 246,553 cases of COVID-19 and has conducted more than 5.2 million COVID-19 tests, while the state's 7-day positivity rate average is 7.77 percent.

To view the new COVID-19 vaccine information page, visit covidlink.maryland.gov/content/vaccine.

For the latest Maryland COVID-19 data, visit coronavirus.maryland.gov.

The Maryland Department of Health is dedicated to protecting and improving the health and safety of all Marylanders through disease prevention, access to care, quality management and community engagement. Twitter @MDHealthDept and at Facebook.com/MDHealthDept.

Earth TALK™ Which Foods Are Worth Organic Price Premiums?

Dear EarthTalk:

My New Year's resolution is to eat healthier. Which fruits and vegetables are worth spending extra money on for organic varieties? Likewise, is it worth it from the standpoint of health to also pay a premium for organic meat, cheese and eggs?

—P. McAdams, via email

It is indeed difficult to figure out which foods are worth spending more money on for organic varieties. Sure, you can just buy only organic in every category, but you'd end up spending upwards of 20 percent more every time you shopped. And certain "conventional" (i.e., non-organic) foods contain lots of pesticides and chemicals while others do not. Knowing where to draw the line in the grocery aisle is increasingly difficult given the profusion of organic choices these days. But luckily if you are armed with a few facts, you can eat healthier without breaking the bank.

As for produce, many conventionally grown fruits and vegetables don't contain or pass along significant amounts of pesticides or other noxious chemicals. The non-profit Environmental Working Group

(EWG) suggests only buying organic for their so-called "dirty dozen" list of common produce items that do tend to harbor larger amounts of chemicals: strawberries, spinach, nectarines, apples, peaches, pears, cherries, grapes, celery, tomatoes, sweet bell peppers and potatoes. Going for organic varieties of these fruits and vegetables is one of the most affordable ways to eat healthier because the price premium on organic produce is in many cases negligible given more consumer demand driving increased production and supply. On the flip side, EWG also produces the "Green Fifteen" list of produce that tends to be contaminant-free even when not organic: avocado, pineapple, onion, papaya, frozen sweet peas, sweet corn, eggplant, asparagus, cauliflower, cantaloupe, broccoli, mushrooms, cabbage, kiwi and honeydew melon.

As for animal products, organic varieties can only bear the U.S. Department of Agriculture (USDA) "Organic" stamp if they are "raised in living conditions accommodating their natural behaviors (like the ability to graze on pasture), fed 100% organic feed and forage, and not administered antibiotics or hormones." As to whether organic meat is better for your health, don't bet on it. A 2015 Spanish

study found that consumption of organic meat does not diminish—and in fact might slightly increase—the risk of getting cancer. That said, other research has shown that organic meat contains more healthy Omega-3 unsaturated fats—this results from the animals eating grass not grain. Another good reason to go organic if you eat meat is ethics: Conventionally raised livestock are subject to confinement and overcrowding while being dosed with antibiotics to prevent the spread of bacterial infection in their midst. The same calculus applies to organic versus conventional dairy products: organic milk and cheese may contain more Omega-3s but otherwise the health differences are negligible.

It certainly is a balancing act today to shop with your family's health and your own conscience in mind while not breaking the bank. The bright side of this conundrum is that we do have so many healthier choices overall these days, and it's easier than any time in the last 75 years to avoid chemicals in your food if that's the way you want to roll.

CONTACTS: Environmental Working Group's



CREDIT: RUSTY CLARK-100K PHOTOS, FLICKRCC

Tomatoes are one of the produce aisle items on Environmental Working Group's "Dirty Dozen" list of fruits and vegetables that are worth spending extra on for organic varieties to spare yourself exposure to pesticide residues.

"Dirty Dozen," ewg.org/foodnews/dirty-dozen.php; "Consumption of organic meat does not diminish the carcinogenic potential associated with the intake of persistent organic pollutants (POPs)," https://pubmed.ncbi.nlm.nih.gov/25893622/.

