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Chicken Manure Problem Highlighted

Group Uses Stadium to Illustrate Massive Pollution of Bay

By PRESS OFFICER
Environment Maryland

Baltimore — With Baltimore's M&T Bank Stadium providing a symbolic backdrop, Environment Maryland released a report, *An Unsustainable Path: Why Maryland's Manure Pollution Rules Are Failing to Protect the Chesapeake Bay*, highlighting significant flaws in Maryland's current manure application rules and outlining the need for stricter management. Maryland Senator Roger Manno (District 19, Montgomery County) joined the conservation organization in calling for updated, commonsense changes to reduce pollution from agriculture.

"Our excess of manure is a major source of pollution for the Chesapeake Bay. The solution is simple: we need to stick to the science and apply only what is needed, when it is needed. And we need to start by recognizing that too much is too much," said Chesapeake Bay Program Associate Megan Cronin of Environment Maryland.

"We need a smarter commitment to reducing phosphorus runoff in the bay. I'm a believer that we can both save the bay

See **MANURE**, Page A5



BY UN WOMEN GALLERY, FLICKR

HIV Priorities for Positive Change: In Women's Words, Special Event: HIV Priorities for Positive Change: In Women's Words, UN Headquarters, New York.

HIV "Treatment as Prevention" is Science Breakthrough of the Year

By ROBERT FOLAN-JOHNSON
Healthy Living News

The finding that HIV treatment with antiretroviral drugs (ARVs) can actually prevent transmission of the virus from an infected person to his or her uninfected partner has been named "Breakthrough of the Year" for 2011 by the journal *Science*.

The eye-opening HIV clinical study, known as HPTN 052, demonstrated that early initiation of ARV therapy in people infected with HIV reduces transmission of the virus to their partners by 96 percent. The findings end a longstanding debate over whether ARV treatment of HIV-infected individuals can provide a double benefit by treating the virus in individual patients while at the same time cutting transmission rates, according to the journal. It's now clear that ARV treatment can also reduce HIV transmission.

The results were called "astounding" by Anthony Fauci, the top U.S. HIV researcher. Others have called them a "game changer" because of the near 100 percent efficacy of the intervention.

The editors at *Science*, the flagship publi-

cation of the American Academy for the Advancement of Science, said in their announcement that "In combination with other promising clinical trials, the results have galvanized efforts to end the world's AIDS epidemic in a way that would be inconceivable even a year ago.

The HPTN 052 study is proof of a concept more than 20 years in the making.

"From the time the first AIDS drugs were developed in the mid-1990s, researchers have been working on the idea that antiretrovirals might make people less contagious," said Dr. Myron Cohen, who led the study.

Cohen and his research team thought it was time to try and prove it. Eventually nearly 2000 couples at 13 sites in nine countries joined HPTN 052.

In May of this year, four years before the study's scheduled completion, an outside monitoring board requested that the results be released immediately, because they were so overwhelmingly positive.

"Prevention of HIV-1 Infection with Early Antiretroviral Therapy" was published in

See **HIV**, Page A7

Offshore Wind Energy Debate Set to Continue

Major Green Initiatives Stalled During the Last Legislative Session Amid Concerns About the Cost

By GREG MASTERS
Capital News Service

ANNAPOLIS - Maryland lawmakers are preparing to resume debate on one of Gov. Martin O'Malley's major green initiatives, an offshore wind energy bill that stalled during the last legislative session amid concerns about the cost to utility companies and their customers.

The bill would have subsidized the construction of between 80 and 200 wind turbines 12 miles off the coast of Ocean City by obligating the state's four investor-owned utilities -- Baltimore Gas and Electric Co., Allegheny Power, Delmarva Power and Pepco -- to buy offshore wind energy for 25 years.

As a potential alternative, Maryland officials have studied the approach adopted in New Jersey, which will meet its renewable energy mandate through "offshore wind renewable energy certificates," paid for by utilities and awarded to offshore wind farms for the electricity they produce. This approach is similar to the incentive system Maryland has in place for solar energy.

"I'm pretty sure the decision hasn't been made yet, but that model certainly has some appeal to people, partly because ... it's a

little less prescriptive. It doesn't say that the energy companies must enter into these long-term contracts," said Delegate Tom Hucker, D-Montgomery, who was the offshore wind bill's lead sponsor in the House of Delegates.

Hucker said the New Jersey model could also be more attractive to Republicans in the state legislature.

"It's been championed by a Republican governor in New Jersey close by, so you know, we hope it will have some bipartisan appeal if we do go that direction," he said.

Sen. Paul Pinsky, D-Prince George's, who was the bill's lead sponsor in the Senate this year, said the New Jersey model has "moved more to center stage" in discussions, but added the legislation is "clearly not set in stone."

Whatever the eventual approach, proponents of the legislation argue the wind off the Atlantic Coast is an untapped, clean energy resource that can reduce reliance on coal, create jobs and bring long-term stability to electricity prices. Offshore wind farms have been planned in New Jersey, Massachusetts, Rhode Island and Delaware,

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Maryland Receives \$28 million Bonus for Efforts to Enroll Children in Medicaid and CHIP

By PRESS OFFICER
Health and Mental Hygiene

BALTIMORE Department of Health and Mental Hygiene (DHMH) officials have learned that Maryland will receive a \$28,301,384 performance bonus from the U.S. Centers for Medicare and Medicaid Services (CMS) for Fiscal Year 2011 because of Maryland's consistent efforts to identify and enroll eligible children in Medicaid and CHIP coverage.

