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Maryland Colleges Join National Movement to Snuff Out Student Smoking

BALTIMORE - About one-third of Maryland colleges and universities have decided to follow a recent national trend to ban smoking on college campuses.

The majority of institutions clearing the air are community colleges and the ten campuses within the University System of Maryland, which adopted a system-wide smoke-free policy last year. Only two private schools in the state, both with religious affiliations, have enacted smoking bans.

Across the country, colleges and universities are rapidly adopting smoke-free policies. Since 2010, the number of smoke-free campuses has more than doubled, and 1,127 institutions now prohibit puffing on their premises, according to the American Nonsmokers Rights Foundation,

which collects national data on smoke-free initiatives.

"We're seeing activity in all corners of the country and by all kinds of campuses," said Liz Williams, a project manager for the American Nonsmokers Rights Foundation. "In the last four years, we've seen a massive uptake [of smoke-free policies]."

Williams said there has been slightly more activity from state and publicly-funded universities, which is consistent with the pattern in Maryland where it is legal to light up at more than 20 private institutions.

But although more and more schools are adopting smoke-free policies, the enforcement mechanisms at individual institutions can look vastly different.

In Maryland's public universities, repercussions for violating campus



CAPITAL NEWS SERVICE PHOTO BY EMILIE EASTMAN.

University of Maryland, Baltimore County students smoke inside an area that students call "The Pit," one of the two designated smoking areas on campus.

smoke-free policies range from harsh fines to no penalty at all. Frostburg State University and University of Maryland, College Park are among the schools that rely on the honor code to enforce smoking policies, while at Salisbury University and Towson University policy violators can face a \$75 fine.

Depending on the size of the campus and other factors, some smoke-free institutions may permit a few "designated smoking areas." The main smoking area at the University of Maryland, Balti-

See SMOKING, Page A3

One County Casino Bidder Proposes Higher Taxes

By SYDNEY PAUL
Capital News Service

COLLEGE PARK - One of the three applicants bidding for Maryland's sixth casino in Prince George's County has said it would give more money in slot machine tax to the state than its competitors.

Greenwood Racing Inc.'s proposed project, Parx Casino Hotel and Spa, would give 67 percent of its revenue from slot machines back to the state, according to a public presentation given to the Video Lottery Facility Location Commission earlier this year. That's 5 percent more than MGM International and Penn National Gaming Inc., who both proposed giving 62 percent.

The difference would generate \$30 million more annually for the state than the other bidders and \$450 million more over the life of the license, said Greenwood Racing's chief ex-

See TAXES, Page A3

Kids Dental Information Lacking On Health Site

By KIRSTEN PETERSEN
Capital News Service

COLLEGE PARK - Oral health advocates say Maryland's health insurance exchange and insurance providers are not doing enough to inform consumers about children's dental benefits guaranteed by the Affordable Care Act.

Potential enrollees are unable to view detailed information about what dental benefits are included in a medical care plan until they purchase it, making comparison shopping on the state's health exchange website difficult.

The brief descriptions of dental care offerings on the site are misleading, said Colin Reusch, the senior policy analyst for the Children's Dental Health Project, because insured children ages 19 or younger are guaranteed more than just a simple check-up.

"I think the full plan information should be readily available to consumers, even if they're just window shopping," Reusch said.

According to the state's Medicaid dental program, Maryland Healthy Smiles, all insured children in Maryland are entitled to a regular check-up, bitewing X-rays, and a teeth cleaning every six months, as well as fillings, crowns, root canals, deep cleanings, dentures, extractions, medically-necessary orthodontic work and dental anesthesia as needed.

See DENTAL Page A5



Notable Athletes in the University of Maryland's ACC History

By JOSHUA AXELROD
Capital News Service

WASHINGTON - The University of Maryland played its last Atlantic Coast Conference football game at Byrd Stadium against Boston College on Nov. 23. The Terrapins lost 29-26 to the Golden Eagles in their second-to-last football game (they will play

Marshall in the Military Bowl on Dec. 27) before the university joins the Big 10 at the start of the 2014-15 season.

The Terrapins will leave behind a rich history of ACC highlights in every varsity sport, including national championships in football, men's and women's basketball, men's soccer, men's and women's lacrosse, and field hockey.

"I have great memories of playing in the ACC," said Juan Dixon, the former Terps basketball star who scored the most points (2,269) and three-point field goals (239) in school history. "We played in so many memorable games. I loved the competi-

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Will Ferrell's "Anchorman" the Hottest Newsmen

By AVIVA WOOLF and
JOSHUA AXELROD
Capital News Service

WASHINGTON - There was a time when Walter Cronkite, the famous and influential CBS anchorman of the 1960s and 1970s, was touted as the "most trusted man in America." His reports influenced everyone from the American public to presidents.

Today, according to an opinion poll from Reader's Digest, the most trusted man in America is Tom Hanks. The closest news anchor: Robin Roberts of "Good Morning America" at No. 12.

The hottest anchor going is not even real. Ron Burgundy - Will Ferrell's legendary newsman from the film "Anchorman: The Legend of Ron Burgundy" - and his trademark mustache are everywhere you look. He has made appearances on live television news and is being featured prominently in his own exhibit at the Newseum in Washington.

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INSIDE

Mortgage Relief Act Pushed

Rep. Steny H. Hoyer (MD-5) joined Gov. O'Malley and Reps. Cummings, Van Hollen, Ruppersberger, John Sarbanes, Edwards, and Delaney on a letter to the leadership of the House Ways and Means Committee and the Senate Finance Committee expressing support for the Mortgage Forgiveness Tax Relief Act

Community, Page A3

Bipartisan Budget Act

U.S. Senator Ben Cardin (D-Md.), a member of the Senate Finance Committee, lauded passage today of the Bipartisan Budget Act. The measure has already passed the House of Representatives and will eliminate the possibility of a government shutdown in the near future. His remarks on the Senate are on page 4.

Commentary, Page A4

Leaving Welfare for Work

Governor O'Malley announced that a state record 12,504 people left welfare and found employment in the year ending September 30. More than one-third (37%) of these jobs pay \$10/hour or more, and many former welfare recipients are working in key industries such as health care, warehousing, along with educational and administrative support.

Business, Page A5

Movie Review "American Hustle"

There is something uniquely American about American Hustle, a comic drama about chicanery, ambition, corruption, government bureaucracy, and good old-fashioned greed. Nearly everyone in it, from the self-admitted con men to the supposedly upright FBI agents, is conning someone else.

Out on the Town, Page A6

Earth Talk

Dear Earth Talk,

Do you have any tips for explaining global warming and other complex environmental problems to my kids?

-- Peter Buckley,
Pittsburgh, PA

Features, Page A7

Towns and NEIGHBORS

In and Around Morningside-Skyline

by Mary McHale 301 735 3451

Pyles Lumber building demolished after more than 50 years

In 1950 W. Eugene Pyles opened Pyles Lumber Company on the site of a Pyles Family-owned lumberyard business that had burned in 1939.

The area was growing. Andrews AFB had become a major employer. Subdivisions, such as Westchester Estates, and shopping centers sprang up. The Beltway opened. Pyles Lumber was thriving with more than 40 employees. In the 1963 Morningside directory there's an ad for Pyles Lumber Company, "lumber, mill work, building materials."

Then came the chain stores like Lowe's and Home Depot, and Pyles scaled back operations.

On Dec. 27, 2000, an electrical fire broke out around 5:30 p.m., in a back office. It took 125 firefighters an hour to knock out the fire. Glen Pyles, grandson of Eugene, decided not to rebuild.

Since then the Pyles Lumber building has sat, hulking, a sentinel watching over the intersection of Branch Avenue and Allentown Road, often plastered with campaign signs. It was sold to Axar in 2008 and there was a big push, and a major meeting, to make the Pyles building the heart of an arts community. But nothing happened. Area residents complained about "that eyesore."

Last week I drove past the site, and Pyles was gone, nothing but scattered bricks and, appropriately, lumber. I believe a gas station/convenience store is going in at the site,

Musician Russ Mitchell dies at 90

Russell A. Mitchell, longtime resident of Auth Village, died

Dec. 21 at the Charlotte Hall Veterans Home. He was 90.

He was born in Clearfield, Pa., one of the twelve children of Russell and Teresa Mitchell. His father and most of his brothers were musicians. As a member of this musical family, Russ joined the Air Force Band in 1942 as a clarinetist, taking over as solo chair eight years later, a position he held until retirement in 1968.

After retiring from the military, he became band director at La Reine High School in Suitland. (Two of my daughters, Elaine and Sheila, were members of that band). He performed throughout the Washington area with his group, the Rhythm Aires, for many years. And he gave lessons in his Auth Village home for many young musicians, (including my son Mike, who knew him as a great clarinet and sax teacher.

He was the first choir director at St. Philip's Church and a longtime usher there.

He is survived by his wife Mary, whom he wed on Oct. 17, 1945, daughter Barbara, son Russell James, seven siblings and numerous nieces and nephews. Mass of Christian Burial was at St. Philip's with burial at Resurrection Cemetery. I will miss him and his clarinet.

Neighbors

Roy Thompson, formerly of Skyline and now of Dunkirk, sends word that his son Donald is a sophomore at the University of Maryland at Baltimore County, studying computer science. Son Gordon is a senior at Northern High and has been awarded the Patriot Award for football and leadership.

Mary Leonard, of Skyline, had a great Christmas Eve party at her home. I was one of the guests and enjoyed especially talking with her sons Keith and Kenny and former resident Jean Ihrig.

My daughter Kathleen Shearer drove from West Chester, Ohio, to celebrate Christmas and New Year's with me; it was so good to have her here.

May she rest in peace

Carol Roy Bowen, 67, formerly of Morningside, died Oct. 18. Her family moved from Maple Road in 1963, perhaps to Hyattsville, but she continued to commute to Suitland High until she graduated in 1964. She married Gary Bowen on Nov. 8, 1997 and they had two sons. Her parents, David and Marie Roy, and a sister and brother preceded her in death.

Milestones

Happy birthday to Carmina Young and Evelyn Lozano, Jan. 2; Gene Desmarais and Courtni Bland, Jan. 3; Jennifer Jung, J.B. Thomas and Christa Neale, Jan. 4; Ariel Thomas, Sarah Vilky and Terry Foster, Jan. 6; Stephen Sarandos, Jan. 7; Eva Hugings and Charles Boxley, Jan. 8.

Happy anniversary to Tom and Monique Laws on Jan. 3; my grandson Conor and Heather McHale, their 10th on Jan. 3; my son John and Michelle McHale, their 17th on Jan. 4; David and Lori Williams, Jan. 9; and Diane (Miller) and Steve Zirkle, Jan. 9.

And if the longtime Enquirer-Gazette columnist Wynona Skinner were still with us, she would celebrate her 100th birthday on January 10. Sadly, she died in 2001.

Neighborhood Events

Council Member Karen R. Toles Graduate of Leadership Maryland

Prince George's County Council Member Karen R. Toles (D) – District 7, was recently honored as one of the 2013 graduates of Leadership Maryland, a state-wide program with an emphasis on leadership development.