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COMMENTARY

Marion Wright Edelman

President Emerita,
Children's Defense Fund



ChildWatch:

The Concept of Enough

In "Where Do We Go From Here: Chaos or Community?", Dr. Martin Luther King, Jr. wrote about Dr. Kirtley Mather's 1944 book "Enough and to Spare". Dr. King said "Enough and to Spare" "set forth the basic theme that famine is wholly unnecessary in the modern world. Today, therefore, the question on the agenda must read: Why should there be hunger and privation in any land, in any city, at any table, when man has the resources and the scientific know-how to provide all mankind with the basic necessities of life?"

Compare that book's title to this one: "Too Much and Never Enough", Mary Trump's bestseller about her uncle Donald Trump. Too much and never enough also describes the pervasive attitude and policies that continued to allow the wealthiest people

and corporations in our nation to profit during the Trump Administration even in the middle of the pandemic. The growing gulf between the rich and the poor and middle class in American society is absolutely disgraceful. The question is the same: *why?*

Something is awry in our nation when just three of the richest men in America hold more of our nation's wealth than the bottom half of our population of 331 million people; when the members of the Forbes 400 own more wealth than the bottom 64 percent of our nation combined; and when the gap between rich and poor has widened to an historic level not seen since the 1920s. Since 2010, the number of American billionaires has doubled, while the number of poor children has remained shamefully and stubbornly high. Just since the pandemic began,

billionaire wealth has grown \$845 billion while more than half of all households with children have lost income, 17 million children have gone hungry, and 2.5 million more children have become poor. What standards of justice and common decency does this reflect?! I wouldn't begrudge anyone their first, second, or third million or billion if there were no poor children, no homeless children, and no hungry children. But I also believe there should be some concept of *enough*—both for those at the top and those at the bottom.

Every American family should have a decent safety net. Everyone must be able to live in safe communities with affordable housing. There should be enough income, food, shelter, health care, and child care to protect every child. And I don't want to hear anybody tell us we don't have the money to do it, even during periods of economic downturn. We could lift 5.5 million children out of poverty for less than eight months' worth of President Trump's tax breaks for the top one percent of millionaires and billionaires. And while Majority Leader Mitch McConnell and his Republican colleagues claimed they couldn't find the money to expand tax credits and food stamps for struggling families in the last COVID relief package passed in March, they found \$195 billion for corporate tax giveaways. Our nation surely has enough and to spare. We don't have a money problem in America—we have a profound values and priorities problem.

We must all begin to work to curb the rampant greed of those at the top so that the survival needs of those at the bottom may be met. The message each of us must understand and try to hammer home is that the number one threat to American security and competitiveness in the 21st century is no enemy without; it is the enemy within. It is the neglect and abandonment of our shrinking pool of children from which our future workforce, military, and leaders must come. It is long past time to do what is right for children and do what is essential to save our standard of living and quality of life. The poorest, Blackest, Brownest child is as inextricably important to the American future as the Whitest and most privileged ones. If we are to recapture our competitive edge and restore some luster to the American Dream, we must enable all of our children to achieve.

During these perilous pandemic times, America can and must turn economic downturn into an opportunity to step forward to correct the gross imbalance of government subsidization of the rich and provide a safety net for all children to protect them from growing hunger, homelessness, and stress. We must correct the laissez-faire federal policies that enabled the few to run roughshod over the life savings of many hardworking Americans and wreck the lives and dreams of millions of children. We must make it un-American in the 2020s for any child to grow up poor, without health care or without child care. We must redefine enough.

Chris Van Hollen

United States Senator for Maryland



Van Hollen Statement on Senator Mike Miller's Resignation

WASHINGTON (Dec. 23, 2020)—Today, U.S. Senator Chris Van Hollen (D-Md.) released the following statement regarding Senator Mike Miller's announcement that he will resign from the Maryland Senate due to his health:

"Mike Miller is a student of Maryland history and his depart-

ure from its Senate marks the end of an era. Governors have come and gone, but Senator Miller, with unmatched political acumen, has steered Maryland on a progressive course and toward a more perfect union.

"Senator Miller has dedicated his life to serving Marylanders and set the gold stan-

dard for true leadership in the State Senate. I was proud to serve with him. He is a dear friend and his mentorship and wisdom remain invaluable to me. As he continues his battle with cancer, he knows that Katherine and I are in his corner every step of the way."

