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PHOTOGRAPH COURTESY WANDA'S HOPE KLOZET

Crossland High School Dance Company, Students, Staff, and Wanda's Hope Klozet Organization Hosted a "Pull-up and Pop the Trunk Turkey Giveaway" to Feed Local Residents in Temple Hills

By PRESS OFFICER
Wanda's Hope Klozet

TEMPLE HILLS, Md. (Dec. 30, 2020)—Prince George's County Public School's Crossland High School Dance Company, students, staff, and Wanda's Hope Klozet organization hosted a "Pull-up and Pop the Trunk Turkey Giveaway" on Monday, December 21, 2020, at Crossland High School in Temple Hills, Maryland. Wanda's Hope Klozet and partners were able to give away over 100 turkeys and PPE packages to the public as they drove through the parking lot. Principal Michael Gilchrist, Wanda J. Knotts, students, and staff helped children and families as they navigate through today's life challenges and hardships during this holiday season. Here are some highlights from the community service event that you can share with family and friends!

Having experienced the loss of my home and business due to hurricane Katrina, I truly understand the challenges of rebuilding one's entire life after a

devastation. I have a strong desire to connect communities to proper resources to restore Hope so families can thrive. This is why this event was so important to me, says Wanda J. Knotts. "We aim to become the global organization providing goods and services to people in need, within an environment of respect and dignity. We are of the belief that together, we have a responsibility to care for those who are suffering because of disparities and inequities so that everyone can benefit from basic life needs," says Danielle Manning-Halsey, Board Chair of Wanda's Hope Klozet.

Wanda's Hope Klozet is a leading organization that addresses the basic clothing and shoe needs of underrepresented families

around the USA. We support children, women, and families as they navigate through life challenges and hardships. We assist the community in developing a positive power that aids them along in life while offering them some of the luxuries that we frequently take for granted. Wanda's Hope Klozet believes in a society that offers all humans irrespective of their status, race, and circumstances, equivalent opportunities to live a normal and happy life. Lack of access to clothes and shoes are some of the factors that are marginalizing our nation's neediest citizens. We provide coats and shoes to help people fight freezing winters in the USA and around the world. For more information about Wanda's Hope Klozet, visit their website at <https://www.wandashopeklozet.com>

New "Reach Out Prince George's" Campaign and PSA Encourages Self-Care and Identifying Signs of Risky Coping Behavior During COVID-19

PRINCE GEORGE'S COUNTY, Md. (Dec. 30, 2020)—An alliance of community leaders and other stakeholders, including the Prince George's County Council, Renaissance Treatment Center, Dementia Friendly America – Prince George's County, and several residents who served as the primary talent for the "Better Choices PSA" have launched a new campaign called Reach Out Prince George's. The campaign is committed to helping residents better understand the warning signs and risks of unhealthy alcohol and other drug use. The campaign seeks to reach all segments of our community and underscore the importance of daily self-care, seeking help if necessary and utilizing available resources during these challenging times.

Recent research published by industry leaders reports that in Prince George's County, since the start of the pandemic, alcohol and other substance use has increased. Overdose rates have increased significantly in proportion to many other jurisdictions in the state of Maryland; certain populations, including Older Adults, are at increased risks of complications because of unhealthy alcohol and other drug use. In addition, many of the usual resources and support that at-risk residents would normally seek out have been disrupted due to COVID-19 social distancing requirements.

Through a multi-channel outreach approach that plans to incorporate print, social media, digital, and radio, the Reach Out Prince George's campaign will:

- inspire Prince Georgians to take better control of their health to navigate the pandemic more effectively as well as inform them of available resources for crisis, support and education;
- offer relevant evidence-based free CME/CEU training opportunities for professionals and human service organizations that serve Prince George's County residents;
- feature messages of hope and encouragement from local leaders.

Reach Out Prince George's activities during this month's launch included the "Older Adults and Substance Use Disorder" CME/CEU Training Hosted by Maryland Addiction Consultation Service (MASC) and Prince George's County District 8. As well as, the release of the "Better Choices" Public Service Announcement video which was shared on a "Moving Forward: Be Intentional About Your Self-Care" webinar on December 21, hosted by Prince George's County Councilwoman (District 8) Monique Anderson-Walker. Moving Forward series was launched in May 2020 to provide mental health support as we navigate through this pandemic.

To learn more, visit ReachOutPGC.org. The "Better Choices" Public Service Announcement video can be viewed at <https://youtu.be/15ByOK4li3>

—Via Prince George's County Council District 8

Catholic Charities DC Releases 2020 Impact Data

Agency served more than 34 percent more people in need than previous year

By ALEXANDRA SCHAUFFLER
Catholic Charities of the Archdiocese of Washington

WASHINGTON (Dec. 29, 2020)—Catholic Charities of the Archdiocese of Washington today released figures that reflect its significant impact across the D.C. region through the publication of the agency's 2019-2020 Annual Report. In the past fiscal year, Catholic Charities DC served nearly 193,000 people in the District and five surrounding counties in Maryland—a more than 34 percent increase over the previous year.

The agency has been a vital lifeline for struggling families during this unprecedented crisis, many of whom sought assistance for the first time since the pandemic automatically generated time. The organization's 55 programs quickly adapted to meet the rapidly increasing and changing needs of the area's most vulnerable people, regardless of belief or circumstance. Catholic Charities DC's staff have been on the front line of the pandemic since the beginning, providing essential wraparound support services in five areas: Enterprise, Education and Employment; Adult and Children Clinical Services; Housing and Homeless Services; Family, Parish and Community Outreach; and Developmental Disabilities Services. Impact highlights include:

- 3.5 million meals were served to the hungry and food insecure—1 million more than last year.
- Nearly \$25 million in pro bono services (medical, dental, legal and financial) were provided to clients.
- 1,451 clients received employment support and job training.
- The Southern Maryland Food Bank distributed 980,584 pounds of food—the equivalent of 1.2 million meals.
- 18,417 people received food, diapers, financial assistance and referral services from the Montgomery County Family Center.



IMAGE COURTESY CATHOLIC CHARITIES DC

- More than 7,800 patients received medical and dental assistance.
 - 7,110 people received civil and immigration legal services.
 - 1,954 adults and children received behavioral health support.
 - The Welcome Home Reentry Program helped 1,915 returning citizens transition to life after incarceration.
 - More than 33,600 warm meals were served through the weekly St. Maria's Meals program.
- "This year has been so difficult. But it's been especially challenging for people in need," said Msgr. John Enzler, president and CEO of Catholic Charities DC. "Our message is one of solidarity. We stand with each and every person and family in crisis. We walk with them, we support them, and we do our best to help them."
- Catholic Charities DC is committed to promoting basic human rights, dignity, and empowerment of all people and serves anyone in need. To view the agency's full annual report, please visit <https://www.catholiccharitiesdc.org/wp-content/uploads/2020/12/2020-Annual-Report-Web-Version.pdf>.