Leadership Maryland celebrated Council Member Toles as part of its 21st anniversary year ceremony on December 10, 2013 at a black-tie reception and dinner at the Renaissance Harborplace Hotel in Baltimore.

"These are the leaders to watch, now, and in the future," said Leadership Maryland President and CEO Renée M. Winsky and 2005 graduate of the program. "Their experience confirms that the quality of leadership affects the success of the solutions. Problems are solved when committed, dynamic and informed leaders, with vision and passion, are willing to take the risk to lead."

An independent, educational organization, Leadership Maryland focuses on leadership development for top level executives from both the public and private sectors. With a vast knowledge of experiences from notables in every area, the State of Maryland is the ultimate benefactor with a dedicated leadership prepared to deal with any number of issues and cultivate opportunities on a state-wide level.

PGCPS Welcomes New Chief of Staff

UPPER MARLBORO, MD – Dr. Kevin M. Maxwell, Chief Executive Officer for Prince George's County Public Schools (PGCPS), has appointed George H. Margolies to serve as Chief of Staff. In this role, Margolies will serve as the district's primary liaison to the Board of Education, and will oversee General Counsel and the Office of Communications among other responsibilities.

"Mr. Margolies has more than 35 years experience in the field of public education, where he specialized in the areas of school law, government relations and labor relations," said Dr. Maxwell. "As our new Chief of Staff, he will bring fresh approaches to the table and play a critical role in ensuring we are following best practices in these areas."

Prior to his appointment, Margolies served as Chief of Staff for Anne Arundel County Public Schools where he managed intergovernmental relations for the Board of Education, worked closely with the county leaders and elected officials, and supervised Legal Services, Public Information, Instructional Data, Legislative and Policy Services, Student Services, and Design and Print Services. His experience in regional public education also includes serving as Staff Director of the Board of Education for Montgomery County, Assistant Superintendent for Compliance for Baltimore City Public Schools, and as Legal Counsel and Labor Counsel for the District of Columbia Public Schools.

His extensive civic leadership activities include serving on the Board of Directors for the Montgomery County



Council Member Karen R. Toles (D) – District 7, was recently honored as one of the 2013 graduates of Leadership Maryland

Collaboration Council for Children, Youth, and Families; Vice President of the Montgomery County Alliance for Education Excellence; Board of Directors for the Mental Health Association of Montgomery County; and Co-Chair of the Montgomery County Commission on Children and Youth. Additionally, he has presented to a wide variety of groups in his areas of expertise. Margolies earned his bachelor's and juris doctorate degrees from American University in Washington, D.C. and is a member of the Bars of the State of New York, the District of Columbia, the State of Maryland, and the United States District Court for the District of Columbia.

PGCPS Engages the Community in the CIP Process

UPPER MARLBORO, MD – The Prince George's County Board of Education encourages students, families and community members to attend a Community Engagement Master Plan meeting in their area in January to share their vision for future school improvements, renovations and new construction.

Staff from the Department of Capital Programs will present information on the current condition of our school facilities and solicit input on the master plan for repairing, renovating and replacing of facilities over the next 10-20 years. Staff will also brief the community on the High School Educational Specification template they are developing in concurrence with the High School Study. The meetings will be held at 7 p.m. at the following locations:

Northern Planning Area*	January 7, 2014	Parkdale High School 6001 Good Luck Road, Riverdale 20737
Southern Planning Area*	January 16, 2014	Crossland High School 6901 Temple Hill Road, Temple Hills 20748
Central Planning Area*	January 22, 2014	Largo High School 505 Largo Road, Upper Marlboro, 20774

The Community Engagement Master Plan meetings provide opportunities for the public to participate in the rewriting of the Educational Facilities Master Plan (EFMP). Prince George's County Public Schools (PGCPS) staff use the EFMP as a guiding document in developing the annual and six-year Capital Improvement Plan (CIP). The EFMP contains data on the size of each school site, student enrollment, school staffing, facility condition and State Rated Capacity (SRC). The document

also contains information on Board policies and procedures for boundary changes and re-districting, closing of schools and student transportation. Copies of the FY2014 CIP and EFMP are available online at www1.pgcps.org/cip/.

*View the Community Engagement Master Plan meetings flyer that includes details on the Planning Areas: English or en español.

New Report Shows Maryland Families Are Benefitting from the Affordable Care Act

WASHINGTON, DC – Today, Congressman Steny H. Hoyer (MD-5) highlighted a new report released by the White House on the benefits that Marylanders are experiencing as a result of the Affordable Care Act.

"Today's report shows that the Affordable Care Act is making a significant difference for Maryland families," stated Congressman Hoyer. "From the 46,000 young adults who gained coverage through their parents' insurance to the over 2.5 million people who can no longer be discriminated against due to pre-existing conditions, Marylanders are experiencing a wide-range of benefits as a result of the Affordable Care Act. This report comes just days after the Governor's announcement that the Administration has made substantial progress on improvements to the Maryland Health Connection website. As enrollment continues, I continue to monitor these efforts so more Marylanders can access quality, affordable health care coverage."

According to the report:

- Up to 2,543,000 Marylanders with pre-existing conditions such as asthma, cancer, or diabetes – including up to 320,000 children – will no longer have to worry about being denied coverage or charged higher prices.
- Approximately 150,000 Marylanders have received rebates averaging \$143 per family from insurance companies this year, as a result of a provision that requires insurance companies that don't spend at least 80 percent of premium dollars on health care benefits to provide consumers with a rebate or reduce premiums for the difference.
- In the first ten months of 2013, 45,900 seniors and people with disabilities in Maryland have saved on average \$916 on prescription medications as the health care law closes Medicare's so-called "donut hole."
- 46,000 young adults in Maryland have gained health insurance because they can now stay on their parents' health plans until age 26.
- 1,518,000 Marylanders on private insurance have gained coverage for at least one free preventive health care service such as a mammogram, birth control, or an immunization in 2011 and 2012.
- 481,000 uninsured Marylanders will have new health insurance options through Medicaid or private health plans in the Marketplace.



Brandywine-Aquasco

by Ruth Turner 301 888 2153

CAPITOL-ALLENTOWN TUTORING SERVICES

Capitol-Allentown Tutoring Services tutor Pre-K through High School Students. They help prepare students to meet the Academic Challenges in school. Enhance Academic Skills and build Foundational Skills in Math, Phonics, Reading, Language, Study Skills, Science and Social Studies.

Many of the students gain and maintain Honor Roll Status. Timely Drop off and pick up a must. They offer one-to-one tutoring, small group tutoring, daily assessments and weekly Progress Reports. Hours of operation are Monday-Friday: 2:00 PM to 8:00 PM and Saturday: 9:00 AM to 12:00 PM Scheduled Events.

Capitol-Allentown Tutoring Services (Ministries of Capitol-Allentown Baptist Church) have two tutoring locations at Upper Marlboro, Maryland 20772 and Ft. Washington, Maryland 20744. Contact email address: mwhittington9@gmail.com.

WINTER WHITE OUT HAND AND LINE DANCE SOCIAL

A night of Hand and Line Dance Party on Friday January

10, 2014 from 8:00 PM-12:00 PM) includes live performances, a dance showcase and competitions. (\$). The location is Show Place Arena 14900 Pennsylvania Avenue Upper Marlboro, Maryland 20772. Telephone number is 301-203-6000.

AFTERNOON TEA: KAREN LOVEJOY

Karen Lovejoy will delight you with tender ballads, gentle boss and down home blues January 15, 2014 at 2:00 PM. The location is Harmony Hall Regional Center 10701 Livingston Road Fort Washington, Maryland 20744. Telephone number is 301-203-6070. Visit www.ppparks.com if you need additional information.

BIRTHDAY CELEBRATIONS

We are sending birthday greetings to members of New Hope Fellowship in Upper Marlboro, Maryland who are celebrating their birthdays during January. The members are Ethel Austin, Amanda Cameron, Erica Cameron, Stephone Contee, Jessica Farmer, Clara Hawkins, Atherine Jackson, Melvin Jackson, Pernel John-

son, Henry Pinkney, Louis Savoy, Jr., Ellen Scott, Rosie Wilkerson, Alice Wright and Benjamin Wright, III.

BADEN COMMUNITY CENTER

Join us for "Kids Day In" on January 17, 2014 (1328717) New Year of New Things, February 14 (1328917) Sweet Treats of Love Day and March 28 (TBA) Trip to the Carnival at Hillcrest CC. 9:00 AM-4:00 PM. The cost is \$25.00 per child (\$35.00 if w/in 7 days of program date). The Center also offer Before Care from 7:00 AM-9:00 AM = \$2.50 and After Care 4:00 PM-6:00 PM = \$2.50. Open to any and all children of the community ages 5-12. Send lunch and drink. We have qualified staff leaders and offer all Games, Activities, Art, Sports and Outdoors.

Pre-registration required one week in advance to avoid price increase. The address is 13601 Baden-Westwood Road Brandywine, Maryland 20613. If you need additional information call 301-888-1500, TTY 301-203-6030 or visit our website at www.ppparks.com.

COMMUNITY

Practical Money Skills

By Jason Alderman

Do Your Homework Before Buying a Timeshare

Full disclosure: I've always been somewhat skeptical of timeshares. I understand the appeal of having a guaranteed vacation home in an area you love and being able to swap your unit for a place halfway around the world.



But I worry that many buyers don't consider all associated costs and mistakenly think timeshares are sound financial investments that will appreciate in value. In fact, sellers rarely make a profit — some only get pennies on the dollar. Plus, the waters are filled with sharks eager to rip off people desperately trying to unload unwanted timeshares.

Before you buy a timeshare, understand how they work, challenges you may face when trying to resell and scams to avoid: Timeshares are usually either:

"Deeded," where you own a share of the property, usually for a particular unit for a specified time period — typically one or two weeks a year. Depending on your contract, you either own it for life, for a specified number of years, or until you sell it.

"Right-to-use," where a developer owns the resort and each unit is divided into "intervals" — either by the week or for a certain number of points. You purchase the right to use an interval for X number of years but don't own any real property. Many allow you to use your points to stay at an affiliated resort (swapping).

The price for buying a new timeshare can vary widely, depending on the area and amenities offered. A typical one-week share might cost \$10,000 to \$25,000 — or many times that for a posh unit in Aspen or Kauai.

Plus, you'll be responsible for various other expenses: Annual fees for maintenance, utilities and property taxes. Assessments for major repairs or improvements.

Fees to swap your share for someone else's or sell it. Don't forget travel costs to and from the property each year. The Federal Trade Commission (www.consumer.ftc.gov) offers many helpful tips, including:

Compare the costs of buying and maintaining a timeshare with renting a similar property. Perhaps rent a unit first to make sure you like the complex.

Evaluate the resort's location and quality by visiting and talking to current owners about their experience.