Maryland Delegation Members Applaud the Passage of the FAFSA Fairness Act

WASHINGTON (Dec. 22, 2020)—U.S. Senators Ben Cardin and Chris Van Hollen, along with Congressmen David Trone, Dutch Ruppersberger, John Sarbanes, Anthony Brown and Jamie Raskin (all D-Md.), applauded the inclusion of the FAFSA Fairness Act of 2019 (S. 416) in the end-of-year spending bill recently passed by Congress.

The FAFSA Fairness Act would improve the application process for students without parents to receive federal financial aid. The bill was first introduced by the late Congressman Elijah E. Cummings in February 2019.

"Nothing should stand in the way of a student's education—neither money nor difficult life circumstances," said Senator Cardin. "The already lengthy process of applying for federal student aid is even harder for students who are unable to contact their parents due to abuse or neglect. I am proud that Congress has finally passed the FAFSA Fairness Act to simplify the application process and open doors for even more students to access federal student aid. We must continue to work to eliminate barriers that keep our most vulnerable students from reaching their higher education goals. This is a fitting tribute to our colleague and friend Congressman Cummings."

"Every student with the dream of attending college should have the opportunity to achieve that goal. We cannot let financial difficulties or burdensome regulations and red tape stand in the way," said Senator Van Hollen. "The FAFSA Fairness Act will make college more accessible by removing obstacles to student financial aid. I was proud to help introduce this legislation alongside our dear friend Elijah Cummings, and I'm glad Team Mary-

land has worked together to get it over the finish line. Together, we will continue working to make college more affordable and accessible for all of our students."

"I was honored to take the lead on this bill after Congressman Cummings' passing because every student deserves the chance to reach the highest levels of academic achievement without increased financial barriers," said Congressman Trone, the only member from the Maryland Delegation on the Education and Labor Committee. "Access to higher education gave me the opportunity to be successful in life, and it's important for students who don't have access to their parents to have this same opportunity and financial support to obtain a degree in higher education. The FAFSA Fairness Act is just another example of how Elijah Cummings' legacy continues to live on."

"I am so proud of Maryland's delegation for rallying behind this important bill, first introduced by our friend and colleague, the late Congressman Cummings, to make the student aid process easier for students who aren't in contact with their parents," said Congressman Ruppersberger. "It's a no brainer. A child who may have left home due to an abusive environment or whose parents are incarcerated should never be penalized for trying to better themselves and achieve a quality education."

"With the strong support of the Maryland Delegation and in honor of the late Elijah Cummings, Congress has acted to reduce barriers for students seeking financial aid," said Congressman Sarbanes. "The new, streamlined application will help more students—especially in low-income

and underserved communities—access critical financial aid and make college more affordable."

"Every student deserves a high quality, affordable education no matter their zip code or life circumstances. Reducing barriers to higher education for students experiencing parental abuse or neglect is the right thing to do," said Congressman Brown. "My dear friend Congressman Elijah Cummings would often say that our children are the living messages to the future. With the passage of this bill, we make clear that every child should have the opportunity to succeed."

"As a professor for more than a quarter century, I saw higher education can transform young people's minds, lives, and fortunes," said Congressman Raskin. "I'm thrilled that Congress passed the FAFSA Fairness Act, championed by our beloved late colleague Elijah Cummings, to improve the federal financial aid process for students who cannot rely on parental assistance with their applications."

The bill will allow 18- to 24-year-old students to complete the Free Application for Federal Student Aid (FAFSA) as "provisionally independent" students and determine the level of their financial aid from each college they apply to. This designation would apply to those who do not have contact with their parents, or who meet other criteria established by educational institutions. Currently, these students must undergo a "dependency override" at each institution they apply to before they are considered for financial aid. This process can be extremely time consuming and create barriers to college access for students facing difficult personal and financial circumstances.

Donnell Williams

President, National Association of
Real Estate Brokers



Statement by NAREB in Support of the Selection of Congresswoman Marcia L. Fudge by Biden-Harris Administration as Secretary, Department of Housing and Urban Development (HUD)

WASHINGTON (Dec. 22, 2020)—On behalf of the National Association of Real Estate Brokers, Inc. (NAREB), the country's oldest minority trade association established in 1947, President Donnell Williams enthusiastically applauds the recent announcement by President-Elect Joe Biden to nominate U.S. Representative Marcia L. Fudge (D-OH) to serve as the next Secretary, U.S. Department of Housing and Urban Development (HUD).