"Since 2007, we have expanded coverage to more than 300,000 Marylanders, almost half of them children, and this bonus is a great recognition of those efforts," said Lt. Governor Brown. "However, there is more work to be done, and Governor O'Malley and I will continue our commitment to expanding access to care because it is critical to improving the quality of care, expanding wellness and prevention strategies, and bending the cost curve."

The bonus is granted under the Children's Health Insurance Program Reauthorization Act of

2009 (CHIPRA) to States that satisfy two sets of criteria: States must have in place at least five Medicaid and CHIP program features known to promote enrollment and retention in health coverage for children; and States must demonstrate a significant increase in Medicaid enrollment among children during the course of the past year.

Maryland's continuing efforts over the course of FY 2011 satisfied the requirements. Specifically, CMS recognized Maryland's efforts to base eligibility on a family's income alone (and not also on the family's possessions); eliminate the requirement that applicants apply in-person; streamline the initial application form so that it is as simple as the renewal form; and allow proof of eligibility for other low-income programs to be deemed sufficient to qualify for Medicaid (which is known as "express lane eligibility" under CHIPRA).

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Call for Oyster Moratorium Fails to Sway Maryland Watermen, Officials

By GREG MASTERS
Capital News Service

ANNAPOLIS - The Chesapeake Bay's oyster population has plummeted since the late 1960s, when Willy Dean, a Maryland waterman since the age of 17, would go hand tonging with his father and "load the boat with oysters."

"The catch is way, way down from what it was back then," Dean said.

The population is so low that several scientists recommended a complete halt on oyster harvesting in a study published in August by the University of

Maryland Center for Environmental Science. But a moratorium has not gained traction among watermen and state officials, who see the industry as an important tradition and a small but significant part of the state's economy.

"People would have to get other jobs, leave the business. And once they leave, they don't come back," said Casey Todd, manager of Metompkin Bay Oyster Company, which operates an oyster shucking house in Somerset County. "You can

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CAPITAL NEWS SERVICE PHOTO BY GREG MASTERS

A Chesapeake Bay Foundation boat places hatchery-produced seed oysters on a sanctuary reef, made of concrete from a demolished dam.

INSIDE

Feeding the Meter

Drivers no longer have to carry around a pocketful of coins to feed the parking meters or enough change to pay for on-street parking spaces. Parking ticket writers in the District have issued nearly two million parking tickets in the past fourteen months, the auto club calculates.

Neighbor, Page A2

Affordable Health Coverage

The Board of the Maryland Health Benefit Exchange submitted to Governor O'Malley and the General Assembly a series of policy recommendations to support the successful operation of the Exchange in 2014 and beyond. The Exchange will provide a marketplace to purchase high quality, affordable health coverage.

Community, Page A3

County Appointments

County Executive Baker appointed Thomas M. Himler and Terri Bacote-Charles to lead the County's budget and finance operations. Himler will serve as Deputy Chief Administrative Officer (DCAO) for Budget, Finance, and Administration and Bacote-Charles as Acting Director of the Office of Management.

Business, Page A5

Movie Review

For me, *Tintin* falls under the category of Things I Know Very Little About That Are Popular In Europe, next to Mr. Bean, bidets, socialized medicine, and soccer. So I have no preexisting attachment to the character when I report that "The Adventures of 'Tintin' is a buoyant tale of junior heroics that offers a good bit of fun.

Out on the Town, Page A6

Earth Talk

Dear EarthTalk:
What do I need to know about the new U.S. energy efficiency standards for light bulbs that take effect in January 2012? Will certain bulbs be unavailable? And am I supposed to switch out my older inefficient bulbs with newer efficient ones?

-- Melissa McCarthy, Aptos, CA
Features, Page A7

Towns and NEIGHBORS

Feeding the Meter:

Nearly Two Million Parking Tickets Issued in the District in 14 Months

WASHINGTON, D. C. (Wednesday, December, 2011) — Although drivers no longer have to carry around a pocketful of coins to feed the parking meters or enough change to pay for on-street parking spaces in the District of Columbia, they are still digging deep into their pocketbooks to pay for parking tickets, according to AAA Mid-Atlantic. Parking ticket writers in the District have issued nearly two million parking tickets in the past fourteen months, the auto club calculates.

That tally includes the more than 1.6 million parking tickets issued by the District's phalanx of parking enforcement officers during Fiscal Year 2011, which ended in September, the District Department of Public Works (DPW) is reporting. That's an average of nearly 5,300 parking tickets per day* in Washington with the average fleet-footed, eagle-eyed parking officer issuing around 26.5 parking tickets each day, calculates AAA Mid-Atlantic. What is more, since the dawn of the new Fiscal Year, FY 2012, in October 2011, ticket scribes wrote an additional 315,000 parking tickets, the DPW has confirmed.

The typical parking ticket in D. C. is between \$25 and \$100, the auto club notes, but parking fines vary, depending upon the nature and location of the infraction. The final revenue tab hasn't been released for FY 2011, but by May of 2011 the city had already collected \$50.1 million in parking ticket fines. That means the District was on pace to top the \$80.4 million it netted in parking ticket revenue during FY 2010, and to overshadow the \$70.7 million it generated from parking violations during FY 2009, AAA Mid-Atlantic reckons. That's likely to happen since city officials estimate ticketed drivers pay up to 75 percent of all parking tickets each year, a spokesman for the motorists' organization said.