Check for complaints about the seller, developer and management company with the state Attorney General's Office (www.naag.org) and the Better Business Bureau (www.bbb.org).

Make sure all sales agent promises are contained in the contract. Don't act on impulse or be swayed by high-pressure sales tactics. If possible, ask a lawyer or real estate professional to review the contract before signing.

Like new cars, new timeshares quickly depreciate, so consider buying one used.

A few cautions when selling a timeshare: If you're going through a reselling agency, don't pay more than a nominal upfront fee for appraisal, advertising, etc. Look for companies that take their cut after the sale.

Before setting your price, find out what comparable properties (at similar time periods) sell for so you don't overprice.

Watch out for scams, such as: an agency cold calls you and claims it has buyers waiting in the wings; or someone claims you're entitled to a settlement from an FTC lawsuit brought against a scammer.

If you didn't pay cash, you'll probably have to pay off your loan before being able to sell.

Beware of offers to accept your timeshare as a tax deduction for a fee — often thousands of dollars. The IRS only allows you to deduct "fair market value," which is probably significantly less than you paid for it.

Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney

Hoyer, Cummings, O'Malley, Brown, Maryland House Democrats Support Mortgage Forgiveness Tax Relief Act

By PRESS OFFICER
Office of the Governor

Congressman Steny H. Hoyer (MD-5) joined Governor Martin O'Malley and Representatives Elijah E. Cummings, Chris Van Hollen, C.A. Dutch Ruppersberger, John Sarbanes, Donna Edwards, and John Delaney on a letter to the leadership of the House Ways and Means Committee and the Senate Finance Committee expressing support for the Mortgage Forgiveness Tax Relief Act (S.1187; H.R.2788; H.R.2994). These bills would extend protections set to expire on January 1 that enable homeowners to negotiate a resolution with their lenders on their underwater mortgage loans without the threat of a large tax bill. The letter was led by Congressman Cummings. Lt. Governor also expressed support for the legislation.

"The housing market in Maryland was hit hard by the economic recession, especially in Prince George's County," stated Congressman Hoyer. "We ought to do everything we can to assist struggling homeowners as our economy continues to recover, and extending these homeowner protections beyond January 1 would provide important relief

to families here in Maryland and across the country."

"Congress should be doing everything in its power to help hardworking families still struggling to make ends meet as we recover from the recession," said Congressman Cummings. "The Mortgage Forgiveness Tax Relief Act would renew existing protections that ensure struggling homeowners who receive the mortgage modifications they so desperately need are not taxed for these modifications. Renewal of these protections is absolutely critical."

"Extending the Mortgage Forgiveness Tax Relief Act will go a long way toward mitigating the long-term effects of foreclosure on hardworking families," said Governor O'Malley. "While Maryland has passed what the Washington Post called some of the most 'sweeping' foreclosure reforms in America, we still have much more work to do to protect the dignity of every home. That's why we must exercise every possible option we have to help families get back on their feet again and foster strong, growing communities in Maryland and across the nation."

"Strong communities are built on the foundation of ensuring that everyone has a safe, affordable place to call home,



Congressman Steny H. Hoyer (MD-5) and Congresswoman Donna Edwards



and the Mortgage Forgiveness Tax Relief Act would continue to give us the tools we need to help families who are struggling as we recover from this recession," said Lt. Governor Anthony Brown. "We're always going to stand with Marylanders who are facing tough economic challenges, and never stop fighting for a better Maryland where neighbors continue to help neighbors, especially in their time of need. Our Congressional delegation are great partners in this effort, and I know that with their efforts and advocacy, we can make this legislation a reality."

"While our economy is improving, millions of Americans are still struggling to make ends

meet," said Congressman Van Hollen. "We should be helping people get on track with their mortgages, not whacking them with a huge tax bill when they're down. Renewing these protections will go a long way to help families who are working to keep their homes."

"Struggling homeowners should not be penalized for doing the right thing by seeking a resolution with their lender before they reach foreclosure," Congressman Ruppersberger said. "We must do everything we can to help families stay in their homes and off the streets and renewing these protections will go a long way toward that goal."

Smoking from A1

more County is referred to by students as "The Pit," said senior Richard Sherman.

The Pit, a U-shaped enclosure in a secluded parking lot surrounded by a short cinderblock wall, provides no protection from rain or snow. A bench and trash can were recently added, Sherman said.

"It can feel a little demeaning at times," he said.

Still, the senior understands the reasons for the new policy.

"It's kinda a nice ideal to separate the people that are smoking from the people that don't want to ... because they don't want those fumes, but it

would be nice if there were other places [to smoke]," Sherman said.

Maj. Paul Dillon, of UMBC campus police, oversees the enforcement of the smoking ban. He said the department has issued warnings, but will wait to dole out \$50 fines until students acclimate to the new campus rule.

Junior Ben Gruber said he takes issue with the idea of campus employees specifically hired to enforce the smoking ban.

"They have people ... to supposedly watch and make sure smokers are not wandering outside the designated areas, which seems like a strange

way to spend taxpayer money," he said.

Maryland campuses without smoking bans have policies that forbid students from smoking inside or too close to buildings, and vary similarly when it comes to enforcement mechanisms.

At Goucher College, students can face up to a \$250 fine for smoking too close to a building, said Director of Media Relations Kristen Pinheiro, while at St. John's College in Annapolis, students let their conscience be their guide, according to Director of Communications Patricia Dempsey. At Mount St. Mary's University in Emmitsburg, students may have to write an essay or

reflection paper as penance, Dean of Students Michael Taberski said.

"If a student is involved with something like smoking, we want them to understand why there is a policy," he said.

Educational sanctions are consistent with what Williams said should be the ultimate goals of smoke-free policies: education and communication.

"The purpose of the smoke-free campus policy is to educate rather than punish," she said. "That said, to be effective, you do want to have some consistent and clear enforcement measures in place."

Taxes from A1

ective officer and treasurer, Anthony Ricci.

The Prince George's County facility is required to give the state a minimum of 62 percent of their slot machine revenue, which is one of the highest rates in the nation. Greenwood Racing, in an attempt to win the bid, is offering an even higher rate.

Experts said that high gaming tax rates could prevent a casino from remaining competitive with other casinos in the region, limiting their ability to attract customers, and make a profit.

Will E. Cummings, a principal economist with Cummings Associates who did an evaluation of the applicants' proposals, stated in a report presented to the commission last week that the new casino would have one of the highest effective slot machine tax rates in the country.

"With high tax rates, only modest investments in new and improved facilities can earn a reasonable return," his report stated.

Joseph V. Kennedy, former chief economist for the U.S. Department of Commerce, said that when the gaming tax rate in a given market is higher, a casino will lower the odds of certain games of chance in order to turn a profit. And though many people just go for the experience and do not pay close attention to the odds, a lot of gamblers know what the odds are, he said.

"The state would like to charge a high tax rate because it would like to gain more revenue, but there's also competition," Kennedy said. "A lot of gamblers are going to go to West Virginia or Pennsylvania."

According to the American Gaming Association, New York, Delaware and West Virginia operators keep 34.9, 43.8, and 47.1 percent of their

revenue respectively. Pennsylvania has a 55 percent tax on slot machines and New Jersey has an 8 percent tax on their gross gaming revenue, according to the association.

Gaming facilities in the Northeast don't perform as well as others nationally because the tax rates are higher, according to Cummings' report.

Experts said that the high tax rate could affect how much money a casino can invest in marketing and promotion, which is important in today's competitive environment.

Parx's developers said they feel comfortable with their ability to turn a profit with the proposed tax rate, said Leigh Williams, Esq., Parx's media and public affairs consultant.

Their Pennsylvania location, Parx Casino, currently competes with 11 other facilities, while they would only compete against five others in Maryland if they were awarded the license, she said.

Ricci said that Greenwood Racing already operates under a high tax environment in Pennsylvania and has been very successful. Their casino near Philadelphia is the highest revenue-generating casino in the state, according to the Parx project's website.

Williams said that Parx officials would never attempt to renegotiate their tax rate, if they were awarded the license.

"I think that it's sad. I think it's completely disrespectful to the process," she said.

There is no guarantee that they would get it anyway, Ricci said.

Ricci said that MGM would in fact have a harder time adjusting to the high tax rate because their company is used to operating in environments with lower rates, such as Las Vegas.

"That is a big problem for MGM because they will be in a different world," he said.

MGM officials declined to comment.

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COMMENTARY

THE PRINCE GEORGE'S POST

A Community Newspaper for Prince George's County

Benjamin L. Cardin

United States Senator for Maryland



Cardin Hails Senate Passage of Budget

U.S. Senator Ben Cardin (D-Md.), a member of the Senate Finance Committee, lauded passage today of the Bipartisan Budget Act. The measure has already passed the House of Representatives and will eliminate the possibility of a government shutdown in the near future. His remarks on the floor of the Senate can be found here.

"The American people want both parties in Congress to work together to get done the business of our nation. This budget, while not the budget I would have written, is a sign that Democrats and Republicans can actually work together. It is truly bipartisan and represents real compromise, which should be encouraging.

"I strongly support this budget agreement, but I do so with some concerns about what is included and what is left out. I would have liked to see a long-term agreement or so-called grand bargain. Two years is longer than we've had recently. But I am disappointed that it is only a two-year agreement and does not completely remove sequestration. Sequestration equates to mindless, across-the-board cuts that have hurt our economy and cost us jobs in Maryland and nationally.

"It is regrettable that this agreement adds a 1.3 percent increase in the retirement contributions for new hires to federal service and that it cuts the COLA for military veterans. After a three-year pay freeze, sequestration-related furloughs and other cuts, federal workers have contributed more than \$120 billion toward deficit reduction. Congress should be asking what we need to ensure we have a federal workforce with the necessary skills to execute the responsibilities with maximum effect at a reasonable cost. We should not be asking them to ante up even more.

"I am also disappointed that we are recessing without extending unemployment insurance for 1.3 million workers who are in danger of losing benefits on January 1. Unemployment rates are getting lower and we're all working to make sure they get as low as we can, but if you're unemployed and you're looking for work, it's tough out there. The right thing for us to do is to continue these insurance benefits ...The money is

there. We need to make sure those benefits are continued. It will help millions of Americans who are trying to keep their families together during these very challenging times."

Senate Majority Calls on OPM to Allow Rollovers for Health FSA Accounts

Federal workers should have same opportunity as millions of private industry workers who put their money into FSAs to help defray their out-of-pocket health care costs, saving money for themselves and their families

WASHINGTON — U.S. Senator Ben Cardin (D-Md.) and his National Capital Region colleagues Senators Barbara A. Mikulski (D-Md.), Mark Warner and Tim Kaine (Both D-Va.), led a majority of the Senate this week, including all 53 Democrats and 2 Independents, in a letter to Office of Personnel Management (OPM) Director Kathleen Archuleta urging her to allow the federal workforce to take advantage of the new Treasury/IRS rule allowing a \$500 rollover of unused health Flexible Savings Account (FSA) funds. OPM has still not made a determination after the recent rule change by the Department of Treasury that would give employers the ability to choose whether their employees could roll over up to \$500 of their FSA fund to the following year, or provide a grace period to use available funds in the following year. This is a notable change that helps keep families and consumers in control of their health care decisions.