TheBus Reinstates Fare Collection at Reduced Rate of \$1.00

By PAULETTE L. JONES
Prince George's County Department of Public Works and Transportation

LARGO, Md. (Dec. 29, 2020)—Beginning Monday, January 4, 2021, Prince George's County's "TheBus" will join the Washington Metropolitan Area Transit Authority (WMATA) and several regional partners in reinstatement of front-door bus boarding and fare collection. Providers, including "TheBus", are joining WMATA in this step towards normalcy. These changes come after extensive safety and cleaning protocols were introduced into the system, including the installation of protective barriers on all vehicles.

The standard one-way fare for "TheBus" during COVID-19 operations will be reduced from the regular fare of \$1.25 to \$1.00. Seniors (65+ and older) and persons with disabilities will continue to ride for free, with government-issued photo identification. Children two years old and under ride for free with an adult.

"TheBus" routes will continue to operate with recently improved 30-minute frequencies on most routes, along with newly implemented Saturday service and the "PGC Link", a microtransit service being piloted for \$2 per ride. Daily service on "TheBus" will continue to operate Monday through Saturday from 6 a.m. to 6 p.m. The "PGC Link" provides on-demand service Monday through Saturday from 10 a.m. to 4 p.m., serving the Fort Washington/Oxon Hill Zone. Additionally, "Call-A-Bus" is oper-

ating trips requiring reservations made seven days in advance.

To promote social distancing, decrease boarding time, and reduce line queuing, riders are encouraged to use SmarTrip cards with preloaded value or use the SmarTrip app available in the Apple iOS store. Fare can also be purchased at the WMATA website (<https://www.wmata.com/fares/smartrip/>) and at all Metrorail stations. Riders without pre-paid fares should have exact fare readily accessible for swift payment and to mitigate exposure to transit operators.

All passengers must wear a mask or face covering that covers the mouth and nose when using public transit. This requirement does not apply to children five years old or younger, or individuals who are unable to wear a mask or face covering due to a medical condition. Customers who feel ill or are experiencing COVID-19 related symptoms should not ride public transportation.

"TheBus" urges the community to continue practicing social distancing when using transit and to exit from the rear door of the vehicle to create a one-way flow of traffic aboard the coach. Those utilizing mobility assistance devices may still use the front door to exit. These practices will help to prevent the spread of COVID-19.

For more information regarding fare, visit <https://www.princegeorgescountymd.gov/1121/Fares-Rules>.

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"Our research shows having emergency savings is the foundation for long-term financial health," said Chandni Ohri, program lead in savings and financial health with BlackRock's Emergency Savings Initiative.
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TOWNS and NEIGHBORS

In and Around Morningside-Skyline

by Mary McHale 301-735-3451

It's the right time for a trip to Schoolhouse Pond

I have fond memories of ice-skating years ago on Schoolhouse Pond in Upper Marlboro. I recall seeing fish swimming beneath the ice. And I remember warming up with other shivering skaters at the fire set in old tires pond-side.

In the 1970s Maryland-National Capital Park & Planning dredged that pond, which is across the street from the County Administration Building. They added a one-mile boardwalk around the pond, a fishing pier, photo-blind and picnic area.

On the last Sunday in December, my daughters Kathleen and Therese, grandson Conor, his wife Heather and their kids, Mary and Wesley, visited Schoolhouse Pond. They knew they'd enjoy the walk around the pond, but also checked for wildlife. They were told a family of otters lived at the pond, and might see them if they were very quiet. They didn't see them.

Therese, however, made a list of interesting birds spotted, among them: double crested cormorant, great blue heron, bufflehead duck, northern shoveler, fire-billed gull and, especially, a bald eagle. Birders among you might want to head for Schoolhouse Pond.

Wesley spent time lying on the bridge, poking with a stick the ice around the edge of the pond. And there was a man fishing. If I'd been there, I would have asked (very quietly) what he'd caught.

By the way, there are parking meters in front of the park. Free on Sunday.

And I suppose ice-skating is no longer allowed.

Happy 100th birthday, Gene!

I knew Gene Desmarais well when she and George lived in Auth Village. They attended St. Philip's and had children who went to St. Philip's School with mine. Gene (short for Genevieve) played bridge and was a dear friend. Some years ago they moved, and moved again and now live at Brightview in Annandale, Va.

On January 3, Gene turned 100. And what's more, she is still married to George. They met at the USO back in the mid-1940s. George was in the Air Force and Gene was a Navy Wave.

A Birthday parade was planned for January 3 to celebrate these two WWII veterans, and especially Gene's 100th birthday. At 2:30 the six Desmarais chil-

dren, grandchildren and other family gathered with Honor Flight in the park across from Brightview. Permission was given to allow two or three at a time (well masked) to visit and toast the honoree with champagne. A drive-by followed. I wish I'd been there!

The Archbishop is back home in Eritrea

Archbishop Menghesteab Tesfamariam has finally been able to fly back to Asmara, the capital city of Eritrea, where he is the head of the Catholic Church in Eritrea.

He flew to Washington last March, on church business, and then the pandemic hit. All flights in and out of Eritrea had been cancelled, at the demand of President Isaias Afwerki. The virus may have been somewhat responsible.

Since March, the Archbishop has been living at the guesthouse of the Daughters of Saint Anne who have a convent just around the corner from me. During his time here he met with Washington's Cardinal Wilton Gregory. But just last week he was able to catch a flight to Ethiopia, and then to Asmara.

I invited the Archbishop to come for coffee one day and learned he speaks about eight languages and has traveled all over the world. Every day I passed on to him the front section of the Washington Post to help him keep up with world news. I miss seeing him take his daily walk. But I know he's happy to be home.

Neighbors & other good people

Daniel Hogan, a teacher (1967-1978) at Francis Scott Key Junior High in District Heights, died Oct. 26 at his home in Harmans, Md. He was 79.

Beverley and Bob Stolarski and their four children lived years ago on Clayton Lane, in Skyline. I just had a newsy letter from their daughter Mary Alice, bringing me up to date. Her dad Bob died in 1996 and Bev in 2008.

Mary Alice is married to Jeff who is a puppeteer by trade, and Santa at Christmas. He finally got a Santa gig at the N.J. Aquarium in Camden where he worked inside a snow globe and couldn't even hear what the kids wanted for Christmas.

Covid report

Out in Austin, Texas, I've just learned

my niece Cathy and her husband Monte both have the virus. Say a prayer for them.

Meanwhile, here in Maryland, we now have 273,689 cases, of which 2,628 are new. As for deaths, Maryland has had 5,848 Marylanders die, 45 of them just yesterday (Dec. 30).

Morningside Memories

The Jan. 1990 Morningside News announced the winners of the Christmas 1989 House Lighting Contest: Religious: 1st place, Benjamin family, 6606 Poplar Rd.; 2nd, Groom family, 4608 Morgan Rd. Colonial: 1st, Shaner family, 6901 Marianne Dr. Child's Delight: 1st, Kiker family, 6810 Marianne Dr.; 2nd, Valdez family, 6705 Marianne. Judge's Choice, awards but names not listed: 1st, 6606 Maria Ave.; 2nd, 6201 Suitland Rd.

Town of Morningside

Meetings: Town Council work session, Tues., Jan. 12, 7 p.m.; Town meeting, Jan. 14, 7 p.m. For information, call 301-736-2300 (fax, 301-736-7440); email Generalmailbox@morningsidemd.gov.