NAREB wholeheartedly believes that the American dream of homeownership and opportunities for Black Americans to realize this goal largely depends upon the unequivocal support of the federal government. At the same time, we know that the elimination of disparate public policies must also be addressed to ensure an equal playing field for Black Americans to become homeowners.

Committed and knowledgeable leadership at the department's helm works to ensure that HUD's establishing mission can and will be restored. NAREB's fervent hope, as it has been since

our founding in 1947, is to achieve Democracy in Housing for Black Americans which also means closing the wealth inequality gap and providing an avenue for wealth building through affordable homeownership.

We believe that by selecting Congresswoman Fudge to lead the nation's top housing authority, homeownership will once again be on the "front burner" and take its place as the strong federal partner actively engaged in promoting policies and implementing laws that support Black homeownership and re-charging the nation's economic engine through homeownership.

The congresswoman has had a long and storied tenure serving her Ohio district. In addition, she has been a formidable ally to NAREB and its members in support of issues that affect Black Americans. Her leadership on the Education and Workforce committee and her vision in the space of diversity and inclusion lets us know that under her leadership, HUD will be headed in the right direction.

The nation is currently at a crossroads, and the steps that the Biden-Harris administration takes will determine the future of Black economic strength and wealth building. Congresswoman Fudge represents the kind of leader NAREB can proudly support.

The National Association of Real Estate Brokers (NAREB) was formed in 1947 to secure the right to equal housing opportunities regardless of race, creed or color. NAREB has advocated for legislation and supported or instigated legal challenges that ensure fair housing, sustainable homeownership, and access to credit for Black Americans. At the same time, NAREB advocates for and promotes access to business opportunity for Black real estate professionals in all of the real estate disciplines. NAREB annually publishes *The State of Housing in Black America* report. www.nareb.com

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BUSINESS AND FINANCE

Social Security Matters

Ask Rusty:

I'm 66. When Should I Claim Social Security?

By RUSSELL GLOOR,
AMAC Certified Social Security Advisor
Association of Mature American Citizens

Dear Rusty: I'd like to get advice on when I should begin taking my Social Security benefit. I turned 66 in October of 2020. **Signed: Pondering Retirement**

Dear Pondering: Deciding when to claim your Social Security benefit is a personal choice which should consider several factors, most importantly:

- Your need for the money at this time
- Your current health and expected longevity
- Your marital status

Since you have already reached your full retirement age (FRA) for Social Security purposes, you are no longer subject to the "earnings test" which limits how much you can earn. So, working won't affect your monthly SS benefit amount in any way. But it could influence your decision on when to claim, because if working enables you to delay claiming Social Security until after your FRA, your benefit amount when you eventually claim will be higher.

In October 2020 you started earning Delayed Retirement Credits (DRCs) at the rate of .67% for each full month you delay past your FRA. That means that for each full year you delay claiming, your benefit will be 8% more. You can earn DRCs until you are 70, at which point your Social Security benefit would reach maximum and be 32% more than it would be at your FRA. But delaying only makes sense if you don't urgently need the money now, and if you expect to enjoy at least average longevity (which is about 84 for a man your age today). If you delay until age 70 to claim, your "breakeven age" (the age at which you will have collected the same amount of SS money as if you claim now) will be about 83. And if you live longer than that, you'll continue to enjoy that higher SS benefit for the rest of your life, and you'll collect more in cumulative lifetime benefits.

A higher benefit at an older age can be quite beneficial to offset inflation and is especially helpful if you're married and your wife outlives you. If you are married and you predecease your wife, she will get 100% of the benefit you are receiving at your death, if that is more than her own benefit from her own lifetime work record and if she has reached her own FRA when she claims her widow's benefit. So, for example, if you claim now at your FRA, your widow later will get your FRA amount when you pass. But if you delay past your FRA to claim, when you pass your widow will get the higher benefit amount you are receiving because you delayed claiming. In other words, when you claim your Social Security benefits can, if you are married, affect the benefit your widow will get if you die first.