"While it is far easier to pay for metered on-the-street parking spaces in the District, drivers can now do so with their mobile phones, or by mobile app, and credit cards, there is still a paucity of available on-street parking slots in the city, and the cost of parking in a downtown parking lot or garage, which can range from \$5 to as much as \$19, is expensive and prohibitive for many motorists," said John B. Townsend II, AAA Mid-Atlantic's Manager of Public and Government Affairs. "That means the competition for each parking space is still fierce, as residents and visitors circle the block just to park. As a result, drivers are still racking up parking tickets to the tune of millions of dollars a year."

During the last Fiscal Year, which ended on October 30, 2011, the District's trigger-happy parking enforcers issued nearly 100,000 more parking tickets than they did in the previous fiscal year, FY 2010, when quick-on-the-draw parking enforcement officers slapped 1.54 million parking tickets on the windshields of vehicles.

Based on the FY 2011 total of 1.6 million parking tickets, the District handed out approximately 126,720 parking tickets a month! That's an average of nearly 31,680 parking tickets a week, 5,280 parking tickets a day, 352 parking tickets an hour

and 5.9 parking tickets per minute!

(* Based on six day weeks, minus 52 Sundays, and 10 legal holidays in 2011 or 5,280 times 303 days).

That pales in comparison to big cities like Chicago, said Townsend, which issued 2,150,120 parking tickets through August, which is up 30 percent, compared to 1,659,407 parking tickets issued in the Windy City during the same eight-month period last year. That's according to Expired Meter.Com.

On the other end of the scale, in terms of revenue, Portland, Oregon, with a population of 590,000, collected \$5.1 million in parking ticket fine revenue last year, which was up by 50 percent from the \$3.3 million it collected in parking fines in 2005. In contrast, Fort Wayne, Indiana, with a populace of 253,691 "averaged collecting more than \$450,000 annually in parking fines and fees from 2007 to 2010, according to its budget books," based on a news account. However, "that amount is expected to drop to \$325,000 this year and \$271,000 in 2012, according to budget projections."

"With the advent of the new high-tech parking meters in the city, parking tickets are becoming increasingly harder to contest," Townsend added. "However, some motorists who think they were wrongly ticketed are taking time off and taking their cases before ticket adjudication hearing officers in the District to fight them."

In the District, you can contest a parking ticket by mail or by appearing at a walk-in hearing at the city's traffic adjudication services, which is under the purview of the District Department of Motor Vehicles (DMV). Most people figure the latter takes forever, is a hassle, and so they avoid the process. However, those who opt to appear have a successful track record, noted Townsend.

Number of Parking Tickets Issued, Adjudicated, and Dismissed in FY 2010 and FY 2011 YTD*

Tickets	FY 2010	FY 2011 YTD*
Number Issued	1,788,470	1,120,000
Number Adjudicated	167,800	89,060
Number Dismissed	72,670 (43%)	41,800 (47%)

* FY 2011 YTD includes tickets issued through May 2011

AAA Mid-Atlantic advocates on behalf of its nearly four million members in the District of Columbia, Maryland, Virginia, Delaware, Pennsylvania, and New Jersey. It provides a wide range of personal insurance, travel, financial and automotive services through its 50-plus retail branches, regional operations centers, and the Internet.

For more information, please visit our web site at www.AAA.com.

District Parking Fact Sheet

The 1.6 million-plus parking tickets were written in the period between October 1, 2010 and September 30, 2011, which constitute the 2011 Fiscal Year on the District's budgetary calendar. Since October, the District DPW has issued 315,000 parking tickets.

When the District Department of Transportation

(DDOT) rolled out its cashless Pay by Phone parking meter system in April 2010, it said the new program would greatly reduce the "chances of a parking violation," provided drivers "won't exceed the parking time limit." However, motorists owed the District \$355.6 million in unpaid traffic fines and fees at the end FY 2011, according to the DMV, apparently with the lion's share of that amount racked up in unpaid parking tickets. Earlier this year, DMV officials told a Council committee the city was due \$300 million just in outstanding parking fines, dating back seven years to 2004.

In their dragnet, more than 200 District government parking officers are out and about on patrol six days a week, from 7 a.m. to 10 p.m., Monday through Saturday. They are not alone in the never-ending lookout for motorists illegally parked at expired meters. Nearly 30 federal and city agencies are legally empowered to issue parking citations in Washington, D. C. proper.

Residents and tourists say it seems there are a thousand ways, make that 1.6 million ways, to rack up a parking violation in the District, whether it stems from parking more than 12 inches from the curb (\$20); expired meter infractions (\$25); parking within 10 feet of a fire hydrant (\$50); parking in loading zones (\$50); or parking in a crosswalk (\$50).

Better watch out: you can be ticketed for parking in bus stops (\$100); parking along the city's snow emergency routes (\$250); or parking on private property without consent of the property owner (\$250). Then, there's that \$10 fine for parallel parking without backing into a one-car long space; it's a \$30 fine for parking in a street sweeping zone caught by a street sweeper camera; and parking in a handicapped space will set you back \$250.

The District boasts an inventory of nearly 17,200 parking meters (including 13,000 single-space parking meters, and 550 solar-powered multi-space parking meters managing approximately 4,200 parking spaces throughout the District's commercial corridors), and a maze of more than 100,000 parking signs as confusing and confounding as the Tower of Babel. It now costs \$2.00 per hour to park in premium demand zones in Washington, and 75 cents an hour to park in normal demand zones.