The Administrative Office is open Mon.-Fri., 7:30 a.m. to 5 p.m. Closed Monday, Jan. 18 for the Martin Luther King, Jr. holiday.

Milestones

Happy birthday to Sister Haimanot, Dorothy Cullinan and Bridget Vilky, Jan. 1; Evelyn Lozano, her 100th on Jan. 2; Gene Desmarais, her 100th on Jan. 3; Courtni Bland, Jan. 3; GI Market's Jennifer Jung, J.B. Thomas and Christa Neale (great-granddaughter of Edythe & Bob Neale), Jan. 4; Darlie Norton. Ariel Thomas, Sarah Vilky and Terry Foster, Jan. 6; Eva Hugings and Charles Boxley, Jan. 8; Patty Gallatin, Jan. 11; Martin Miller, Frank Binsted and Roc Wheeler, Jan. 13; Curtis DeMarco Knowles, my son Mike McHale, Kathleen Giroux and Joanie Mangum, Jan. 14.

Happy anniversary to grandson Conor and Heather McHale, Jan. 3; Tom and Monique Laws, Jan. 3; former Morningside Vice-Mayor James and Yvonne Ealey, Jan. 6; Diane and Steve Zirkle, Jan. 9; David and Lori Williams, Jan. 9; and Gary and Melody Barnes, Jan. 14.

And a Blessed 2021 to all my Readers!

Brandywine-Aquasco

EDUCATOR RECEIVES STEM GRANT

Buck Lodge Middle School Science Department Chair Deborah Branch was awarded a Society for Science and the Public STEM Research Grant. Branch will receive STEM research kits to help students conduct scientific research outside of the classroom. Each kit is valued at \$1,000. PGCPS Proud: In the Spotlight.

MEDSTAR ONE YEAR OF RENOVATION

Looking back at one year of renovation Medstar Southern Maryland Hospital Center has made dramatic progress over the last 12 months on its emergency department (ED) and new front entrance construction and renovation project.

The MedStar Southern Maryland Hospital Center team looks forward to a big milestone in March 2021, when the bulk of the new construction will be finished. After the new addition is complete, the focus will shift to renovating the old ED space, bringing the new addition, and existing space into one, cohesive department. Visit MedStarSouthernMaryland.org/Construction to keep up with construction updates. MedStar Health Fall 2020 edition.

BOWIE STATE UNIVERSITY STAR PROGRAM

Earn a Master's in teaching from Bowie State University. The Bowie State University STAR (Superb Teachers Achieve Results) Program is looking for aspiring teachers who wish to earn a Master of Arts in teaching (MAT) with a focus on STEM education. The program cultivates highly effective 21st century educators, equipped to excel in communities facing distinct challenges, like social emotional learning, equity, and poetry. Applications are now being accepted for the spring semester. For more information, contact BSUStarProgram@bowiestate.edu. Contact: webmaster@bowiestate.edu.

BREAKING NEWS

Charles County Government is working with the Pomonkey High School Alumni Association to erect a suitable historic marker in the village of Pomonkey. This marker, now being fabricated, will be similar to the existing Pomonkey High School historic marker and will be made of cast aluminum. It is expected to be installed in February 2021. In September, staff met with representatives of the Association to discuss the project and to identify the best location for the sign to be placed.

The Alumni Association decided to relocate the existing Pomonkey School sign to another prominent location on the

school property and to place the new Pomonkey Village sign at this location. This project was initiated by Commissioner President Collins as a follow-up to earlier historical documentation work that was completed for the village several years ago. Charles County looks forward to working with the Alumni Association on this and other projects as the Alumni Association plans additional work in the future. Information provided by the Office of Commissioner Reuben Collins.

SPECIAL TRIBUTE

"Today, I have the privilege of pay tribute to the special legacy of our retiring Senate President Emeritus Mike Miller. As with so many fellow leaders and friends. Senator Miller has been a true mentor and friend to me for many years. He has always made me and those of us forever on the District 27 Team feel like family because to him that is what we are. As he leaves the Maryland State Senate, his legacy of 50 incredible years of service will never leave the hearts and minds of Prince Georgians and Marylanders everywhere. Without Senator Miller we would not be building a New UMMS Capital Region Medical Center in Largo, there would be no MGM National Harbor in Oxon Hill, and there would not be so many other major improvements to the quality of life of our great State. May God continue to bless Senator Mike Miller and the Miller family." Mel Franklin, Council Member at Large.

CEDARVILLE ASSEMBLY OF GOD CHURCH CEMETERY

Cedarville Assembly of God Church Cemetery also known as Grace Cemetery, Grace Methodist Episcopal Church North Cemetery is located at 11600 Cedarville Road Brandywine, Maryland 20613. The Cemetery was built in 1879 with the land being donated by two sisters of the last name Hall. A stipulation that the land would be used as a religious purpose or it went back to the heirs. Over the years the church fell upon hard times and closed for a year two because of lack of money, it was dissolved completely in 1908 and sat unused until 1925 when the Assembly of God found interest in it.

A tornado hit the church in 1926 causing great damage but it was repaired. A new brick church was built in 1974 and the old wood frame church was used for Sunday School classes. The cemetery is divided into lots. One section is closed for burials because of evidence of unmarked graves which probably once had wooden crosses. Some people were being buried in the cemetery during the inactive period of the church, so records are not accurate. The oldest marked grave appears to be 1883.

More Than \$154 Million Available to Help Marylanders With Energy and Utility Bills

State Programs Can Assist With Current and Past Due Bills

By SHAREESE CHURCHILL
Office of the Governor

ANNAPOLIS, Md. (Dec. 30, 2020)—Governor Larry Hogan today announced that more than \$154 million is available in energy assistance funds to help cover heating, electric, and gas utility bills, representing an approximately 40% increase from last year. More than \$110 million was distributed in Fiscal Year 2020.

"Too many Marylanders have faced undue financial hardships during this unprecedented crisis, including the inability to pay their utility bills," said Governor Hogan. "We will continue to maximize our resources to help as many Marylanders as possible."

The Maryland Energy Assistance Program (MEAP), Electric Universal Service Program (EUSP), and Electric and Gas Retirement Assistance Programs are allocated through the Maryland Department of Human Services' Office of Home Energy Programs, which helps low-income households keep energy costs affordable and prevents loss of home energy service.

Maryland Energy Assistance Program

The MEAP provides financial assistance with home heating bills, natural gas arrearage assistance, crisis assistance, and furnace repair or replacement. Payments are made to the fuel supplier and utility company on the customer's behalf. MEAP is funded by the federal block grant for the Low Income Home Energy Assistance Program. During Fiscal Years 2020 and 2021, block grant funding is being supplemented by federal CARES Act funds allocated in anticipation of economic hardship related to COVID-19.

Marylanders can learn more about applying for energy assistance on the Office of Home Energy Programs website and submit an application at

<https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/home>.

Applications can be submitted any time during the year, but Marylanders can only receive benefits once each year and must reapply each fiscal year.