So, the bottom line is this: In deciding when to claim your Social Security you should consider your current financial needs, your health and expected longevity, and your marital status. Carefully evaluating the above factors will help you to decide the best age at which to claim your Social Security benefits.

The 2.3 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation (www.AmacFoundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www.amac.us/join-amac.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Maryland Small Business Development Center

Jump Start Your Business

January 12, 2021 • 1-3 p.m. (EST)
Registration Deadline: 1/12/21 8 a.m. (EST)
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Point of Contact: Jennifer Funn (240) 342-9410

Training Topics: Business Financing, Business Start-up/Preplanning, Legal Issues

Description:

This FREE workshop is for those who are interested in starting a business. Many constituents during the coronavirus pandemic are using this time to plan and start a business they have thought of for years. Maryland residents now have the time to figure out how to make this happen. In this webinar Maryland SBDC will cover: legal needs for businesses, How to register your business in the state of Maryland and access to capital Lab time will be offered to assist participants in registering their business online. Participants will receive a "Congratulation for Starting your Business" certificate via email upon SBA guidelines

Events Calendar:

<https://www.marylandsbdc.org/training/events-calendar>

Psi Epsilon Omega Chapter of Alpha Kappa Alpha Sorority, Incorporated® Launches Investment Club

By RACINE TUCKER-HAMILTON
Psi Epsilon Omega Chapter

LAUREL, Md. (Dec. 21, 2020)—Psi Epsilon Omega Chapter (PEO) of AKA is helping its members stretch their dollars and become money smart by launching an investment club. The newly formed Ivy Investment Club (IIC) is comprised of 27 partners who are eager to learn more about participating in the stock market and using other investment vehicles to accumulate wealth.

The Ivy Investment Club is part of AKA's national programs of service which include five target areas. Target 3: Building Your Economic Legacy aims to help mem-

bers learn about financial planning, asset accumulation, and wealth building including savings and investments, and managing debt.

"We are excited about helping Black women build their economic legacy," said Benita Swindell, PEO president. "Our work under this target also includes credit repair and monitoring, entrepreneurship, and the importance of supporting Black-owned businesses."

The IIC will manage its finances through Industrial Bank—one of the largest African-American owned and operated commercial banks in the United States. Additionally, the group will work with an investment advisor to guide them

through the process as they learn about investing. Through research, analysis and group discussions coupled with support from the financial advisor, the IIC is ready and primed to start building a strong investment portfolio.

The IIC partners are very motivated to acquire knowledge about stock trading and other investment opportunities during these bear market times.

Alpha Kappa Alpha Sorority Incorporated®, Psi Epsilon Omega Chapter was chartered in 2007. Since its founding, the chapter has been aggressively implementing its programs of service in the communities of Laurel, Bowie and, Greenbelt, Maryland.

PERSONAL FINANCE

Need Mortgage Relief Due to COVID-19? Here's What to Know

(StatePoint) As the pandemic continues to affect Americans across the country, many are facing financial hardship.

For homeowners with a Freddie Mac loan, COVID-19 mortgage assistance is available in the form of "forbearance," which temporarily suspends or reduces your mortgage payment without penalty so you can get back on your feet.

Here is how forbearance works and what happens when it ends:

How do I request forbearance? To request forbearance, you must contact your loan servicer (the company listed on your mortgage statement) who will help you understand your options. Forbearance is available for up to a year, though servicers will typically start you on a shorter forbearance plan and reassess to see if your financial situation has changed.

What happens when forbearance ends? It's important to remember mortgage forbearance is not the same as mortgage forgiveness and you will have to repay your missed payments. About 30 days before the forbearance plan is scheduled to end, you and your servicer will determine next steps. This could include additional forbearance or a workout option to make up the missed payments. Just remember, you are never required to pay back missed payments in a lump sum if your loan is owned by Freddie Mac.