Increased parking enforcement, the District DPW stated in a recent news release, is its "second most requested service." Those requests, the Department says, come from "businesses that want more turnover at spaces near their establishments" or from "residents who want a space close to their homes." The DPW adds the stepped-up parking enforcement is "in response to strong competition for legal curbside parking and reflects the needs of residents, businesses and the motoring public."

Parking violators are required to pay their parking tickets, "within 30 calendar days of the date on the ticket," the DPW warns. "However if you do not pay within 30 calendar days, a penalty equal to your fine will be added."

Congresswoman Donna F. Edwards' Legislative Update

Congresswoman Edwards' Statement on Passage of Two-Month Extension of Payroll Tax Cut and Unemployment Benefits

Washington, D.C. — Congresswoman Donna F. Edwards (MD-4) released the following statement after the House agreed by unanimous consent to pass a two-month extension of the payroll tax cut and unemployment benefits and prevent cuts to Medicare reimbursements. The measure was cleared by the Senate and will now be sent to President Obama to be signed into law.

"At long last, House Republicans agreed to the bipartisan two-month extension of the payroll tax cut for 160 million Americans and unemployment compensation for 2.3 million Americans who lost their jobs through no fault of their own. House Democrats have now been joined by our Republican colleagues to prevent the average Maryland household from facing a tax increase of \$1,400 dollars and more than 46,000 Marylanders from starting the year without unemployment benefits. Today, our seniors can be assured that they will continue to receive a high level of health care and their

doctors will receive a full Medicare reimbursement. This bipartisan compromise will make a real difference in people's lives, and it is right in time for the holidays."

Afghan Women's Task Force Co-Chairs Joint Statement on U.S. National Action Plan on Women, Peace, and Security

Washington, D.C. - Representatives Donna F. Edwards (MD-4) and Cathy McMorris Rodgers (WA-5), Co-Chairs of the Afghan Women's Task Force, released a joint statement regarding the first-ever U.S. National Action Plan on Women, Peace, and Security released by President Obama.

"The U.S. National Action Plan on Women, Peace, and Security is a landmark commitment from the United States to ensure that women, particularly in those conflict zones, are included in peace negotiations and peacebuilding activities. It is well documented, and the strong belief of the Afghan Women's Task Force, that including women in diplomatic, military, and development-support activities creates more stable, peaceful, and economically viable



communities. "Less than a month after the Bonn Conference in Germany, this national plan comes at an important time for the women of Afghanistan. The conference conclusions issued on December 5, 2011, recognize that the rights of women must be protected but provides less certainty on the framework for women's inclusion. As we maintain our engagement with President Karzai and other Afghan officials, military personnel, and assistance organizations, the President's National Action Plan will provide additional confidence to the women of Afghanistan that the United States will continue to advocate for the protection of their constitutional rights and their full and equal participation in Afghan society."

Brandywine-Aquasco

by Ruth Turner 301 888 2153

FORECLOSURE AND HOUSING ASSISTANCE WORKSHOP

Join us Saturday, January 28, 2012, 9:00 AM-2:00 PM at Mt. Ennon Baptist Church. The church is located at 9832 Piscataway Road, Clinton Maryland 20735-4445. RSVP on-line by January 26th at EVENTREGISTRATION.org. (After January 26th, on-site registration will be available). This workshop is sponsored by U.S. Senator Ben Cardin, MD Department of Housing & Community Development, HUD and Freddie Mac.

Find out how Maryland's foreclosure prevention laws affect you. You will learn how foreclosure can be prevented, meet with loan services and talk to housing counselors and attorneys.

Bring all, monthly budget and pay stub, all paper work related to current and former mortgages including loan application, lender statements, settlement paperwork, and all foreclosure notices, or threats of foreclosure if any received.

Call the Pro Bono Resource

Center of Maryland at 1-800-396-1274 ext. 3053 to pre-register for a free legal consultation with an attorney.

SURRATT HOUSE MUSEUM

There will be special exhibit Commemorative the 150th Anniversary of the American Civil War and the role the state of Maryland played in this great conflict. The exhibit will be on Thursday, January 12, 2012 from 11:00 AM to 3:00 PM. The address is 9118 Brandywine Road Clinton, Maryland 20735. Cost for adults is \$3.00, Senior Citizens \$2.00 and Children (5-18) \$1.00.

BRANDYWINE NORTH KEYS CIVIC ASSOCIATION, INC

Meetings for the Association are on the third Wednesday of each month January through June, from 7:00 PM to 9:00 PM in the Media Center at the Brandywine Elementary School. Membership dues are \$30 a year per household. Checks can be sent to Brandywine North Keys Civic

Association, Inc., PO Box 321, Brandywine, Maryland 20613. (Visitors are welcome to attend meetings.)

AFRICAN DANCE GROUP

Upper Marlboro Community Center will be celebrating the African American Dancer on Saturday, February 25, 2012 3:00 PM – 5:00 PM. The fee is \$5.00 R and \$6.00 NR. Join us as we pay tribute to the African American Dancers of the past and present. The celebration will feature Dance performance, Special Tribute, Craft Project, Music and Dancing. The Center is located at 5400 Marlboro Race Track Road Upper Marlboro, MD 20744. Telephone: 301-627-2828; TTY 301-203-6030.