Electric Universal Service Program

The EUSP provides bill payment assistance and arrearage assistance for electric customers. Customers who receive EUSP funds are placed on a budget billing plan with their utility company spread out year annual utility bills into even monthly payments to avoid spikes caused by seasonal fluctuations in energy use.

There are several ways for Marylanders to apply for EUSP assistance, including the office's website (<https://dhs.maryland.gov/office-of-home-energy-programs/how-do-you-apply/>).

Electric and Gas Retirement Assistance Programs

Benefits are also available to help pay past due balances on electric and gas utility accounts. Eligible customers receive assistance for a portion of their current electric bills and/or forgiveness of up to \$2,000 toward their past due bill. Customers must have a past due bill of \$300 or greater to be eligible, and may only receive an arrearage grant once every seven years, with certain exceptions.

Marylanders can apply for arrearage retirement assistance also through the office's website, local drop boxes, by mail, telephone, or in person. Learn more about how to apply at <https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/home>.

The new federal COVID-19 relief funding bill allows funding from the Emergency Rental Assistance program to be used for utility costs. More details will be released in the coming weeks.

Bowie State Student-Athlete Spotlight: Tevin Singleton

Written by Bowie State Athletic Media Relations Student Assistant Kevin Parrish

BOWIE, Md. (Dec. 17, 2020)—Each week, Bowie State University Department of Athletics will spotlight one student-athlete or administrator in wake of COVID-19 pandemic that forced CIAA to suspend fall competition until the spring of 2021. This week's spotlight is the final spotlight of the semester and will feature Tevin Singleton, a standout football player, from District Heights, Maryland.

Singleton plays one of the most difficult positions in football: Defensive Back. It's not a position many defensive players want to partake in, and if they do, many are not successful. Singleton, however, is different. He loves the position. His three NFL favorite players to watch are Jalen Ramsey of the Los Angeles Rams, Stephon Gilmore of the New England Patriots, and Patrick Peterson of the Arizona Cardinals. All three players are Pro Bowl defensive backs whom Singleton watches and studies often.

"Ramsey has this attitude of going into a game knowing his matchup, and follows the number one receiver every down through the game," Singleton said. "Gilmore doesn't talk. I don't talk to people on the field unless someone talks to me, but I won't talk back in the game more than likely. And for Peterson, he's one of the most patient guys I've seen out of all my years of watching football."

Singleton loves the challenge of being tasked to take away a piece of the opponent's offense by locking down the opposing team's number one receiver, just like his role models in the NFL. And according to his stats and accolades, it does not seem that opposing quarterbacks should want to throw his way often. Just last season, where the Bulldogs ranked 5th in the CIAA conference in total defense, Singleton had six interceptions (two of which he



PHOTO COURTESY BOWIE STATE UNIVERSITY DEPARTMENT OF ATHLETICS

Defensive Back Tevin Singleton

ran back for touchdowns), ranked fourth in the conference. He was named Second Team All-CIAA following the regular season.

Asked what Singleton fears most when matched against an opposing wide-receiver, he said, "Just giving up the big play."

"That's the most difficult thing," Singleton continued. "Because you can lock somebody down from one whole game, and then give up one big play... then the crowds can turn against you. And that play can stay on your mind throughout the rest of game. But if you do give up a big play, you just have to train yourself to forget about it and move on to the next play."

In an interview with Bowie State University athletic department, Singleton discussed why he chose Bowie State as his college destination, what he plans to do after graduation, and more.

Tell me the journey of how you landed at Bowie State?

I come from Suitland High School, where I played Varsity since my sophomore year. In terms of recruiting, Morehead State and Morgan State came into play, but after doing my re-

COMMUNITY

Gov. Hogan and Maryland Health Benefit Exchange Announce Record Enrollment for Health Coverage

2021 Enrollment Totaled 166,038, 4.5% More Than A Year Ago

By PRESS OFFICER

Maryland Health Benefit Exchange / Maryland Health Connection

ANNAPOLIS, Md. (Dec. 17, 2020)—Gov. Larry Hogan today announced that more than 166,000 Marylanders enrolled in private health coverage for 2021 through Maryland Health Connection—the largest enrollment ever on the state’s health insurance marketplace—which represents a 4.5% increase of about 7,100 enrollees since the previous year. Open enrollment ended Dec. 15.

“I am pleased to see so many Marylanders taking advantage of our state’s impressive health insurance marketplace, especially as we battle the COVID-19 pandemic,” said Gov. Hogan. “With one of the longest COVID-19 special enrollment periods in the country, we continue to work to increase health care access and affordability in Maryland.”

A total of 166,038 Marylanders enrolled in private health coverage for 2021 through Maryland Health Connection, the largest enrollment ever on the state’s health insurance marketplace.

That was about 7,100 (or 4.5%) more enrollees than a year ago when 158,934 enrolled.

It also exceeded the peak year of 2016 when 162,652 enrolled through the Maryland health insurance marketplace, which launched in 2013 for residents who purchase their own coverage on the individual health insurance market.

Enrollment was bolstered by two actions: a reinsurance program that Gov. Larry Hogan and the General Assembly created in 2018 that has lowered consumer prices for the past three years, and by a special enrollment launched in response to the COVID-19 emergency that has covered more than 100,000 Marylanders in Medicaid and private coverage during the past nine months. It was among the longest COVID-related special enrollments in the country.

“We are thrilled that so many Maryland families in need of coverage responded to this open enrollment. We know that access to affordable health coverage is as important as it has ever been,” said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which administers Maryland Health Connection.

“We also know the job is not over. Many continue to lose job-related insurance. Minority communities that disproportionately lacked health coverage even before the pandemic have been hit particularly hard. Our staff will work hard, even after the open enrollment period ends, to make sure all Marylanders know about affordable health options available to them,” she said.

Enrollment for 2021 grew in every jurisdiction in the state. New enrollments were down compared to renewals, but that number was likely skewed by the fact that thousands of Marylanders enrolled for 2020 plans in the months leading up to the 2021 open enrollment through the exchange fully re-opening in response to the COVID-19 emergency. One-third of those enrollments, nearly 33,000, were in private insurance. The remaining two-thirds, nearly 70,000, enrolled in Medicaid.

State enrollment in income-based Medicaid, which is available to qualified residents year-round, is up 8%, from 1,080,666 a year ago to 1,171,871 now.

The pandemic presented a unique challenge for the hundreds of navigators and insurance brokers who, along with the Maryland Health Connection call center, assisted thousands of consumers in shopping and applying for health insurance. They set new records for consumer contacts, even though they were mostly unable to meet face-to-face.

The 45-day open enrollment period for the 2021 plan year began Nov. 1 and ended Dec. 15 at 11:59 p.m. A few hundred additional enrollments will be completed this week for consumers who had begun the process but hadn’t finished before midnight.

Marylanders who purchase their own health coverage also do so off the state health exchange. The plans and rates, by state rule, are the same as those on the exchange, but no financial assistance is available. The reinsurance program did serve to lower most consumer premiums off-exchange as well the past three years, however.

Enrollment in off-exchange plans that adhere to Affordable Care Act (ACA) standards grew nearly 22%, from 56,550 a year ago to 68,764 for 2021.