"It is unreasonable to expect health FSA participants to accurately forecast their out-of-pocket medical expenses a year in advance, and it is unfair to penalize them at the end of the plan year should their estimates prove to be inaccurate," the Senators wrote in their letter. According to OPM's own data, in 2012, 30,940 federal employees — nearly 10 percent of participating employees — forfeited an average of \$392 each in contributions because of the "use-or-lose" rule.

Marc Morial, President and CEO

National Urban League



Rural America: Unleashing Possibility in Partnership

This column was co-authored with U.S. Department of Agriculture (USDA) Secretary Tom Vilsack.

"We recognize, understand and appreciate that rural and urban America are interconnected and interdependent. Working together, we can leverage more investment and cooperation to achieve greater results."

A few weeks ago in New York City, the two of us had an opportunity to visit about expanding partnerships between the National Urban League and the U.S. Department of Agriculture.

At first blush, our organizations work in different areas of the country on different issues. The Department of Agriculture does a great deal of work in the small towns and communities that make up rural America, but often is not associated with urban parts of the country. The National Urban League has achieved tremendous results over its 103-year-history to achieve economic empowerment for people in our cities — but often is not associated with rural America.

We had this discussion because we are united in a belief that in a world with more priorities and limited resources, partnership is more important today than ever before. America is bigger than the sum of its many parts, and as we look to fuel the economic recovery, partnership is more important than ever before. Leaders across our nation, from government agencies at every level, to non-profit organizations, to the business community, must branch out and expand our work together if we are to keep up economic growth.

While folks may think that a divide exists between rural and urban America, the fact is that we depend on one another for economic growth.

America's farms and ranches provide more than 80 percent of the food we consume in the United

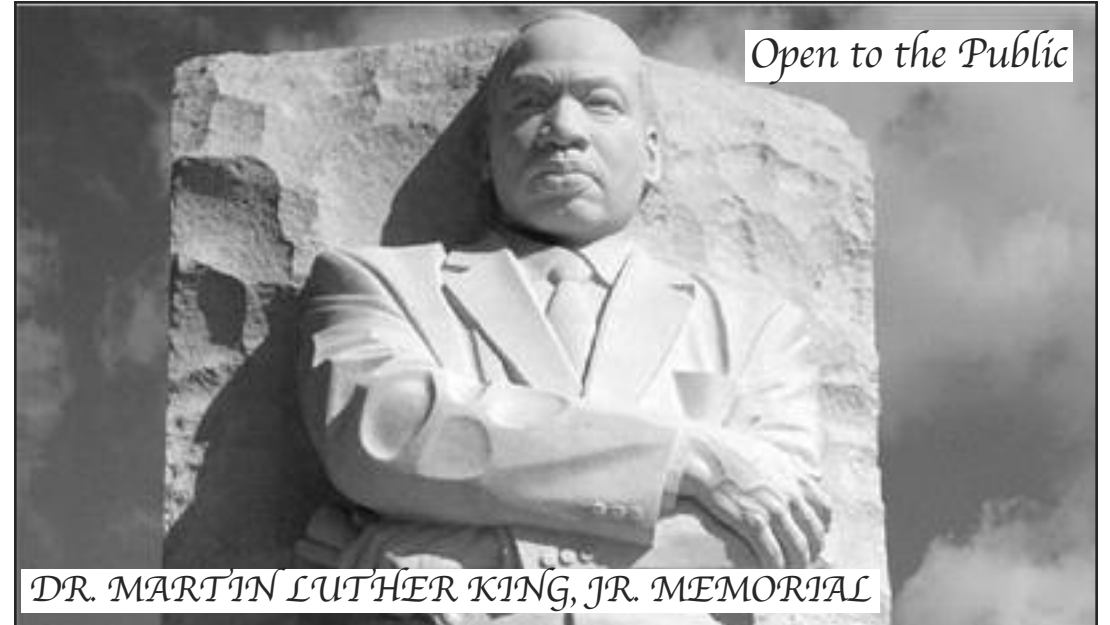
States, and provide for agricultural exports that support more than one million jobs — many of them in our largest cities. Meanwhile, the work happening in America's cities, from small businesses to companies in nearly every field, add value and demand for products from rural America. New advancements in biobased products promise to further this connection.

For example, auto manufacturers are creating car parts from soybean foam that replaces petroleum-based products — increasing value for soybean producers and giving vehicle manufacturers a way to produce a biobased product in city factories. Ford Motor Company has already used more than 62 million pounds of soybeans in manufacturing. Dasani, the bottled water distributor, now uses bottles made from corn-based plastic. Ohio State University is researching ways to use waste from hog farms to produce asphalt. The possibilities are truly endless — and such advancement holds promise in every corner of the U.S. economy.

We know there's an opportunity to strengthen connections like these that build on the strengths of communities everywhere in the nation. We recognize, understand and appreciate that rural and urban America are interconnected and interdependent. Working together, we can leverage more investment and cooperation to achieve greater results.

All of this work has the same key goal: to build up economic capacity and opportunity for Americans. In the coming months, we hope to further explore opportunities for USDA and the National Urban League to work together.

We hope that our first meeting in New York City was just the beginning of a lasting partnership and further cooperation. We look forward to penning similar notes to this one on our progress in the future.



Open to the Public

DR. MARTIN LUTHER KING, JR. MEMORIAL

PHOTO COURTESY THE NATIONAL PARK SERVICE

August 28, 2011, the 48th anniversary of the groundbreaking March on Washington for Jobs and Freedom witnessed the dedication of the Martin Luther King, Jr. Memorial. It is fitting that on this date, reminiscent of the defining moment in Dr. King's leadership in the Civil Rights movement; in the form of solid granite, his legacy is further cemented in the tapestry of the American experience. His leadership in the drive for realization of the freedoms and liberties laid down in the foundation of the United States of America for all of its citizens, without regard to race, color, or creed is what introduced this young southern clergyman to the nation. The delivery of his message of love and tolerance through the means of his powerful gift of speech and eloquent writings inspire to this day, those who yearn for a gentler, kinder world. His inspiration broke the boundaries of intolerance and even national borders, as he became a symbol, recognized worldwide of the quest for civil rights of the citizens of the world.

Child Watch

by Marion Wright Edelman



"The Massive Human and Moral Cost of Gun Violence"

The heartrending massacre of 20 six and seven year old children and six educators in Newtown, Connecticut has galvanized public attention once again after a mass shooting. But the killing of children by gun violence is not new. It has been a relentlessly unreported and under-reported plague that has snuffed out the lives of 119,079 children and teenagers since 1979. That's an average of 3,721 child and teen deaths every year for 32 years. That's 4,763 classrooms of 25 children each. The number of children and teens killed by guns since 1979 is two and a half times greater than the number of U.S. military personnel killed in action in the Vietnam (47,434) or Korean (33,739) Wars, and over 22 times greater than American military personnel killed in the wars in Afghanistan (1,712) and in Iraq (3,518).

The United States of America has spent a trillion and a half dollars on the Iraq and Afghanistan wars so far, purportedly to protect our children and citizens from enemies without, while ignoring the reality that the greatest threats to child safety and wellbeing come from enemies within.

Gun violence saturates our children's lives and relentlessly threatens them every day. It has romped through their playgrounds; invaded their birthday parties; terrorized their Head Start classrooms, child care centers, and schools; frolicked down the streets they walk to and from school; danced through their school buses; waited at the red light and bus stop; lurked behind trees; run them down on the corner; shot them through their bedroom windows, on their front porches, and in their neighborhoods. Gun violence has taught, entertained, and tantalized them incessantly across television, movie, and video game screens and the Internet. It has snatched away their parents, aunts, uncles, cousins, brothers, sisters, friends, and teachers; sapped their energy and will to learn; and made

them forget about tomorrow. It has nagged and picked at their child and youthful minds and spirits and darkened their dreams, day in and day out, snuffing out the promise and joy of childhood and inflicting them with post traumatic stress disorders — often chronic. It has caused them recurring nightmares and made them afraid to go outdoors or to the movies. It has made them want to or feel they have to get a gun or join a gang to protect themselves because adults can't or won't protect them. It has made them plan their own funerals because they don't think they'll live to adulthood. It has killed them with guns every three hours and fifteen minutes and injured them every 34 minutes. It terrifies them and makes them cry inside and wonder if and when enough adults are ever going to stand up and make it stop and make children safe.

President Obama, in his moving remarks at the Sandy Hook interfaith prayer vigil at Newtown High School December 16, 2012, got it right when he said: "Caring for our chil-

dren. It's our first job. If we don't get that right, we don't get anything right. That's how, as a society, we will be judged." And we will not pass the test of the God of the prophets or New Testament or all great faiths if we do not protect all of our sacred children against repeated and preventable gun deaths and injuries. Every child has a right to live and to dream and to strive for a future that is not destroyed in a second because we cowered before a special interest lobby and refused to protect them.

What can we do? Learn the truth about and debunk the myths that guns make us safe. Did you know that one third of all households with children younger than eighteen have a gun and 40 percent of gun-owning households with children store their guns unlocked? Contrary to what many people believe, having a gun in your home doesn't make you safer but instead endangers you and your loved

See WATCH, Page A8

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BUSINESS

The American Counseling Association's Counseling Corner

Give Those New Year's Resolutions A Second Chance

Okay, so you've already broken most, if not all, of those New Year's resolutions you made. So what? There's no law that says you only get one chance and that it only can happen on January 1st. In fact, waiting until after the activities and tensions of the holidays end can often make change easier.

So how about giving this year's New Year's resolutions a second chance but doing it in a way that will help you to succeed?

Start by being realistic. Expecting giant lifestyle changes to happen quickly or easily is not being practical.

Our bad habits usually came about in small increments over a long period of time. That usually means changing them will also take time and probably will happen in small units. You're not going to lose that 35 pounds next week, but you might lose 4 or 5 pounds next month.

In some ways, changing habits or behaviors is similar to undertaking a home remodeling project. You need to start by accepting three basic things:

- It's going to take longer than you hoped.
- It's going to be more difficult than you expected.
- It may even take more than one try to reach your goal.

Accepting these concepts can give you a solid, realistic foundation from which to plan and take actions that will bring success.

A good first step is to forget rigid time deadlines and instead set achievable mini-goals that will eventually lead to your final goal. You probably can't stop smoking tomorrow, but today you can make an appointment to talk to your doctor or check out the local hospital's smoking cessation program.

For weight loss, it's easy to feel depressed and like a failure when you don't drop that five pounds in week one, or when you slip up and eat that big dessert. So instead, set smaller, easier-to-achieve goals. Maybe it's just skipping that morning donut this week. Next week, perhaps it's adding a daily walk after dinner.

Most important is not giving up. Yes, you will make mistakes. Yes, you might even fail one or more times. Studies report losing weight often takes several tries, and quitting smoking as many as eight attempts.