BECOME A FOSTER/ADOPTIVE PARENT

Foster parenting is about believing and investing in the future to a Prince George's County Child. If you have the time and talent to become a foster or adoptive family, please call 301-909-CARE.

Neighborhood Events Celebrate the New Year in Maryland With 10 Free Flowering Trees from the Arbor Day Foundation

Residents of Maryland can ring in the New Year by receiving 10 free flowering trees by joining the Arbor Day Foundation any time during January 2012.

By becoming a member of the nonprofit Arbor Day Foundation, you will receive two white flowering dogwoods, two flowering crabapples, two Washington hawthorns, two American redbuds and two goldenrain trees.

"These beautiful trees will give your home in Maryland lovely flowers with pink, yellow and white colors," said John Rosenow, chief executive and founder of the Arbor Day Foundation. "These trees are perfect for large and small spaces, and they will provide food and habitat for songbirds."

The free trees are part of the nonprofit Foundation's Trees for America campaign.

The trees will be shipped postpaid at the right time for planting, between Feb. 1 and May 31, with enclosed planting instructions. The 6- to 12-inch tall trees are guaranteed to grow or they will be replaced free of charge.

Arbor Day Foundation members also receive

a subscription to the Foundation's bimonthly publication, Arbor Day, and The Tree Book, which includes information about tree planting and care.

To become a member of the Foundation and to receive your free trees, send a \$10 contribution to TEN FREE FLOWERING TREES, Arbor Day Foundation, 100 Arbor Avenue, Nebraska City, NE 68410, by January 31, 2012. Maryland residents can also join online at arbor-day.org/january.



UMBC Stream Buffer Planting Project. The UMBC community was encouraged to plant native species of trees on campus to celebrate Arbor Day. Photo by Mariayna Demond for UMBC.

COMMUNITY

Practical Money Skills

By Jason Alderman

Boosting your retirement plan contributions

For the first time since 2009, the IRS has increased the amount people can contribute to their 401(k) and other defined contribution plans. Effective January 1, 2012, the maximum annual contribution grows by \$500 to \$17,000, thanks to an increase in the Department of Labor's Consumer Price Index for Urban Consumers (CPI-U), a common measure of inflation the IRS uses to determine whether or not to increase dozens of tax-related numbers from year to year.



That's good news for people who want to boost their tax-advantaged retirement savings. Here's an overview of what will and won't change in 2012 with the more common retirement savings plans:

Defined contribution plans. In addition to increasing the maximum allowable annual contribution to 401(k), 403(b), 457(b) and federal Thrift Savings plans to \$17,000, these additional factors apply:

People over 50 can also make an additional \$5,500 in catch-up contributions (unchanged from 2011).

The annual limit for combined employee and employer contributions increased by \$1,000 to \$50,000.

Because your plan may limit the percentage of pay you can contribute, your maximum contribution may actually be less. (For example, if the maximum contribution is 10 percent of pay and you earn \$50,000, you could only contribute \$5,000.)

Company-matching contributions do not count toward your maximum contribution.

Individual Retirement Accounts (IRAs). The maximum annual contribution to IRAs remains unchanged at \$5,000 (plus an additional \$1,000 if 50 or older). Maximum contributions to traditional IRAs are not impacted by personal income, but if your modified adjusted gross income (AGI) exceeds certain limits, the maximum you can contribute to a Roth IRA gradually phases out.

For singles/heads of households the phase-out range is \$110,000 to \$125,000 (up from \$107,000 to \$122,000 in 2011). Above \$125,000, you cannot contribute to a Roth.

For married couples filing jointly, it's \$173,000 to \$183,000 (up from \$169,000 to \$179,000 in 2011).

Keep in mind these rules for deducting IRA contributions on your federal tax return:

If you're single, a head of household, a qualifying widow(er) or married and neither spouse is covered by an employer-provided retirement plan you can deduct the full IRA contribution, regardless of income.

If you are covered by an employer plan and are single or a head of household, the tax deduction phases out for AGI between \$58,000 and \$68,000 (up from \$56,000 to \$66,000 in 2011); if married and filing jointly, the phase-out range is \$92,000 to \$112,000 (up from \$90,000 to \$110,000 in 2011).

If you're married and aren't covered by an employer plan but your spouse is, the IRA deduction is phased out if your combined AGI is between \$173,000 and \$183,000 (up from \$169,000 to \$179,000 in 2011).

For more details, read IRS Publication 590 at www.irs.gov.

Retirement Saver' Tax Credit: As an incentive to help low- and moderate-income workers save for retirement through an IRA or company-sponsored plan, many are eligible for a Retirement Savers' Tax Credit of up to \$1,000 (\$2,000 if filing jointly). This credit lowers your tax bill, dollar for dollar, in addition to any other tax deduction you already receive for your contribution.

Qualifying income ceiling limits for the Retirement Savers' Tax Credit increased in 2011 to \$57,500 for joint filers, \$43,125 for heads of household, and \$28,750 for singles or married persons filing separately. Consult IRS Form 8880 for more information.

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

The Health Benefit Exchange Board Submitted Recommendations to Support It's Operation

BALTIMORE (December, 2011) -- The Board of the Maryland Health Benefit Exchange submitted to Governor O'Malley and the General Assembly a series of policy recommendations to support the successful operation of the Exchange in 2014 and beyond. Maryland's Health Benefit Exchange will provide a marketplace for individuals and small businesses to purchase high quality, affordable health coverage. Because of subsidies through the Affordable Care Act, the Exchange will make health insurance accessible to hundreds of thousands of Marylanders.