The total individual health insurance market for ACA plans in Maryland grew about 9% from 215,484 to 234,802 both on and off the exchange—a turnaround from the years preceding the reinsurance program.

Maryland Health Connection 2021 Enrollments

Residence	2020 Total	2021 Total	% Change
Prince George’s	22,457	22,866	1.8
New / Renewal	2020 Total	2021 Total	% Change
New Enrollees	38,738	26,497	-31.6
Renewal Enrollees	120,196	139,541	16.1
Demographics	2020 Total	2021 Total	% Change
18-34 years old	46,524	46,679	0.3
African-American (optional self-report)	27,470	27,826	1.3
Hispanic (optional self-report)	18,190	17,869	-1.8
Financial Help	2020 Total	2021 Total	% Change
With Federal Tax Credits	121,295	121,743	0.4
Without Federal Tax Credits	37,639	44,295	17.7
Insurance Company	2020 Total	2021 Total	% Change
CareFirst	96,841	110,685	14.3
Kaiser Permanente	62,093	53,494	-13.8
UnitedHealthcare	N/A	1,859	---

Maryland Health Benefit Exchange is a public corporation and independent unit of state government established in 2011 to administer Maryland Health Connection.

Maryland Health Connection is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.



RECYCLE your CHRISTMAS TREE



The Prince George’s County Department of the Environment is making it easy for residents to recycle cut Christmas trees (no artificial trees) by offering convenient drop-off locations and curbside pick up.

Due to the Christmas holiday, yard trim and Christmas Tree collection will run from December 28, 2020 to January 25, 2021. Residents with Yard Trim Collection may place their undecorated, unbagged, live Christmas trees at the curb by 6 a.m. on their regularly scheduled yard trim collection day.

BROWN STATION ROAD PUBLIC CONTAINER PAD & RECYCLING CENTER
3501 Brown Station Road
Upper Marlboro, Maryland 20772
Mon. – Sat.: 7 a.m. – 6 p.m.
Sun.: CLOSED

MISSOURI AVE SOLID WASTE ACCEPTANCE & RECYCLING CENTER
12701 Missouri Avenue
Brandywine, Maryland 20613
Mon., Wed., Fri.: 6:30 a.m. – 3 p.m.
Tue., Thu.: 10 a.m. – 6:30 p.m.
Sat.: 7:30 a.m. – 4 p.m.
Sun.: CLOSED

*Please remove all plastic bags, tinsel and decorations. No artificial trees



SOURCE REDUCTION TIP:

Save bows, paper and boxes for future gift wrapping!

For more information, please call



Earth TALK™ Joe Biden’s Environmental/Climate Plans

Dear EarthTalk:

What will President-elect Joe Biden’s top environmental priorities be once he assumes office—and who is he tapping to head up key environmental positions in his administration?

—J. Woodbine, Saddlebrook, NJ

The world collectively faces the threat of climate change driven by human-made pollutants and environmental degradation. President-elect Joe Biden has made it clear that he intends to work to address and mitigate the climate crisis as the U.S. president.

The President-elect has set a goal to reach net-zero emissions within the U.S. by 2050, promises to rejoin the Paris Climate Accord immediately upon entering office, and aims to create 10 million new jobs within the clean energy economy.

The Biden Plan outlines his strategy to address climate change while securing environmental justice and equitable economic opportunity. One thing that the Biden Plan prioritizes and engrains into every aspect of its proposal is the importance of creating jobs and workers’ unions throughout the transition to a more sustainable economy.

The Biden Plan will cost around \$2 trillion. This covers investments in infrastructure, an American-based energy efficient automobile industry, increased public transportation options, a sustainable power sector, weatherized buildings and housing, scientific innovations, climate-smart agriculture and conservation, and efforts to promote environmental justice.

Despite his lack of clarity on whether or not he supports the Green New Deal (GND), Biden has worked together with several key players such as Bernie Sanders and the youth-driven Sunrise Movement to develop his own climate plan. After these collaborations, the main differences that still stand between the GND and the Biden Plan are how much would be spent (\$10 trillion in the GND versus \$2 trillion in the Biden Plan), their goals for carbon neutrality (GND aims for carbon neutrality in 10 years, while the Biden Plan aims

for 2050), and their outlook on hydraulic fracturing (fracking) to extract oil and gas.

In addition to his climate plan, Biden’s cabinet will also play a large role in pushing through his environmental agenda. Deb Haaland, Biden’s pick to run the Interior Department, would be the first Native American to hold a cabinet secretary position. Biden also nominated Michael Regan as Environmental Protection Agency (EPA) administrator and Brenda Mallory as Chair of the Council of Environmental Quality. They would be the first Black man and woman to hold these positions. Some of Biden’s Obama-era nominees include former EPA head Gina McCarthy as national climate adviser, John Kerry as the international presidential envoy on climate change, and Tom Vilsack as agriculture secretary. Overall, there has never been a cabinet with so much focus on climate. One of the biggest ways we can help as individuals is to urge our Senators to confirm Biden’s cabinet choices.

How much of Biden’s climate and environmental hopes and dreams come true depends on many factors, but one thing that’s for certain, he will likely go down in history as one of the greenest presidents ever.

CONTACTS: President-elect Biden’s Climate Plan, joebiden.com/climate-plan/; How to Contact Your Senator, senate.gov/senators/contact

EarthTalk® is produced by Roddy Scheer & Doug Moss for the 501(c)3 nonprofit EarthTalk. See more at <https://emagazine.com>. To donate, visit <https://earthtalk.org>. Send questions to: question@earthtalk.org.



IMAGE CREDIT: JLHERVÁS, FLICKRCC

If he can deliver on his climate and environment promises, Joe Biden could go down as the greenest U.S. president in history.

COMMENTARY

Marc Morial

President and CEO, National Urban League



To Be Equal:

With Tamir Rice Decision, Trump's Justice Department Once Again Protects the Powerful At the Expense of the Powerless

"Anyone with decent vision can see from the parking-lot video of the shooting that the claim that Loehmann was able to repeatedly warn Tamir warrants incredulity. In less than two seconds, Garmback screeches to a halt in the cold mud, Loehmann pops out of the passenger door, and he fires the shot that eventually killed Tamir. He'd have had to be speaking like one of those speed readers dictating legal disclaimers on radio advertisements. However, despite that common-sense view of things, Fishman and Reddick reportedly encountered tension within the DOJ. You see, they had to write a memo requesting a grand jury to subpoena documents and testimony from witnesses, and that memo needed approval from a deputy assistant attorney general who works alongside Trump political appointees within the DOJ. And no one responded. ... Quite simply, the

DOJ let the clock run out on accountability for two cops involved in killing an unarmed black child."

—Jamil Smith, Rolling Stone

The decision not to charge the officers who shot and killed a Black child on sight encapsulates everything that is wrong with the Department of Justice under the current administration. Once again, it has protected the powerful at the expense of the powerless. Once again, it has failed to seek justice for a Black life.

Tamir Rice was a child playing with a toy. It would have taken Timothy Loehmann and Frank Garmback only a few seconds to ascertain that he posed no threat to anyone. But they didn't bother to spend even those few seconds because all they needed to see was the color of Tamir's skin to de-

cide he was a threat.