How does repayment work? Even though you must pay back payments that were missed during forbearance, you have several options for doing so. Additionally,

you won't accrue additional fees, penalties or interest beyond the amounts already scheduled or calculated based on the terms of your mortgage. For example, let's say you enter into a forbearance agreement of three months. If your monthly mortgage payment is \$1,000, you will owe about \$3,000

in missed mortgage payments at the end of your forbearance term. Your servicer can help you determine the workout option that works best for you, including:

- Full repayment, where you pay back the missed payments all at once.
- Repayment plans, which allow you to catch up gradually while you are paying your regular monthly payment.
- Payment deferral, which allows you to resume making your normal monthly payment. Your servicer can work with you to leverage alternative ways for you to pay back the missed payments from your forbearance period at a later date and in a manner that is affordable.
- Modification of the loan, which changes the terms of your loan, usually to reduce your original monthly payment amount. Your servicer can help with a modification that might suit your new circum-



PHOTO SOURCE: (C) GAUDILAB / ISTOCK VIA GETTY IMAGES PLUS

stances.

Additional Information: To stay on track with paying down your loan balance and less interest over the life of the loan, it's important that you resume your payments as soon as you're financially able. Keep in mind that while you're not charged "extra" interest, you won't be paying down your principal, and the interest will continue to accrue on your unpaid mortgage balance.

For information on forbearance and how to get help with your mortgage, visit My Home by Freddie Mac at myhome.freddie.com.

Remember, contacting your servicer is the first step in getting help with your mortgage payments if you are facing financial hardship due to COVID-19 or for other reasons. They can explore available options with you and determine what works best for your circumstances.

BUSINESS

How COVID-19 Has Changed the Way We Do Business Forever

(StatePoint) The COVID-19 pandemic has fundamentally changed how business gets done. And when it comes to mid-sized and small businesses, the importance of investing in new technology, facilitating remote work and maintaining a tech-savvy workforce has never been so clear, according to a new survey.

Conducted by The Harris Poll for CIT Group Inc., a leading national bank focused on empowering businesses and personal savers, the survey of leaders of U.S. middle-market and small businesses is designed to illuminate the intersection of technology and talent.

Compared to last year's survey, significantly more leaders today believe continuous technological investment is a business requirement.

"The resiliency and flexibility that technology can deliver businesses has been convincingly proven by COVID-19," says David Harnisch, president of CIT's Commercial Finance division. "Business leaders have taken that lesson to heart and are focused on making technology a fundamental part of their 'tomorrow thinking'."

Most executives surveyed wish that they'd invested even more in technology over the past 12 months. In fact, more than three in four middle market executives believe investments in technology would have helped their company fare better during the pandemic. For small businesses, roughly half felt similarly.

However, there's little question how important technology will be going forward, with the majority of respondents saying it's crucial to future success.

Seemingly determined not to repeat the mistake of under-investing, the majority plan to invest as much or more in their business over the next 12 months as compared to the past year. Only 15% of small businesses say they may invest less this coming year, likely due to financial constraints resulting from the pandemic.

"Small businesses don't always have the financial resources that larger enterprises often enjoy," says Ken Martin, managing director of CIT's Small Business Solutions group. "When investments are imperative, borrowing or leasing may be the right solution to acquiring the technology needed to remain competitive."

When it comes to these upgrades, investments that make it easier for employees to work remotely are a clear priority. Over the next 12 months, 71% of middle market executives and 31% of small business leaders who plan to invest will spend on technology that facilitates remote work.

"It's not just a matter of convenience. Businesses that empower employees to work remotely have a clear competitive advantage," says Denise Menelly, CIT's executive vice president and head of Technology and Operations.

This is a trend that's likely here to stay. Approximately a quarter of small businesses operating remotely expect—and want—these changes to remain permanent after COVID-19 subsides, and about 40% of middle market executives expect the same, with some seeing it as a means to grow the company.

However, this digital transformation puts a premium on a tech-savvy workforce able to support customers and collaborate with colleagues remotely. While many believe their current workforce has the skills to keep up, businesses are also substantially more likely than last year to say companies need to focus on hiring tech-savvy talent.

While the COVID-19 pandemic has created a great deal of uncertainty for small and mid-sized businesses, it has in many ways clarified what's needed to remain successful in an evolving world.