"I thank the many Marylanders who actively participated in a collaborative process to develop these recommendations," said Lt. Gov. Anthony G. Brown, who championed legislation this year to establish the framework for Maryland's health benefit exchange, including the exchange board. "We are committed to using the tools of the

Affordable Care Act to reduce costs, expand access, and improve the quality of health care throughout Maryland."

The report, required by the Maryland Health Benefit Exchange Act, which passed in 2011 and authorized creation of the Exchange, includes a broad range of recommendations, including: how the Exchange should contract with insurance plans; how the exchange should offer insurance to small businesses and their employees; how the Navigator program should work; how to set rules to assure a broad pool of risk; how to finance the exchange; and how to educate and inform the public about new opportunities for health insurance.

"One at a time, we are putting in place the building blocks for a successful Exchange in Maryland," said Dr. Joshua M. Sharfstein, Secretary of the Department of Health and Mental Hygiene and Chair of the Exchange Board. "These policy recommendations focus on what it will take for the Exchange to work well

in Maryland."

The Board worked with a broad range of experts and stakeholders to develop the report, including four advisory committees. The advisory committees included stakeholders from the health insurance industry, health care providers and associations; community members, advocates, and community-based organizations; academia; business owners; unions; local government officials; and consultants. In total, 66 Marylanders served on these committees. In addition, consultants were hired to conduct analyses and develop options for topics identified by the authorizing legislation.

The advisory committees met a combined total of 22 times between September and November 2011. The consultants attended and presented at the committee meetings to engage the advisory committees and the public. Each advisory committee provided the Board with a report summarizing its comments on the assigned consultant studies.

The reports were made available to the public on the Exchange's website, and additional public comment was accepted both through written and oral testimony.

"This extraordinary public process has made the Board's recommendations stronger," said Rebecca Pearce, the executive director of the Exchange. "Our goal is to build on a strong foundation to launch a successful exchange in Maryland."



FILE PHOTO
Lt. Governor Anthony Brown

Wind from A1

though none have commenced.

Ross Tyler, a project director at the nonprofit advocacy organization Clean Energy Group, said offshore wind development could bring jobs to many different sectors in Maryland.

"These turbine towers will require ladders. There's lighting equipment, there's welding needed, there's specialized diving that's needed. So there's a whole range of different skills and different industry sectors that will be required for offshore wind," Tyler said.

For O'Malley, offshore wind is a critical component of his goal for Maryland to have 20 percent of its electricity supply come from in-state renewable

sources by 2022. Such sources currently account for less than 7 percent of electricity supply.

But offshore wind farms are expensive to finance and develop, and many people are concerned that the costs might overburden ratepayers.

"What's important to me is that we do it right," said State Sen. Catherine Pugh, D-Baltimore, while speaking Nov. 30 at a town hall forum organized by the Marylanders for Offshore Wind Coalition in Baltimore.

"One of the things I asked a year and a half ago is that we would go out and educate the community in terms of not only what this means, but what the cost would be to all of us, recognizing that 25 percent of the population of this city, for example,

lives below poverty," Pugh said.

The bill stalled in both the House and Senate last session after the state estimated the cost to consumers could be up to \$8.70 a month, and despite a late amendment to cap the rate increase to \$2 a month. Legislators decided to hold the bill for study in the Senate Finance Committee.

Among other questions, the state is studying whether the New Jersey model would have less of an impact on ratepayers, Hucker said.

"It's a competitive process where the utilities would be able to buy offshore wind energy from wherever, so in that way it's a little less prescriptive and hopefully will let the market pressure drive the cost down as much as possi-

ble," he said.

But changing the bill's mechanism may not be enough to ease energy consumers' concerns about the possible increases in electricity costs.

"Unless there's a fairly significant change in the way that it's structured, I would still expect it's something that would raise rates," said Todd Chason, counsel for Maryland Energy Group, which is made up of large energy users such as hospitals, universities and manufacturers.

Maryland Energy Group filed a statement against the bill when it was last being debated. The Maryland Chamber of Commerce, Maryland Conservation Council and Maryland Farm Bureau were also opposed.

Oyster from A1

bring the oysters back but you're not going to bring these people back," he said.

That would mean the end of what Todd and others see as an integral part of Maryland's culture and history.

"We've been doing it for generations. My great-great-great grandfather did it," Todd said.

Maryland should work to retain "even a small portion of that old business," said Delegate Jay Jacobs, a Republican who represents all or parts of Kent, Queen Anne's, Caroline and Cecil counties, and is a fourth-generation resident of Rock Hall on the Eastern Shore.

"Even though the numbers are very low as far as the catch goes, I think it's important that we maintain that view of that heritage," said Jacobs, who recently boarded a Chesapeake Bay Foundation boat to watch hatchery-produced oyster spat being placed on a sanctuary reef.

Plagued by disease, overfishing and habitat loss, the bay's oyster population -- once the nation's largest fishery -- has declined nearly 100 percent since the early 1800s and 92 percent since 1980, according to the recent study.

Michael Wilberg, the study's chief researcher, argues a complete halt to fishing is necessary to restore populations and reefs.

"We think that fishing pressure has been one of the more

important forces that's been acting on oysters over the last probably 150 years or so, and that reducing or eliminating that fishing mortality on oysters would provide them an additional opportunity to begin to recover," said Wilberg, who works in the Chesapeake Biological Laboratory in Solomons.