Just accept that you're human and fallible, but also capable of giving it another go. Try again, and you just might have one less resolution to make next New Year's.

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

Governor O'Malley Announces Record Number of Marylanders are Leaving Welfare for Work

By PRESS OFFICER
Office of the Governor

BALTIMORE, MD (Dec., 2013) -- Governor O'Malley announced that a state record 12,504 people left welfare and found employment in the year ending September 30. More than one-third (37%) of these jobs pay \$10/hour or more, and many former welfare recipients are working in key industries such as health care, warehousing, along with educational and administrative support.

Governor O'Malley made the announcement during a visit to Johns Hopkins Hospital System (JHHS), the site of an innovative public-private partnership that trains welfare recipients for careers in the new economy.

"Over the last seven years, we have transitioned more than 75,000 individuals into jobs -- individuals who would otherwise be dependent on the state for economic support," said Governor O'Malley. "By linking a record number of parents with jobs, we are helping more moms and dads in Maryland obtain the skills they need to compete and better provide for their families."

"There is no effective one-size-fits-all approach to job readiness. By focusing on the individual needs of our clients, we have been able to serve them better and help more clients achieve independence than ever before," said Secretary Dallas.

Maryland has driven up Temporary Cash Assistance (TCA) job placements each of the last four years and 17 percent overall since September 2011, even as welfare rolls are shrinking. There are 26 percent fewer work-eligible TCA re-

cipients today than there were in December 2010 at the height of the Great Recession. Top paying industries where TCA clients found work include:

Health Care and Wellness: Jobs include caregivers, nursing assistants, patient transport, home health aides and pay an average wage of \$9.80/hour, working 27 hours per week.

Educational Support: Jobs include teacher's aides and substitute teachers typically make \$10.45 an hour and work 25 hours per week.

Administrative Support: These positions are a key area of growth for TCA clients. Skills learned are highly transferable, including accounting, programming, data entry and other forms of office support. Workers typically earn \$10/hour and work 30 hours/week.

An analysis of Maryland Temporary Cash Assistance outcome data by the Family Welfare Research and Training Group at the University of Maryland School of Social Work shows those who leave welfare and obtain a \$10/hour job and work 30 hours a week are far less likely to return. Seven out of 10 TCA clients who leave with a job do not reapply for services within a year, and 60 percent never come back.

Governor O'Malley met with recent graduates of the Johns Hopkins General Services Internship Program, a partnership started this year between Johns Hopkins Hospital System, the Baltimore City Department of Social Services (BCDSS) and the Center for Urban Families (CFUF), a non-profit committed to helping Baltimoreans achieve stable employment, housing and family structures. Clients identified



PHOTO BY JAY BAKER

Governor Prepares and Serves Meals at Our Daily Bread.

by BCDSS who successfully complete CFUF's rigorous, month-long STRIVE employment training program are eligible to enroll in a five-month impact training/internship on-site at JHHS where they take classes and shadow workers. Of 48 participants so far, 31 successfully completed the impact training/internship, competed for jobs in their chosen field and are now employed at JHHS where they earn between \$10.71 - \$12.06/hour.

"I worked for 20 years in health care until I left my job to care for ailing relative. It was humbling turning to DSS for assistance making ends meet," remarked Terron Tucker, 52, of Baltimore City, who now works on the Inpatient Unit with the Environmental Services team at Hopkins Hospital. "I'm so grateful. I'm employed now. This is the best gift I could have gotten this December."

"Center for Urban Families is excited to partner with the Maryland Department of Hu-

man Resources and Johns Hopkins Hospital to provide essential job readiness skills as conveyed to us by employers," added Joe Jones, president of CFUF. "It is our pleasure to provide customers of the Department of Social Services with the opportunity to successfully obtain jobs with real potential for advancement and access to additional education."

"We are proud to be part of the partnership that puts East Baltimore and Maryland back to work," said Johns Hopkins Hospital and Health System President Ron Peterson. "The General Services Internship Program is focused on helping launch careers, not just filling jobs."

Employers interested in learning more about how they can partner with the Department of Human Resources should contact Adolphe Andou at adolphe.andou@maryland.gov. For more information about welfare use in Maryland, visit www.familywelfare.umaryland.edu.

Business Spotlight

Statement from County Executive Rushern L. Baker, III Selection of MGM Resorts International for Prince George's County Gaming License by the Maryland Video Lottery Facility Location Commission

Upper Marlboro, MD – Today, Prince George's County Executive Rushern L. Baker, III, released the following statement following the announcement that MGM Resorts International was awarded the State of Maryland's 6th Gaming License by the Maryland Video Lottery Facility Location Commission. According to State Law, a casino in Prince George's County cannot open until July 1, 2016:

"First and foremost, I want to thank the Maryland Video Lottery Facility Location Commission for their hard work and diligence in analyzing the proposals for a gaming license in Prince George's County. I also congratulate MGM Resorts International for being awarded the license and thank each of the companies for their interest in investing in Prince George's County.

Nearly two years ago, I decided to support the expansion of gaming in the state and to Prince George's County, but my vision was a departure from the model for gaming that the state had previously endorsed. The vision I had was for a high-end destination resort that would generate tens of millions of dollars in direct revenue and thousands of jobs for Prince George's County. Today's announcement is a tremendous step toward making that vision a reality.

MGM's proposal will create a facility that will be an architectural gem in the region and I am proud to welcome them to Prince George's County. I look forward to working with them as partners to build a wonderful new destination resort casino that will serve the Washington Region and the world."

PRINCE GEORGE'S COUNTY WILL NO LONGER ACCEPT YARD WASTE IN PLASTIC BAGS. RESIDENTS SHOULD PLACE THEIR YARD WASTE RECYCLABLES IN A COLLECTION CONTAINER OR IN PAPER BAGS THE TOWN CAN NOT PICK-UP YARD WASTE IN PLASTIC BAGS AFTER JANUARY 1ST

Dental from A1

CareFirst only indicates that dental check-ups are included for children, while Kaiser Permanente and UnitedHealthcare specify how many oral evaluations, cleanings and x-rays are covered by their plans, according to the plan comparisons on the Maryland Health Connection website.

Evergreen Health does not provide pediatric dental care through the Maryland Health Connection but encourages consumers to buy stand-alone plans or purchase insurance directly from Evergreen Health.

Kaiser Permanente, UnitedHealthcare and Evergreen Health could not be reached for comment. A spokesman for CareFirst could not comment on why coverage details were not listed in the plan comparisons on the exchange site.

"Unfortunately, the summary of benefits was a form developed at the federal level and did not require plans to report more specific information with pediatric benefits," Reusch said. "They don't say cavities and orthodontic treatment, and that is important information for consumers to know."

Even when consumers create accounts on the state exchange site, they can only see whether basic or major dental care, check-ups, medically-necessary orthodontia, accidental dental care or dental anesthesia are covered.

Additionally, consumers who wish to buy stand-alone dental plans cannot review their full benefits until they es-

tablish an account.

It is only when consumers purchase a health insurance plan and receive a contract from their insurance provider that they can see a complete list of services included in their dental benefit.

Leigh Cobb, the health policy director for Advocates for Children and Youth, said that glitches in the online marketplace make it even more necessary to provide detailed information in the plan comparisons.

"It should absolutely have the apples-to-apples comparison, as opposed to what you're seeing on the front end, and that is what people are using at this point," Cobb said. "It's very difficult to compare and it is critically important that people are able to compare what is offered plan-to-plan."

Salliann Alborn, the CEO of Maryland Community Health System, an organization that provides support services for community clinics, said that even if the benefit details are not available before consumers enter the marketplace, insurance providers are required to disclose this information.

"What the Maryland Health Connection attempted to do was just put some basic information on the site so you could see it in brief before you had to get a user account or talk to a navigator," Alborn said, adding that insurance providers should make the details of pediatric dental care clear so consumers understand what they are purchasing.

She said the limited benefit

information is due in part to the design of the Maryland Health Connection marketplace.

"I think the reality is how you purchase insurance is not really up to the insurance companies. The design of how you make your purchase on the exchange was determined by the exchange," she said.

Some insurance providers list specific details about the pediatric dental services they cover on their own websites. CareFirst published a guide for their consumer health insurance plans that categorizes the different types of dental services by how much members must pay out of pocket.

Scott Graham, a spokesman for CareFirst, confirmed that CareFirst plans offered through the Maryland Health Connection cover teeth cleanings, X-rays and fillings at no charge in accordance with the Maryland Healthy Smiles stan-

dards. Medically-necessary orthodontic work required preauthorization, he added.

Additionally, the Maryland Insurance Administration published sample contracts for each of the qualified health plans and stand-alone plans that list all of the covered pediatric dental services.

Although detailed information is available through the state's insurance administration, Reusch said the Maryland Health Benefit Exchange must make this information available where consumers are looking for information on health insurance plans—the Maryland Health Connection website.

"I think it's important for consumers to have the full picture of what is offered through these plans and they should be fully aware of that, if they have a kid, they are entitled to the full services as an essential benefit," he said.



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OUT ON THE TOWN

ERIC D. SNIDER'S
IN THE DARK

Movie Review

“American Hustle”

“American Hustle”
Grade: B
Rated R, pervasive harsh
profanity, a little violence
2 hrs., 18 min.

There is indeed something uniquely American about American Hustle, a loosely fact-based comic drama about chicanery, ambition, corruption, government bureaucracy, and good old-fashioned greed.

Nearly everyone in it, from the self-admitted con men to the supposedly upright FBI agents, is conning someone else. Sometimes it's for reasons that are arguably altruistic (like tricking a criminal into helping you catch bigger criminals), and sometimes it's for personal reasons like love and jealousy. Either way, if there's one thing we Americans are good at, it's talking people into things. Originally, Eric Warren Singer's screenplay was called "American Bull****," which is even more to the point.

The year is 1978. The hairstyles are big, the clothes are flamboyant. Irving Rosenfeld (Christian Bale), a portly, disheveled fast-talker and inveterate con artist since childhood, owns a few dry-cleaning stores but makes his real money through phony money-lending scams. In this latter enterprise he finds a new partner, Sydney Prosser (Amy Adams), who uses a fake British accent to lull potential marks into believing she and Irving are trustworthy. (This is surprisingly effective in real life, too.) Irving has a needy, neurotic wife at home, Rosalyn (Jennifer Lawrence), but wants to escape from her, from New York, from everything.