They didn't even bother to stop their car completely. As Judge Ronald B. Adrine wrote in his ruling that probable cause existed to charge the officers, "This court is thunderstruck by how quickly this event turned deadly ... the Zone Car containing Patrol Officers Loehmann and Garmback is still in the process of stopping when Rice is shot."

The toy gun wasn't even in Tamir's hands when the officers shot him. The video "does not appear to show him making any furtive movement prior to or at the moment he is shot," Judge Adrine wrote. Tamir's arms "do not appear to be raised or outstretched."

A grand jury declined to indict the officers in 2015, calling the killing a "perfect storm of human error, mistakes, and communications by all involved." However, because grand jury proceedings are shrouded in secrecy it's unknown what evidence the grand jurors heard or what recommendations the prosecutors made. After a judge granted grand jurors in the Breonna Taylor case permission to speak publicly, the public learned that prosecutors had not given them the opportunity to bring homicide charges against the officers. Kentucky Attorney General Daniel Cameron falsely claimed the grand jury "agreed" that the shooting was justified.

The city of Cleveland last year settled a wrongful death lawsuit filed by Tamir's family for \$6 million.

This brutal year of COVID-19 has seen armed protesters storm state capitols, threatening law-

makers and even menacing police, and not one was harmed. The armed protesters were white.

In Kenosha in August, police nonchalantly allowed accused killer Kyle Rittenhouse, armed with a AR-15 style rifle, to walk by them even as witnesses shouted that he had just shot someone. Rittenhouse is white.

The same week as the Kenosha killings, police in Utah arrested an unharmed Richard Grant Lees after he fired shots at the officers with assault rifle. Lees is white.

Time and again, Black people are considered a threat just for existing, while violent white men are cossetted.

A Justice Department that does not consider Tamir's death a crime is a Justice Department that has decided that white officers must never be held accountable for taking Black lives, under any circumstances. Among those recently pardoned by President Trump were a white police officer who unlawfully ordered her police dog to attack people of color; a Border Patrol agent who brutalized a Latino man trying to cross the border; an immigration agent who illegally harassed Latino store owners, and a sheriff who defied a court order to stop racial profiling and who once said it was "an honor" to be compared to the Ku Klux Klan.

It may be too late for the incoming Biden Administration to re-examine this case. But we expect the new Attorney General to be committed to police accountability, and to pursue such cases with a sincere motivation to seek justice for the victims rather than to protect their killers.

—December 31, 2020

Marion Wright Edelman

President Emerita, Children's Defense Fund



ChildWatch:

Hope for the New Year

We are beginning the New Year during very perilous times for children and for our nation and world, but in the face of overwhelming challenges and threats to safety and well-being this is also a new chance to fight back against depression, fear, and despair and determine to keep pushing forward. I share again an adapted version of Madeleine L'Engle's poem "First Coming" (used by permission in my book *Guide My Feet* as published in *Imagining the Word*):

God did not wait till the world was ready,
till . . . nations were at peace.
God came when the Heavens were unsteady,
and prisoners cried out for release.

God did not wait for the perfect time.
God came when the need was deep and great.
God dined with sinners in all their grime,
turned water into wine.

God did not wait till hearts were pure.

In joy God came to a tarnished world of sin and doubt.

To a world like ours, of anguished shame
God came, and God's Light would not go out.

God came to a world which did not mesh,
to heal its tangles, shield its scorn.
In the mystery of the Word made Flesh
the Maker of the stars was born.

We cannot wait till the world is sane
to raise our songs with joyful voice,
for to share our grief, to touch our pain,
God came with Love: Rejoice! Rejoice!

These words are once again a reminder and encouragement for all we must and will do in the new year. As the holy season comes to a close and the time for new beginnings emerges, let's commit to moving forward together with purpose, determination, and hope.

—December 22, 2020

Benjamin L. Cardin

United States Senator for Maryland



Cardin-Portman Praise Establishment of a National Memorial to Fallen Journalists

WASHINGTON (Dec. 23, 2020)—On Wednesday, the president signed into law a companion bill to legislation written by U.S. Senators Ben Cardin (D-Md.) and Rob Portman (R-Ohio) that authorizes the development and construction of a national monument to fallen journalists. The new, privately funded memorial will be constructed on federal lands within the District of Columbia and will honor journalists, photographers, and broadcasters killed in the line of duty. Senator Chris Van Hollen (D-Md.) is an original cosponsor of the Senate bill (S. 1969). Congresswoman Grace Napolitano (D-Calif.-32) and Congressman Tom Cole (R-Okla.-04) introduced the legislation (H.R. 3465) in the House of Representatives.

"The free media, one of the pillars of our nation, is under attack figuratively and literally across America. Too many, including five innocent souls lost in the shooting at the Capital Gazette in Annapolis, gave everything they had in defense of democracy, transparency and freedom," said Senator Cardin. "This new memorial will honor the lives of those who died reporting the news and supporting the media on behalf of the American people. It will be a steadfast symbol of their sacrifice and the fragility of our democ-

cracy. Those who personify the First Amendment rights granted to every citizen have made our nation stronger."

"A free and open press is essential to our democracy, and I applaud President Trump for signing into law our bipartisan legislation to establish the National Memorial to Fallen Journalists," said Senator Portman. "This memorial will serve as a fitting tribute to the men and women in journalism, including those from the Capital Gazette, who have paid the ultimate sacrifice in the defense of the First Amendment."

The legislation authorizes the Fallen Journalists Memorial (FJM) Foundation to establish a commemorative work (memorial) in the District of Columbia. Eligible federal land would be in "Area I" or "Area II," but not in the area designated as "Reserve." The FJM Foundation must provide the funding necessary for the National Park Service or General Services Administration to maintain the memorial. The Annenberg Foundation and the Ferro Foundation have provided a total of \$300,000 in initial funding to launch the FJM Foundation, which will operate under the auspices of the National Press Club Journalism Institute (NPCJI), the non-profit affiliate of the National Press Club.

Anthony Brown

Maryland Congressional District 4



House Armed Services Vice Chair Anthony Brown: "Dr. Kathleen Hicks is Breaking Barriers in the National Security Space and is Committed to Doing the Same for Others"

WASHINGTON (Dec. 30, 2020)—House Armed Services Committee Vice Chair Anthony G. Brown (MD-04), a 30-year Army veteran, released the following statement regarding President-elect Joe Biden's nomination of Dr. Kathleen Hicks to become Deputy Secretary of Defense:

"In Dr. Kathleen Hicks, President-elect Joe Biden and Secretary of Defense designate Lloyd Austin have chosen an experienced and forward thinking Deputy Defense Secretary. Serving in what is widely viewed as the Chief Operating Officer, her nomination strengthens civilian oversight of the Pentagon and will restore stability to the daily operations of the Department of Defense. Her work in national security policy both inside and outside of government has allowed her to not only understand the inner workings of the Penta-

gon, but also develop necessary frameworks for reform. She has the necessary depth of policy knowledge to lead uniformed and civilian public servants in countering the most complex set of national security threats our country has ever faced.