Based partly on recommendations from the state's Oyster Advisory Commission, which issued its legislative report in February 2009, Maryland recently expanded its network of oyster sanctuaries but stopped short of a full moratorium.

William Eichbaum, former chairman of the commission, said he started out believing a moratorium might be the solution. But leaving oysters alone, with neither fishing nor investments in restoration, would be a "gamble," he said.

"My own view, as the commission worked, evolved to the point where I didn't think that (a moratorium) was the single-bullet solution to the problem," Eichbaum said, adding that even without fishing, investments would be necessary to help restore the population.

With disease a significant short-term challenge, Eichbaum came to the conclusion that a "large-scale, well-designed sanctuary program" would be sufficient to give oysters an opportunity to develop disease resistance and bounce back. Most oysters in the state's restoration efforts come from UMCES's Horn Point Oyster

Hatchery.

Eichbaum said he has not seen Wilberg's study, but a group of scientists and fisheries managers -- members of the Bay Foundation's Fisheries Goal Implementation Team -- is reviewing management options for the oyster fishery based on the latest science, said Stephanie Westby, oyster coordinator for the National Oceanic and Atmospheric Administration's Chesapeake Bay office.

Members of that group "have some interest in creating some process whereby the new science and old science, the best available science ... can be reviewed, and to try to evaluate the status of the wild fishery in order to help drive management options," Westby said.

Officials at the Department of Natural Resources argue a complete moratorium is unnecessary and would hurt the state's economy.

"We have already put 24 percent of our oyster grounds into a moratorium, and we are committed to studying how that affects populations of oysters in those areas over a five-year timeframe," said Michael Naylor, assistant director of the shellfish program at the Department of Natural Resources Fisheries Service.

Slightly more than 100,000 oyster bushels were harvested in the 2010-2011 season. While dramatically lower than harvests of several decades ago, last season's harvest had a dockside value of more than \$3 million, according to the

Department of Natural Resources.

Harvested oysters have their shells pried open in shucking houses, which adds value, before going to distributors and supermarkets.

"There's this whole vertical structure between (a waterman) and that eventual buyer, all of which would be affected locally by a moratorium," Naylor said.

Naylor said the fishery's direct impact on Maryland's economy is probably between \$10 million and \$15 million.

"That's not nothing in anybody's book," he said.

But the sanctuaries, which are sometimes targets of poaching and are starting to be opened for aquaculture leases, are not enough, said Mechanicsville resident Ken Hastings, a longtime environmental activist who supports a moratorium.

"I can't think of another resource that anyone would allow to get down to 0.1 percent of its historical abundance and still insist on going out and indiscriminately killing," Hastings said. "You wouldn't do that with deer or pheasants or black bear or anything like that."

The oyster habitats are so diminished that a moratorium would have little impact on the industry's cultural importance in Maryland, Hastings said.

"I think the cultural significance is pretty much gone, and I don't see that coming back, certainly in my lifetime," he said.

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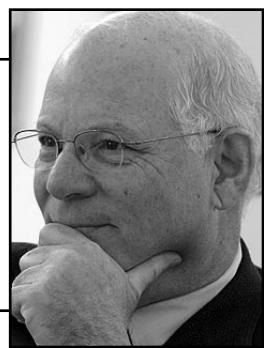
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COMMENTARY

Benjamin L. Cardin

United States Senator for Maryland



New Mercury Rules Force Other States to Finally Catch Up on Clean Air

Washington, DC — U.S. Senator Ben Cardin (D-MD) applauded the U.S. Environmental Protection Agency (EPA) for finalizing its Mercury and Air Toxics Standards Rule, also known as the Utility MACT (Maximum Achievable Control Technology), for fossil fuel powered electrical generating units. The rule is supported by Maryland power suppliers Exelon Corp., Constellation Energy and the American Boiler Manufacturers Association and complies with a Consent Decree of the D.C. Court of Appeals that requires EPA to fulfill the 1990 Clean Air Act regarding hazardous air pollution from power plants.

“Clean air is essential for the health of every American and it’s also good business. It’s time for the rest of the country’s electricity generation sector to catch up with Maryland and do what our power producers have been doing for years now to protect children from toxic mercury and air toxics pollution. In 2006, the Maryland Legislature and Governor Robert Ehrlich took decisive action to protect the health of Marylanders by establishing the Healthy Air Act — the East Coast’s strongest clean air law. Maryland’s power generation sector has worked hard to comply with this law, and in the process has created thousands of jobs in Maryland’s power generation sector.

“Constellation invested \$885 million to add critical pollution control technologies to its Brandon Shores power plant near Glen Burnie.

This investment created more than 1,300 jobs at its peak, reduced mercury emissions from the plant by 90%, and caused no disruption in electricity service to Maryland.

“Mercury is an extremely harmful neurotoxin that our country’s largest source producers, power plants, must act to address. The doomsday scenarios described by our nation’s power companies who irresponsibly continue to operate the nation’s oldest and dirtiest power plants are not based in reality. The rule being finalized today is the result of litigation demanding EPA to comply with the Clean Air Act.”

According to the Bipartisan Policy Center, the Utility MACT follows the Clean Air Act’s approach for toxic pollutants, the rule requires “command and control” emission rate limits for mercury, acid gases, and particles. The limits must represent Maximum Achievable Control Technology, defined as the top 12% performance of existing units, which EPA set after collecting performance data from industry. In addition, the rule establishes “work practice standards” to reduce organic air toxics, such as dioxin and furans. A number of plants already have pollution controls that will comply with MACT limits. Others, in order to comply with the established emission rates, will need to install pollution controls, including activated carbon injection, scrubbers or dry sorbent injection, and upgrade particulate controls.