When Irving and Sydney are caught in an FBI sting, the upward-striving agent in charge, Richie DiMaso (Bradley Cooper), makes them a deal:



ROTTENTOMATOES

A fictional film set in the alluring world of one of the most stunning scandals to rock our nation, American Hustle tells the story of brilliant con man Irving Rosenfeld (Christian Bale), who along with his equally cunning and seductive British partner Sydney Prosser (Amy Adams) is forced to work for a wild FBI agent Richie DiMaso (Bradley Cooper). DiMaso pushes them into a world of Jersey powerbrokers and mafia that's as dangerous as it is enchanting. Jeremy Renner is Carmine Polito, the passionate, volatile, New Jersey political operator caught between the con-artists and Feds. Irving's unpredictable wife Rosalyn (Jennifer Lawrence) could be the one to pull the thread that brings the entire world crashing down. Like David O. Russell's previous films, American Hustle defies genre, hinging on raw emotion, and life and death stakes. (c) Sony

use their expertise to help him make four other as-yet-undetermined busts and they're off the hook. The familiar "crooks help cops catch other crooks" formula is entertaining as usual, with Sydney and Irving's dual narrations filling us in on the comically elaborate methods of baiting a trap and hooking a sucker. ("The more you say no, the more they want in on something," Irving says. "It's so stupid.") But it gets thorny when, in the process of busting small-time criminals like themselves, Irving and Sydney stumble upon opportunities to nab bigger fish -- like bribe-taking politicians and the Mafia. Richie DiMaso is as giddy as a kid on Christmas over the prospects, while his underworld

pawns want nothing to do with something that dangerous.

Director David O. Russell (Three Kings, Silver Linings Playbook), more playful than ever, rewrote enough of the screenplay to get a shared credit, and allowed his cast -- many of whom had worked with him before -- to get into character and improvise. Accordingly, the film has a sort of disciplined looseness to it, tightly paced and shrewdly constructed but also ridiculously entertaining. The hair and costumes are key, both in establishing the time period and in reminding us not to take it too seriously.

Bale is mesmerizing as Irving, totally immersed in the outlandish caricature of a man

made mostly of pot belly and comb-over. Adams' cleavage is showcased nearly as much as her acting; Lawrence struggles a bit with the New York accent but brings emotion to her semi-tragic dimwit character; Cooper, his tightly permed hair making him all the more punchable, plays the weaselly DiMaso to the hilt.

The expansive story hints at deeper themes -- how we all do things we don't like in order to survive, how the American dream lends itself so readily to exploitation by greedy hustlers -- but you don't get the impression Russell intended to deliver a thoughtful treatise or exposé. He's here for kicks and giggles, and the movie offers plenty.

Retro from A1

tion. Loved playing for Coach (Gary) Williams. My teammates and I had an unbelievable journey -- advancing to two Final Fours and winning a National Championship."

As the Terps prepare for Big 10 competition, check out some of the best athletes to come out of Maryland during its time in the ACC.

Men's Basketball: Len Bias

Twenty-seven years after his death, Bias is still considered one of the most tragic cases of "what could have been" in sports. The six-foot-eight-inch forward from Riverdale played for the Terps from 1982-86 and was a consensus first team All-American in 1986. The Boston Celtics drafted him second overall in the 1986 NBA draft. He died two days later of cardiac arrhythmia induced by a cocaine overdose. The day after Bias's death, former Maryland basketball Coach Lefty Driesell said in a news conference that Bias is "the greatest basketball player that ever played in the Atlantic Coast Conference."

Women's Basketball: Crystal Langhorne

Langhorne is the women's basketball team's career leader in points (2,247) and rebounds

(1,229). She was part of the Terps' 2006 national championship squad. "It's an honor to be the all-time leading scorer in Maryland history," she said via email from Turkey, where she plays during the WNBA's offseason. "So many great players have come out of the program and I know eventually my records will be broken." Langhorne currently plays center for the Washington Mystics.

Football: Boomer Esiason

As a Terp from 1981-83, Esiason passed for 6,259 yards and 42 touchdowns. He was drafted in 1984 by the Cincinnati Bengals, where Esiason played for 10 of his 14 years in the NFL. He made four Pro Bowls, earned NFL Most Valuable Player honors in 1988 and led the Bengals to Super Bowl XXIII. Esiason has become a prominent sports broadcaster, serving as an analyst for "The NFL Today" on CBS and as co-host for "Boomer and Carton in the Morning" on WFAN Radio in New York.

Men's Soccer: Jason Garey

Garey is Maryland's all-time leader in points (140) and goals (60). He was a first-team All-American in 2005, the same year he won the Hermann Trophy for best college soccer player in the country

and helped lead the Terrapins to the College Cup. He bounced around Major League Soccer for a few years after graduating, playing for the Columbus Crew from 2006-10 and the Houston Dynamo in 2011. Garey became a member of the Carolina Railhawks of the North American Soccer League in 2012.

Women's Soccer: Keri Sarver

Sarver leads Maryland soccer in just about every statistical category, including points (155), goals (61), assists (33), shots (279) and game-winning goals (17). She said Maryland's exit from the ACC elicited a "punch in the gut type of feeling. When I played I identified with the history and tradition of the ACC. With anything in life where you have a major change like this, it comes with opportunities for new successes." Sarver is currently an assistant women's soccer coach at Akron University.

Men's Lacrosse: Frank Urso

Patrick Fischer, Maryland's associate media relations director for men's lacrosse, called Urso the "unquestioned greatest athlete for Maryland (removed 's) men's lacrosse." Urso played for the Terps from 1973-76, was a four-time, first-team All-American and led Maryland to four NCAA

Championship appearances and two wins in 1973 and 1975. He is currently the head lacrosse coach at Garnet Valley High School in Glen Mills, Pa.

Women's Lacrosse: Jen Adams

Adams is not only the Maryland career leader in goals (267), points (178) and assists (445), but she is also the all-time NCAA leader in the latter two categories. "I had an incredible experience playing at Maryland," said the Brighton, South Australia, native. "Maryland adopted me. It felt like a family for me. I wouldn't trade it for anything." Adams is currently the head women's lacrosse coach at Loyola University of Maryland.

Field Hockey: Katie O'Donnell

O'Donnell is not only a four-time ACC Offensive Player of the Year, but also an Olympian who has been playing for the U.S. women's field hockey team since 2005. She holds all of Maryland field hockey's offensive records, including points (306), goals (99) and assists (108). She helped lead the Terps to three NCAA Championship appearances and two wins in 2008 and 2010. She still plays internationally and returned to the Terps last year as a student assistant coach.

The Edge of Sports

by DAVE ZIRIN

Peyton Manning: A Dreadful, Uninspired Choice as Sports Illustrated's Sportsperson of the Year

There is a running concern about the recent selections for Sports Illustrated's Sportsperson of the Year. Over the last decade, it has become an honor more often than not reserved for "dreamiest NFL quarterback". An award that



used to be for trailblazers, social justice avatars, and people whose sense of fair play brought out the best angels in sports, had become the magazine cover equivalent of the SI Swimsuit issue: all image and no substance. You could easily envision SI's editors slamming their desks shouting, "Find me a quarterback dammit! And he better have blue eyes and dimples!"

Since 2004, the magazine has had Tom Brady, Bret Favre, and Drew Brees as their Sportsperson of the Year. So what do they do to break the trend in 2013? They give it to Denver Broncos quarterback Peyton Manning: the same Peyton Manning who in 2013 hasn't done more than throw a bunch of touchdowns, make a ton of commercials, and choke in the playoffs. In other words, a typical Peyton Manning season.

The choice of Manning is a resoundingly establishment choice that serves to obscure the rumbling resistance to the status quo throughout the sports world. This has been a profoundly atypical year, with storylines that will reverberate for years to come.

I believe that the Sportsperson of the Year, in the best tradition of Sports Illustrated, should be the person who represents what the editors believe to be the most important narrative of 2013. I already made my choice: out-and-proud soccer player Robbie Rogers. I chose Rogers because I believe that he personifies the sports story of our time: the growing confidence of LGBT athletes and their allies. Two other pros that came out of the closet, Jason Collins and Britney Griner, also would have been spot-on choices.

Another electric story from this year has been the push by college athletes to stop being treated like indentured servants while coaches and administrators make millions off of their backs. Ed O'Bannon, the former UCLA basketball great who has doggedly pursued his lawsuit against the NCAA for using his image without permission; Ramogi Huma the former college football player who founded the National College Players Association; or the Grambling State football team who stood up as one in protest of unacceptable playing conditions would have been terrific selections.

Yet another story that has defined 2013 was the growing awareness of head injuries in the National Football League. What about choosing Dr. Robert Cantu, the NFL's concussion expert who said that he did not believe children under 14 should be allowed to play the sport? It is comments like that that turn Roger Goodell's face a shade to match his hair. That would have been a bold choice.

Then there is tennis. There was once a time when it was not unusual to see a tennis player, particular a woman tennis player, named Sportsperson of the Year. This past year we had Serena Williams make her case as perhaps the greatest to ever take the court. If she had been chosen, Serena would have been the first solo woman to take the honor since Mary Decker in 1983. Seriously.

Lastly, there is Boston. As a born and bred New Yorker, my dislike for the Boston sports scene sometimes feels like it goes into the marrow of my bones, removable only at the cost of life itself. That said, there is no denying the international majesty of the Boston Marathon. There is also no denying the unfathomable bravery of the first responders when the bombs went off, running toward what could have been their own deaths to minimize the loss of human life. And there is no denying the fact that their courage also minimized the size of the scar that will always now adorn one of the last truly great unifying sporting events on the planet. Give it to them and tell their stories. They cannot be told enough.

What are remarkable sports year this has been. What an utterly uninspiring choice Peyton Manning was for Sports Illustrated to make: as dry and flavorless a selection as one of those damn Papa John's pizzas he never stops shilling. If anything, his selection represents the gap that exists between the mainstream sports journalism and the narratives bubbling beneath their noses. Especially in advance of Brazil's World Cup in 2014, Sports Illustrated needs to step down from the press box and smell what is really going on. Either the magazine needs to reevaluate its mission, or we can just dispense with the drama and give next years prize to Packers quarterback Aaron Rodgers. By their metric, he seems to be due.