"Dr. Kathleen Hicks is breaking barriers in the national security space and is committed to doing the same for others. I've personally discussed with Dr. Hicks the importance of building diversity throughout the defense community. She is an advocate for greater inclusion as a means for strengthening our country and making us safer. I look forward to working with Dr. Hicks alongside Gen. Austin to bolster our national security, restore American leadership and ensure Americans from all backgrounds can serve and protect the country they love."

Cardin Statement on NDAA Veto Override

WASHINGTON (Dec. 30, 2020)—U.S. Senator Ben Cardin (D-Md.), a senior member of the Senate Committee on Foreign Relations and Ranking Member of the Senate Committee on Small Business and Entrepreneurship, today released the following statement on the Senate's vote to override President Donald Trump's veto of the National Defense Authorization Act (NDAA).

"I am disappointed in the president's decision to veto a bill that would fully fund pay raises for our service members and their families. This bill provides the much-needed resources our military needs to be the strongest in the world. Unfortunately, President Trump is willing to trade the health and wellbeing of our national security for relics of the past. I will support a veto override."

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BUSINESS AND FINANCE

Social Security Matters

Ask Rusty:

About Repaying Social Security Money Taken by Politicians

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

Dear Rusty: It is common knowledge that over the decades politicians have taken billions if not trillions of dollars out of the Social Security fund to finance other government programs. This information is never published or addressed and having the government repay this money back to SS is never discussed, as it seems to be the most logical solution. When the SS program is financially viable again, future changes to the program can be discussed in a more meaningful way. **Signed: Informed Senior**

Dear Informed: I'm afraid that what you refer to as "common knowledge" is actually a common myth, pervasive on social media but nevertheless not accurate. Here at the AMAC Foundation we have thoroughly researched this charge and reality is that every dollar ever contributed to Social Security since the program's beginning has been used only to pay benefits to beneficiaries, or to pay for the cost of running the Social Security Administration (administrative costs are about 1%). Any surplus revenue exceeding program cost was deposited into the Social Security Trust Fund as "special issue government bonds" which pay interest (at 2.2% for 2019). As of the end of 2019 there were nearly \$2.9 trillion in assets held in Social Security's Trust Funds, and none of those assets have ever been used for any purpose other than Social Security.

Some of the myths you may have heard include:

- That President Kennedy used SS funds to pay for the Peace Corp.
- That President Reagan used SS funds to pay for his Strategic Defense Initiative
- That President Johnson used SS funds to pay for the war in Viet Nam

None of these are true, but the one which gains the most visibility is the last one. And that comes from an accounting gimmick that President Johnson used back in the 1960s to make the Federal debt look less than it was. When Johnson realized the Federal balance sheet didn't reflect assets held in the Social Security Trust Funds, he arranged for that balance sheet to reflect SS reserves as a Federal asset, which masked the size of Federal debt. But no Social Security money was ever taken out of the Trust Funds and, indeed, this accounting "gimmick" was reversed in the 1980s so that Social Security's reserves no longer partially offset the Federal debt in the Government's financial reporting.

I know how pervasive these allegations are, and I also know that some Americans will never be convinced that politicians have not accessed, and cannot access, Social Security's money. But by law, Social Security's assets can be used only for Social Security, and nothing else.

Some say that the assets in the Trust Funds are merely IOUs and that the actual money has been used by politicians. The Trust Funds assets are interest-bearing investment instruments which can be redeemed on demand by the Social Security Administration, as needed to pay SS program costs. Those "special issue government bonds" are backed by the "full faith and credit" of the United States Government which, in investment circles, is viewed as primarily risk-free. If they are "IOUs," it is in the same sense that the assets in a stock and bond portfolio are IOUs.

Social Security's current financial issue stems from steadily increasing life expectancies and the declining ratio of workers to beneficiaries. People are now collecting Social Security benefits for decades instead of a few years, and the number of beneficiaries is steadily increasing (about 64 million today). Simultaneously, there are now only 2.8 workers per SS beneficiary compared to, for example, 1960 when there were 5.1 workers for every beneficiary. Both these realities have resulted in the need to withdraw assets from the Trust Funds to fully pay benefit obligations. And, according to the Social Security Trustees, those Trust Fund reserves will be depleted in the early 2030s, resulting in an across the board cut in benefits—unless Congress acts soon to restore Social Security to financial solvency.

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.

Preparing for a Financial Emergency

Five Tips for Building (or Rebuilding) Your Emergency Savings

(Family Features) The new year provides an opportunity to re-evaluate different aspects of your life, and that includes your budget and savings habits. Planning for emergencies by building—or rebuilding if the COVID-19 pandemic required making a withdrawal—a savings account to withstand the unforeseen can increase confidence in your overall financial health and reduce worry that a significant life event will negatively impact your finances.

"Our research shows having emergency savings is the foundation for long-term financial health," said Chandni Ohri, program lead in savings and financial health with BlackRock's Emergency Savings Initiative. "The start of a new year is a good time to make a savings plan, which can consist of putting a little bit of money away regularly."

Even before the pandemic began, 4 out of 10 Americans had a hard time finding even \$400 to cover an emergency, according to a report from the United States Federal Reserve. However, if you don't think you have money to save, consider the majority of people who were able to save for an emergency for the first time in 2020 earned less than \$60,000, according to research from BlackRock's Emergency Savings Initiative, a group of nonprofit experts, corporate partners, and providers. Changes in spending due to the pandemic plus government stimulus packages helped many individuals create much-needed cash buffers.

Consider these tips to build your emergency savings account and create a buffer of cash for when emergency strikes.

Start a Savings Habit

While it's less important to have a specific dollar amount in mind, getting into the habit of putting some money in savings with each paycheck can help protect you should an emergency arise. While one good rule of thumb is to set aside enough to cover roughly six weeks of living expenses—housing, food, transportation—take a look at what it would cost to cover unexpected issues with your car, a trip to the hospital, a leak in your home or the replacement of a major appliance and start there.

Even a small amount, such as \$50 in your savings account when it's the day before payday and you're running on fumes, can save you from an overdraft fee, having to resort to using a credit card, borrowing from a loved one or taking out a loan. However, research



PHOTO COURTESY OF GETTY IMAGES



PHOTO COURTESY OF GETTY IMAGES

from the AARP Public Policy Institute found having a cash buffer of approximately \$2,500 can help prevent financial hardship over the longer term. If you lose your job, for example, your emergency account could help pay for necessities while you find a new position, or the funds could supplement any unemployment benefits you may receive.

Automate Your Savings

Because an emergency can strike at any time, it's important to have easy access to your funds. However, the account should also be separate from your checking account so you're not tempted to dip into your reserves. Pick a free savings account with no minimum balance requirements and link it to your everyday account to quickly move money over if you need it.

Look for ways you can automatically save such as enabling roundups from your checking account to be transferred to your savings with each purchase or having your employer split your paycheck and automatically deposit a portion into savings each payday.

If you're planning to stash funds away for months or years that can serve as both an emergency fund and long-term savings, consider a high-yield savings account.