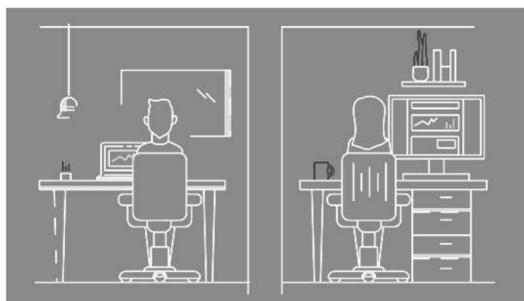


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Immigrants from A1

Kyrgyzstan, Sudan and Tanzania were only allowed visitor visas to prevent them from settling permanently in the United States.

In a symbolic signal of planned policy shifts, Biden nominated Alejandro Mayorkas as head of the Department of Homeland Security. If confirmed, Mayorkas would be the first immigrant to lead the agency.

Yet Georgetown's Amezcua is unsure if this pick sends the best message to immigrants.

"In the appointment of Mayorkas, there is really a feeling that Biden and the Biden team right now is not really meeting the moment when they appoint somebody with what I would argue is kind of like a tarnished record," he said.

Mayorkas served as deputy secretary of homeland security and director of USCIS under President Barack Obama, who enacted the DACA program but was also dubbed "deporter-in-chief" by critics because removals increased significantly in comparison to previous administrations (although apprehensions and overall deportations decreased).

But Puri views Mayorkas's background and experience as positives.

"DHS is a huge, huge part of our government, a huge bureaucracy. We need somebody who's got really hands-on experience," he said.

Puri also sees immigration reform as crucial, even if it remains a controversial and complex issue.

"If we can have a comprehensive reform, it's really going to be good for the country," Puri said. "It's going to be healing, bringing out the people who are in the shadows, because everybody knows they are here and a key part of our country."

State of Maryland Launches COVID-19 Vaccination Data Dashboard

Features New Data Visuals, Metrics Including Vaccinations by Region, Age Group, Gender, Race, and Ethnicity

By SHAREESE CHURCHILL
Maryland Governor's Press Office

ANNAPOLIS, Md. (Dec. 23, 2020)—The State of Maryland today launched a new COVID-19 vaccination data dashboard on coronavirus.maryland.gov, updating its standard daily COVID-19 reporting with additional metrics, including statewide vaccinations by region, age group, gender, race, and ethnicity. The launch comes as Maryland continues Phase 1A of its COVID-19 vaccination plan with the arrival of Moderna vaccines earlier this week.

The dashboard shows that, as of this morning, Maryland has recorded 10,497 COVID-19 vaccinations.

"Today we have launched an innovative dashboard that will allow Marylanders to track the progress of COVID-19 vaccinations across the state," said Governor Larry Hogan. "More than 10,000 of our citizens have already been vaccinated, and we look forward to increasing this number exponentially in the coming weeks."

The new dashboard reflects reporting from hospitals that are administering COVID-19 vaccinations to front line healthcare workers. Data are sourced from ImmuNet, the state's immunization information database, where healthcare systems and providers upload and store vaccination records. Reporting will expand to include data from nursing homes and other healthcare providers as new rounds of vaccinations begin and more vaccines are allocated to Maryland in the coming weeks and months.

"The insight we take from this vaccination dashboard and all of our data helps inform everything from operations to outreach and communications," said Maryland Department of Health (MDH) Deputy Secretary for Public Health Services Dr. Jinlene Chan. "It is critical to our broader strategic planning and helps us respond appropriately as information continues to develop rapidly."

Maryland launched coronavirus.maryland.gov in March through a cooperative partnership between MDH, the Maryland Department of Information Technology, and the Maryland Emergency Management Agency. The site provides daily updates on COVID-19 metrics, including detailed demographic and geographic breakdowns, and includes four other distinct COVID-19 data dashboards: case and death summary data; congregate living facility data; schools outbreak data; and contact tracing data, in addition to an interactive testing site locator.

To view the COVID-19 vaccination data dashboard, visit the homepage at coronavirus.maryland.gov. The dashboard will be updated daily during the 10 a.m. hour.

Marylanders are encouraged to visit covidlink.maryland.gov to learn more about the state's COVID-19 vaccine distribution plan, review safety information about the vaccines, and get answers to frequently asked questions.

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