Calendar of Events

January 2 — January 8, 2014

First Tuesdays At Abraham Hall

Date & Time: Monthly, First Tuesdays
Description: Abraham Hall, constructed in 1889, is the best example of an African American benevolent society lodge in Prince George's County. Located in the community of Rossville, it is the first African American historic site in the county to be fully restored using public funds. Home of M-NCPPC's Black History Program, please call the number listed below for more information about the First Tuesday program.
Ages: All ages
Location: *Abraham Hall*
7612 Old Muirkirk Road, Beltsville 20705
Contact: 240-264-3415; TTY 301-699-2544

Laugh In the New Year

Date & Time: Friday, January 3, 10:30 am-12:30 pm
Description: Laughing is good for the body and soul! Calling all seniors to come and "laugh in" the New Year with Moms Mabley's comedy act performed by Charisma Wooten.
Cost: FREE Ages: 60 & better
Location: *Prince George's Ballroom*
2411 Pinebrook Avenue, Landover 20785
Contact: 301-446-3420; TTY 301-446-3402

A Black and White Affair at the Potomac

Date and Time: Saturday, January 11, 2014 8 pm-12 am
Description: Adults come ring in the new year socializing and mingling with new and old friends! Come dressed to dance the night away to the latest line and hand dance styles! Light refreshments will be served.
Cost: Resident \$8; Non-Resident \$10 Ages: 18 & up
Location: *Potomac Landing Community Center Park*
12500 Fort Washington Road, Fort Washington 20744
Contact: 301-292-9191; TTY 301-203-6030

Senior Days

Date and Time: Mondays, Wednesdays & Fridays, 8 am-12 noon
Description: Seniors (Prince George's County residents only) are allowed FREE use of both the fitness center and pool during these times.
Cost: FREE Ages: 60 & up
Location: *Prince George's Sports & Learning Complex*
8001 Sheriff Road
Landover, MD 20785
Contact: 301-583-2400; TTY 301-583-2483

The Subdivision and Development Review Committee (SDRC) meeting

Event date: Friday, January 17, 2014, at 9:30 AM
Location: Room 4045 - Fourth Floor Board Room, CAB, 14741 Gov. Oden Bowie Drive, Upper Marlboro, MD 20772
Date: Every other Friday (or other assigned days) Time: 9:30 a.m.
Location: Room 4085 - 4th Floor Board Room, County Administration Building, 14741 Governor Oden Bowie Drive, Upper Marlboro, MD 20772
Reports/Documentation: Friday, January 17, 2014 Meeting Agenda (TBA)
Contact: Development Review Division at 301-952-3520, TTY 301-952-4366.
Comments: The Subdivision and Development Review Committee (SDRC) meeting is held every other Friday in the CAB 4th Floor Conference Room at 9:30 a.m. This meeting is open to the public but is not a public hearing. SDRC is a coordination and interagency meeting early in the development review process with the applicant and M-NCPPC staff where the public can be invited to speak.

National Great Blacks In Wax Museum Excursion

Date & Time: Monday, January 20, 8 am-2 pm
Description: Join us for a visit to Baltimore and tour the Historic Blacks In Wax Museum. Explore the past during the colonial period and learn about the magnificence of Africa. On your own, enjoy lunch at a nearby restaurant. A continental breakfast will be provided. Pre-registration is required by January 16, 2014. Register for SMARTlink #1330421. Fee includes transportation and museum admission fee.
Cost: Resident \$30/person; Non-Resident \$36/person
Ages: 10 & Up (Children 17 & under must be accompanied by an adult.)
Location: *Prince George's Sports & Learning Complex*
8001 Sheriff Road, Landover 20785
Contact: 301-583-2582; TTY 301-583-2483

Charmed Fashion Show

Date and Time: Saturday, January 25, 2014 2-3 pm
Description: Come see for yourself the results that the 'Charmed' program can give kids! This fashion show will give benefits such as self-esteem, poise, etiquette and manners.
Cost: Free Ages: 4-14
Location: *Baden Community Center*
13601 Baden-Westwood Road, Brandywine 20613
Contact: 301-888-1500; TTY 301-203-6030

31st Annual Choreographers' Showcase

Date and Time: Saturday, January 25, 2014 3 pm & 8 pm
Description: Enjoy a gala concert in the Dance Theater, featuring original dance works by area choreographers! Each performance is selected by adjudicators Sidra Bell and Zvi Goetheiner.
Ages: All ages welcome
Location: *Clarice Smith Performing Arts Center (University of Maryland)*
Rte 193 and Stadium Drive, College Park 20742
Contact: For tickets, call the box office at 301-405-ARTS
For other information, call 301-446-3238; TTY 301-446-6802

Afternoon Aviators

Date & Time: Fridays, 2-4 pm
Description: Join us for fun, hands-on aviation-themed activities. A weekly series for children ages five and up. To schedule a group larger than 10, please call the museum to make a private group reservation.
Cost: FREE with museum admission Ages: 5 & up
Location: *College Park Aviation Museum*
1985 Cpl. Frank Scott Drive, College Park 20740
Contact: 301-864-6029; TTY 301-699-2544

EARTH TALK ... Teaching Kids About Climate Change

Dear EarthTalk:

Do you have any tips for explaining global warming and other complex environmental problems to my kids?

-- Peter Buckley,
Pittsburgh, PA

Kids today may be more eco-savvy than we were at their age, but complex topics like global warming may still mystify them. Luckily there are many resources available to help parents teach their kids how to understand the issues and become better stewards for the planet.

A great place to start is the U.S. Environmental Protection Agency's (EPA's) "A Student's Guide to Global Climate Change" website. The site is divided into sections (Learn the Basics, See the Impacts, Think like a Scientist and Be Part of the Solution) so kids can get just the right amount of detail without feeling overwhelmed. One feature of the site is a virtual trip around the world to see the effects of climate change in different regions. An emissions calculator—with questions tailored to kids' lifestyles—helps connect everyday actions (like running the water while brushing teeth) and climate change. And a FAQ page answers some of the most common questions about climate change in easy-to-read short paragraphs.

Another great online resource is NASA's Climate Kids website, which engages kids

with games, videos and craft activities and offers digestible info on what's causing climate change and how kids can make a difference. A guided tour of the "Big Questions" (What does climate change mean? What is the greenhouse effect? How do we know the climate is changing? What is happening in the oceans? and others) uses cartoon characters and brightly colored designs to help kids come to grips with the basics.

Perhaps even more engaging for those eight and older is Cool It!, a card game from the Union of Concerned Scientists (UCS). The game, designed in collaboration with science educators, requires players to collect "solution" cards in the categories of energy, transportation and forests, while slowing opponents down by playing "problem" cards along the way. "The game enables teachers and parents to talk about global warming in a fun and hopeful way," reports UCS. "Kids, meanwhile, will learn that all of us make choices that determine whether the world warms a little or a lot, and which of those choices reduce global warming emissions." The game is available for purchase (\$7.95) directly from the UCS website.

Younger kids curious about climate change can consult the Professor Sneeze website, which features online illustrated children's stories that present global warming in a familiar context. The stories for five- to eight-year-olds follow a cartoon bunny on various



CREDIT: GLOBAL IMAGINATION

There are many resources available to help parents and educators teach kids how to understand the issues and become better stewards for the planet.

warming related adventures. A few of the story titles include "The Earth Has a Fever," "Where Are the Igloos of Iglooville?" and "Tears on the Other Side of the World." The site also features stories geared toward 8- to 10-year-olds and 10- to 12-year-olds.

Of course, teachers can play a key role in making sure kids are well versed in the science of climate change. A recently launched initiative from the National Center for Science Education (NCSE)—long respected for its work in defending and supporting the teaching of evolution in the public schools—aims to help teachers do a better job of teaching climate change in the classroom. The group's Climate Change Education website points teachers to a treasure trove of resources they can use to demystify the science behind global warming, combat

"climate change denial" and support "climate literacy."

CONTACTS: EPA's "A Student's Guide to Global Climate Change,"

www.epa.gov/climatestudies;

NASA Climate Kids,

<http://climatekids.nasa.gov>;

NCSE's Climate Change Education Initiative,

<http://ncse.com/climate>;

Professor Sneeze,

www.contespedagogiques.be/pages/accueil_angl.html.

EarthTalk® is written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine (www.emagazine.com). Send questions to:

earthtalk@emagazine.com.

ANCHORMAN A1

Is the Anchorman museum exhibit confirmation that the halcyon days of the anchor are relics of the past, or is it a spark that could reignite interest in journalism? Do kids today dream of being the next Brian Williams or Megyn Kelly when they grow up?

Jonathan Thompson, manager of media relations at the Newseum, said he sees children and teens every day get excited to step up in front of the green screen and read a newscast at one of the museum's interactive exhibits.

"Kids these days grew up in front of cameras," Thompson said. "It's on every cell-phone that they own, so they seem to be naturally more comfortable with being in front of the lights. It's something we see here all the time."

One of the Newseum's younger patrons, seventh-grader Ben Smith of Mayfield Woods Middle School in Elkridge, said he either wants to be a cop or a newscaster when he grows up.

"So I can be on TV. I want to be on TV," Smith said.

Even as a junior high school student, Smith understands the rush of a scoop and the thrill of breaking a news story.

"I can tell people, like, if I only know about it and it's not out yet," Smith said. "If it's a storm I can tell them about that and then everybody else would know about it."

Smith has a long way to go before choosing a college major, but Olive Reid, associate dean at the Philip Merrill College of Journalism at the University of Maryland, said that enrollment in journalism is still alive and well.

"The numbers are smaller but it's still competitive," Reid said. "The intensity of interest is just as great if not greater than before. The interest is incredibly strong."

The 2012 Annual Survey of Journalism and Mass Communication Enrollments, published by the Association for Education in Journalism and Mass Communications, reported that enrollment in jour-

nalism programs has declined for the second year in a row, but only marginally.

The 485 programs that participated in the survey reported 212,488 students enrolled in the fall of 2012 compared to the 218,751 students in 491 journalism and mass communications programs in 2011. However, this decline could be attributed to the smaller number of journalism programs participating in the survey.

Tim Bajkiewicz, head of electronic media for the Association for Education in Journalism and Mass Communication and associate professor of broadcast journalism at Virginia Commonwealth University, said the spring semester journalism classes are bigger than they've ever been.

"Broadcast news has done almost too good of a job making it look easy," Bajkiewicz said. "To report news, to get interviews and then look together while talking about it on television takes a lot of skill and effort."

There was a time when Will Ferrell himself wanted to be a journalist. As a sports information major at the University of Southern California, he was on the path to becoming a real anchorman.

"I was setting out to be a sportscaster and I got derailed with this comedy thing," he said in early December to an audience at the Newseum.

Ferrell's character is obviously a caricature of the over-inflated pompous anchorman, with his face on billboards, many leather-bound books and all the glamour of being a beloved and trusted anchor. Can the same be said about today's journalists?

"The notion of the all-seeing, all-knowing anchor is dead," said Dave Lucas, news anchor for NewsChannel 8 in Washington.

Lucas, whose parents worked in radio in the 1950s, went into "the family business" after graduating from the University of Nebraska and has anchored at NewsChannel 8 since its inception more than 20 years ago.

"I was a kid of the Watergate era," Lucas said. "The

idea of the crusading journalist was a cool thing."

Today the "crusading journalist" ranks last out of 200 on a list of the best to worst jobs according to CareerCast.com, a career website. Factoring for physical demand, work environment, income, stress and hiring outlook, reporter ranked lower than lumberjack, oil rig worker and maid. Broadcaster didn't score that much better at 184, just above waiter/waitress.

Tom Fitzgerald, reporter at Fox 5 D.C., said that due to the influx of information and ideas available on the Internet, we need journalists today more than ever.

"That's one of the biggest responsibilities that you have these days," said Fitzgerald. "Making sure that really important news doesn't get lost among the 25 pictures of adorable cats. We also need to have somebody who pushes the hard stories, pushes the difficult stories, pushes the uncomfortable stories, as well."

The "Anchorman" sequel will be in theaters on December 18. Until then, Burgundy has been popping up at real-

television stations, including one in Bismarck, N.D., where he co-hosted an entire news segment.