Look for Ways to Cut Back

While you may have already made changes to your spending habits amid the pandemic, periodically shopping for competitive rates of recurring bills, such as cable and internet, cell phones insurance policies and other utilities, can be a simple way to save some money each month. Start by asking your current providers about any special rates and promotions that may be available to

loyal customers then check with alternative providers to see if they can provide the same or better offerings at a reduced cost. Sometimes returning to your current provider with a more competitive rate from elsewhere can be extra incentive to work out a deal to keep a longtime customer.

Also look at any subscription services you use, or poten-

tially don't but still pay for, and see if they offer a cheaper plan that still meets your needs or if you're able to cancel subscriptions you no longer use frequently. Other expenses such as dining out or buying new clothing and accessories could also be scaled back if you find you're splurging too much. Avoid completely cutting spending for leisure activities from your budget but look for reasonable tweaks that can allow you to set more money aside for unforeseen expenses.

Take Advantage of One-Time Opportunities to Save

Assuming you expect to receive a tax refund, this provides an easy way to boost your emergency fund if circumstances allow you to save all or a portion of the return. If you're able, consider having your refund directly deposited in your emergency account. The same strategies can be applied to any government aid checks you may receive, such as a second round of stimulus money that could be distributed to eligible citizens in 2021 to help reinvigorate the economy amid the COVID-19 pandemic.

There may also be other times throughout the year when you receive one or more cash gifts, like your birthday or holidays, that can help provide a nice cushion to your emergency fund if you can avoid the temptation to spend it.

Replenish What You Use

Remember to review and adjust your savings plan as needed, whether you're able to contribute over a longer period of time without dipping into the account or if an expensive life event pops up that requires using all or a portion of the funds.

Should you need to dip into the savings, do your best to make replenishing the account to a level you're comfortable with a primary goal in case any additional unexpected expenses arise. Alternatively, if your saving is going well, consider increasing the amount you're saving each paycheck so you're better protected against any major life changes or able to finance a large-scale purchase down the road.

Find more information and tips for building your savings at savingsproject.org.

#15542 Source: Financial Health Network

Managing Your Employees: What New and Small Businesses Need to Know

Tuesday, January 19, 2021 • 12–1 p.m.

REGISTER: <https://www.lerchearly.com/events/managing-your-employees-what-new-and-small-businesses-need-to-know>

This is the third in a series of online events co-presented by Lerch, Early & Brewer and the Innovation Station Business Incubator Powered by the Prince George's County Economic Development Corporation.

You've done the hard part (or so you thought): You've come up with a business idea, developed a plan, and raised the money to get your new company off the ground.

However, one of your next tasks, responsibly growing and managing your workforce, will present a set of different challenges. Whether you have five, 50, or hundreds of employees, business owners must take care to properly (and legally) take care of their workers (and that's before considering the issues presented by COVID-19).

This workshop will address the many issues employers should be considering including:

- Employment-related filing, reporting, and insurance requirements.
- Hiring considerations.
- Offer letters and employment agreements.
- Wage and hour issues, including administering payroll and classifying employees and independent contractors.
- Protecting the company's trade secrets and other confidential information.
- Anti-discrimination and anti-harassment laws.
- Employee policies.
- Workplace notice and posting requirements.

Join Lerch Early employment attorneys Michael Neary and Nida Kanwal on Tuesday, January 19, 2021 for an informative and engaging discussion on these topics and more.

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Have a Safe Weekend

Bowie State from A2

search on the schools, I was like, "No, I don't want to go there." I want to stay here close to my family, and Bowie State was starting to come up. I wanted to be a part of that because I knew they would be successful.

You were right. The football program at Bowie State has been really successful. When do you think this dominance was formed together?

I want to start in 2015. That team just gave us the stepping stone. And when Amir (Hall) took the program over, that's when we just followed behind him, and then we kept winning and winning. And now, we bring players and transfers who want to win.

Since the football season got canceled this year due to COVID, and since you're set to graduate on Friday, are you allowed to suit up again for the Bulldogs next season?

Yeah, they told us that this year wouldn't even count if we did play. **How did you feel when news came that the season would be canceled?**

It was hurtful because, at one point, they said it was going to be pushed back to the spring. So, we settled with that. Then Coach Wilson told us we're going to push back to next fall. It hurt because some of us are in school for sports. That's our only way out, and it is what keeps our minds level-headed throughout the semesters. So it was tough to hear.

What have you been relying on with no football?
I've just been finding new ways to better myself in life; finding new ways outside of football to get my mind off things.

What are your goals for next year in your official last season at Bowie State?

My goal next year is to win the national championship. That's the only thing I have in mind. Of course, we want to win our conference, but getting that national championship would turn the whole campus up.

Are you excited to finally graduate soon?
Yeah, definitely. It's a bittersweet feeling.

How has your time at Bowie been, and how have you grown as a student and football player during your time here?

It's been great. I wouldn't change anything about it. It's been the best college experience except for this past year because of the Pandemic. I've grown as a football player the most in terms of holding in my emotions more. I love football, so emotions come with it. But I've learned to control them better. As a student, I learned that you have to be on time for class. Professors don't care. You got to be on time no matter what.

When you say you struggle to control your emotions, that's interesting because I know defensive coordinator, Antone Sewell, is a pretty passionate guy. What's playing for him like?

Coach Sewell is great. I had Coach Wilson tell us to take our minds to a Hawaii place whenever he yells at us. So that means not ignore him, but ignore him at the same time. Just listen to it and then focus on the next play. We never take it personally.

What are your plans after graduation?
So, I will get my undergrad in Business Marketing and then I will get my masters in Communications, just to put myself in better situation as I get into my career of owning a brand and stuff.

What is your dream job?
NFL, for sure. That's still plan A. Plan B is marketing and business.

Have you talked to Coach Wilson and Coach Sewell about your ambitions to play at the next level?

Yeah, they believe in me. That's all I want people to do. Just believe in myself. They give me the right steps to go in and I love them for that.

What do you like to do outside of football?
I like to play games: Madden, Call of Duty, 2K, Spider-man. And I like to work out.

PlayStation or Xbox?
Xbox, but I'm not one of those guys that be like, "Man, I only play Xbox". I can play both. I'm that type of person.

Where do you see yourself 5-10 years from now?

Hopefully I see myself in one of these leagues. The NFL, CFL, the new XFL or something. But also a big marketing firm for myself, with a clothing brand on the side.

Oh, you're into clothes?
Yeah.

What intrigues you about clothes so much?
I think it's a way to express yourself. Like, if you come out with some sweatpants, you know you on a chill type of day. Now, if you come out with a suit, then you mean business. Like they say, clothes show expression on a daily basis.

What is your style when it comes to fashion?

Since I've got to college, I have been more on the chill side. I wear sweatpants and hoodies, more than likely when it comes to school and stuff like that. But when it's time to pop out, though, I'm there for you.

Are you a Jordan or Nike guy?
I'm everything: Adidas, Jordan's, Nike. Whatever the outfit calls for. That's the shoe I wear.

Do you have a favorite shoe?
Favorite shoe would either be the Yeezy's or the Bred 11's.

If you could play in the NFL next year, who would be the one quarterback you want to intercept the most?

Tom Brady, for sure, that's my favorite quarterback.

Last question: What's your message to the opposing offenses next year?
Stop throwing my way. Plain and Simple.

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