"I think he's this lovable buffoon," Ferrell said of his character. "I think audiences like watching this guy who thinks he's an expert on everything. You can see the flicker behind his eye: 'I hope these people believe what I'm saying.' He's very accessible."

Ferrell jokingly said that he always knew that "Anchorman" would make its way to a museum.

"The Newseum has done an amazing job," he said. "Even though I remember the day we wrapped 'Anchorman,' Adam (McKay, the film's director) and I turned to each other and said, 'One day this will be in a museum. This will be a teaching tool.' We gathered the crew and said, 'mark our words.'"

And what do real journalists think of Ron Burgundy?

"I love Anchorman and it's hilarious," said Bajkiewicz. "But one of the things a lot of students don't understand is how tough it is."

Happy



New Year!

LEGALS

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Laurel, Maryland 20707
301-490-3361

SUBSTITUTE TRUSTEES' SALE OF VALUABLE IMPROVED REAL ESTATE
Improved by premises known as
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By virtue of the power and authority contained in a Deed of Trust from Veetta Lenori, dated January 19, 2007, and recorded in Liber 27042 at folio 514 among the Land Records of PRINCE GEORGE'S COUNTY, Maryland upon default and request for sale, the undersigned Substitute Trustees will offer for sale at public auction at the front of the Duval Wing of the Prince George's County Courthouse, which bears the address 14735 Main Street, on

**JANUARY 7, 2014
AT 9:36 AM**

all that property described in said Deed of Trust as follows:

ALL THAT LOT OF GROUND SITUATE IN THE COUNTY OF PRINCE GEORGE'S, STATE OF MARYLAND AND DESCRIBED AS FOLLOWS, THAT IS TO SAY: BEING KNOWN AND DESIGNATED AS LOT 193 IN BLOCK LETTERED "J" IN A SUBDIVISION KNOWN AS "PLAT 45, LOTS 166 THROUGH 237, BLOCK J AND PARCELS F AND J, BLOCK J, VILLAGES OF MARLBOROUGH" AS PER PLAT THEREOF DULY RECORDED IN PLAT BOOK VJ 173 AT PLAT NO. 5 AMONG THE LAND RECORDS OF PRINCE GEORGE'S COUNTY, MARYLAND. THE IMPROVEMENTS THEREON BEING KNOWN AS 13800 BENTWATERS DRIVE, UPPER MARLBORO, MARYLAND - 20772.

The property is improved by a dwelling.

The property will be sold in an "as is" condition and subject to conditions, restrictions, easements, encumbrances and agreements of record affecting the subject property, if any, and with no warranty of any kind.

Terms of Sale: A deposit in the form of cashier's or certified check, or in such other form as the Substitute Trustees may determine, at their sole discretion, for \$30,000.00 at the time of sale. If the noteholder and/or servicer is the successful bidder, the deposit requirement is waived. Balance of the purchase price is to be paid within fifteen (15) days of the final ratification of the sale by the Circuit Court for PRINCE GEORGE'S COUNTY, Maryland. Interest is to be paid on the unpaid purchase price at the rate of 8% per annum from date of sale to the date the funds are received in the office of the Substitute Trustees, if the property is purchased by an entity other than the noteholder and/or servicer. If payment of the balance does not occur within fifteen days of ratification, the deposit will be forfeited and the property will be resold at the risk and cost of the defaulting purchaser. There will be no abatement of interest due from the purchaser in the event settlement is delayed for any reason. Taxes, ground rent, water rent, and all other public charges and assessments payable on an annual basis, including sanitary and/or metropolitan district charges to be adjusted for the current year to the date of sale, and assumed thereafter by the purchaser. Condominium fees and/or homeowners association dues, if any, shall be assumed by the purchaser from the date of sale. The purchaser shall be responsible for the payment of the ground rent escrow, if required. Cost of all documentary stamps, transfer taxes, and all settlement charges shall be borne by the purchaser. If the Substitute Trustees are unable to convey good and marketable title, the purchaser's sole remedy in law or equity shall be limited to the refund of the deposit to the purchaser. Upon refund of the deposit, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Substitute Trustees. Purchaser shall be responsible for obtaining physical possession of the property. The purchaser at the foreclosure sale shall assume the risk of loss for the property immediately after the sale.

LAURA H. G. O'SULLIVAN, et al.,
Substitute Trustees, by virtue of an instrument recorded
in the Land Records of PRINCE GEORGE'S COUNTY, Maryland

109425 (12-19,12-26,1-2)

LEGALS

McCabe, Weisberg & Conway, LLC
312 Marshall Avenue, Suite 800
Laurel, Maryland 20707
301-490-3361

SUBSTITUTE TRUSTEES' SALE OF VALUABLE IMPROVED REAL ESTATE
Improved by premises known as
9703 Grandhaven Avenue, Upper Marlboro, Maryland 20772

By virtue of the power and authority contained in a Deed of Trust from Michelle A Bynum, dated January 10, 2006, and recorded in Liber 24464 at folio 747 among the Land Records of PRINCE GEORGE'S COUNTY, Maryland upon default and request for sale, the undersigned Substitute Trustees will offer for sale at public auction at the front of the Duval Wing of the Prince George's County Courthouse, which bears the address 14735 Main Street, on

**JANUARY 7, 2014
AT 9:22 AM**

all that property described in said Deed of Trust as follows:

ALL THAT PROPERTY SITUATE IN PRINCE GEORGE'S COUNTY, STATE OF MARYLAND, THAT IS TO SAY: LOT NUMBERED TWENTY-EIGHT (28), IN BLOCK NUMBERED THIRTY-FIVE (35), IN THE SUBDIVISION KNOWN AS "SECTION 5A, BRANDYWINE COUNTRY", AS PER PLAT THEREOF RECORDED IN PLAT BOOK WWW 83 AT PLAT 39, AMONG THE LAND RECORDS OF PRINCE GEORGE'S COUNTY, MARYLAND, BEING IN THE 15TH ELECTION DISTRICT. THE IMPROVEMENTS THEREON BEING KNOWN AS 9703 GRANDHAVEN AVENUE, UPPER MARLBORO, MARYLAND - 20772.

The property is improved by a dwelling.

The property will be sold in an "as is" condition and subject to conditions, restrictions, easements, encumbrances and agreements of record affecting the subject property, if any, and with no warranty of any kind.

Terms of Sale: A deposit in the form of cashier's or certified check, or in such other form as the Substitute Trustees may determine, at their sole discretion, for \$25,000.00 at the time of sale. If the noteholder and/or servicer is the successful bidder, the deposit requirement is waived. Balance of the purchase price is to be paid within fifteen (15) days of the final ratification of the sale by the Circuit Court for PRINCE GEORGE'S COUNTY, Maryland. Interest is to be paid on the unpaid purchase price at the rate of 8% per annum from date of sale to the date the funds are received in the office of the Substitute Trustees, if the property is purchased by an entity other than the noteholder and/or servicer. If payment of the balance does not occur within fifteen days of ratification, the deposit will be forfeited and the property will be resold at the risk and cost of the defaulting purchaser. There will be no abatement of interest due from the purchaser in the event settlement is delayed for any reason. Taxes, ground rent, water rent, and all other public charges and assessments payable on an annual basis, including sanitary and/or metropolitan district charges to be adjusted for the current year to the date of sale, and assumed thereafter by the purchaser. Condominium fees and/or homeowners association dues, if any, shall be assumed by the purchaser from the date of sale. The purchaser shall be responsible for the payment of the ground rent escrow, if required. Cost of all documentary stamps, transfer taxes, and all settlement charges shall be borne by the purchaser. If the Substitute Trustees are unable to convey good and marketable title, the purchaser's sole remedy in law or equity shall be limited to the refund of the deposit to the purchaser. Upon refund of the deposit, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Substitute Trustees. Purchaser shall be responsible for obtaining physical possession of the property. The purchaser at the foreclosure sale shall assume the risk of loss for the property immediately after the sale.

LAURA H. G. O'SULLIVAN, et al.,
Substitute Trustees, by virtue of an instrument recorded
in the Land Records of PRINCE GEORGE'S COUNTY, Maryland

109436 (12-19,12-26,1-2)

Watch from A4

ones. A gun in the home makes the likelihood of homicide three times higher, suicide three to five times higher, and accidental death four times higher. For every time a gun in the home injures or kills in self-defense, there are 11 completed and attempted gun suicides, seven criminal assaults and homicides with a gun, and four unintentional shooting deaths or injuries.

Read the Children's Defense Fund (CDF)'s new Protect Children Not Guns: The Truth About Guns, which debunks myths that guns make you safe. Convene congregational and parent and community study groups and let the enormity of lost child and human life sweep over you and pierce your hearts and make you determined to wake up, stand up and do something! Check CDF's website regularly for steps you can take and that others are taking. Small acts by enough of us can set off big ripples across our nation and shake up our political leaders. The important thing is to care and to act and to keep acting for as long as it takes until the NRA's lock on gun policy is broken. Stop shopping at stores that sell firearms over the counter - making their purchase and use as routine and normal as a flashlight or toaster. Assault weapons should not be normalized and treated as a household product or glorified as American as apple pie. Turn off the violent TV shows. Stop buying the violent toys and video games and call for nonviolent conflict resolution and restorative justice training of our educators, faith leaders, children, and all of us. Let's make violence unacceptable rather than acceptable in our nation which leads the world's industrialized nations in military expenditures, in number of guns sold and in circulation (an estimated 300 million), and in child, youth, and adult civilian gun deaths.

At the height of the Vietnam War, anti-war demonstrators filled the Mall and confronted the President, Congress, and Pentagon call-

ing for an end to that war. What is it going to take for the American people—for you and for me—to push the President and members of Congress and Governors and state legislators to stand up to the NRA, gun manufacturers, and sellers? What is it going to take for them to place protection of children and youths and adults ahead of the protection of guns and profits and their election to office.? How much is a child's life worth in today's political economy in America?

In 2013, as we prepare to celebrate Martin Luther King's birthday and the 50th anniversary of the March on Washington and the dream of our slain prophet of nonviolence, let us truly hear and follow rather than just celebrate him. Now is the time to free ourselves from the plague of gun violence which has taken over 1.3 million American lives since Dr. King and Robert Kennedy's assassinations in 1968. This is twice the loss of life than all American battle casualties in all the major wars we have fought since our nation began: the Revolutionary War (4,435); the War of 1812 (2,260); the Mexican War (1,733); the Civil War (214,938); the Spanish American War (385); World War I (53,402); World War II (291,557); the Korean War (33,739); the Vietnam War (47,434); the Persian Gulf War (148); the Iraq War (3,518), and the war in Afghanistan (1,712). Isn't it way past time for some hard soul searching about what we believe as Americans? Do we believe in the sanctity of life in America or don't we? We decide.

Marian Wright Edelman is President of the Children's Defense Fund whose Leave No Child Behind® mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start and a Moral Start in life and successful passage to adulthood with the help of caring families and communities. For more information go to www.childrensdefense.org.

Mrs. Edelman's Child Watch Column also appears each week on The Huffington Post.

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