To Be Equal

Marc Morial, President and CEO

National Urban League



National Urban League Affiliates Serve 2.6 Million Americans in 2010

“From your founding amid the great migration, to the struggles of the civil rights movement, to the battles of today...America is a better place because of the Urban League.”

President Barack Obama

As depression-era unemployment rates and a shrinking social safety net continue to plague urban America, the annual National Urban League census reveals that the organization’s 98 community-based affiliates served a record 2.6 million Americans in 2010 — a 25 percent increase over 2009.

Last year the American economy was supposedly transitioning from the great recession to sustained recovery. Instead, 14 million Americans remained jobless, 8 million more were underemployed and unemployment among African Americans reached 16 percent -- nearly double the national rate. While more urban families faced job losses, smaller pay checks, diminished health services and the threat of foreclosure, many Urban League affiliates filled the gap as lifelines of opportunity. Following is a summary of affiliate activities targeted to our four empowerment goals:

Health Care: Every American has access to quality and affordable health care solutions

The great recession has caused some families to choose food over health care, thereby exposing children and adults to the potential of seriously escalating illnesses.

With 31 states cutting funds for health care services and providers, Urban League affiliates managed to help more 1.4 million Americans purchase medicines, get necessary evaluations and screenings and obtain other critical health care services -- up from 792,000 in 2009.

Education: Every American child is ready for college, work and life

Education is always cited as the cornerstone of America’s future. But last year, 34 states sought to balance their budgets by enacting cuts in K-12 programs. This resulted in fewer partic-

ipants receiving education services from our affiliates in 2010. However, 172,000 clients still benefited from Urban League affiliate education services, with 50,000 receiving professional development and skills enhancement training.

Economic Empowerment: Every American has access to jobs with a living wage and good benefits

Since 2009, unemployment among African Americans has increased from 14 percent to 16 percent. Last year, the affiliates of the Urban League placed more than 18,000 people in jobs through the operation of 548 economic, entrepreneurship and housing programs. Those programs served an astounding 608,852 clients -- an increase of 232,000 from 2009.

Housing: Every American lives in safe, decent, affordable and energy efficient housing on fair terms

Urban League affiliates provided housing assistance to 441,493 clients in 2010, more than double the clients receiving assistance in 2009. This included 1,188 homes purchased, and 15,524 clients benefiting from foreclosure assistance.

Finally, in 2010, the National Urban League generated an economic impact of \$1 billion, including \$471.8 million in federal, state and local government support for Urban League programs across the country. The secondary economic impact of \$641.6 million is a measure of the success of these efforts, with 18,000 participants placed in jobs, 1,188 new homeowners, 357 new business start-ups, \$3.3 million in business sales and \$114 million in new investments in economically distressed communities.

Clearly, the National Urban League and its affiliates are helping millions of Americans navigate their way through these economic hard times. The services we provide help strengthen family budgets and communities. And, just as importantly, they allow people to maintain their dignity and a sense of humanity.

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Child Watch

by Marion Wright Edelman



Remembering a Poor Baby

When Britany Lewis was born, no trumpets and glad tidings or even balloons and baby showers greeted her arrival. She was just another poor baby. Britany never knew her father, and for the first six years of her life lived in virtual squalor with five siblings and a mother addicted to drugs who eventually went to prison. Britany barely remembers her, though there are some details of her early childhood that do stand out—like the maggots everywhere in their run-down house, even in the refrigerator.

When Britany was six, her then nineteen-year-old sister was awarded custody of her young siblings. But her sister was hardly prepared to be a parent or provider for her younger sisters and brothers, and the family was forced to live for over a year in a two-door Honda Prelude. The deplorable living conditions and lack of parental guidance caused Britany to miss an entire year of school. No one cared enough to notice or do anything about it. Her sister also began a destructive pattern of physical abuse toward Britany that would last for several years. Once, she dealt a devastating blow that forced Britany to miss two days of school while she nursed a black eye. Britany remembers that the physical pain paled in comparison to the disappointment of tarnishing the perfect attendance record she’d built up and determinedly maintained for several years in a row in the midst of the chaos at home. By then, school had become a refuge.

While millions of children have found safe harbor with relatives, Britany did not until she was 16. Her sister kicked her out and left her then in the care of her grandparents. In this current home Britany has finally found the love, support, and guidance she needs and deserves. Despite the abandonment, homelessness, and physical abuse that permeated her childhood, Britany managed to stand tall against the odds that constantly threatened to destroy her dreams. Now a high school senior, she has a 3.94 GPA and is, according to her guidance counselor, “a proven force” on her high school campus. Britany serves as Associated Student Body President and is a vigilant community leader in programs such as the Youth Commission-City of Lancaster, California and the Teen Builders Community Service Club. Selected as a

“Future Leader” by the Valley Press Newspaper, Britany believes “I overcame the things from my past because I refuse to let them hold me back. My plan is to continue to do my best in school and help others along the way.”

Britany is now also one of the newest winners of the Children’s Defense Fund’s Beat the Odds® awards program, which recognizes outstanding high school students who have overcome incredible adversity to excel in school and display incredible self-determination and a drive toward achievement through the common thread of hard work, academic excellence, and service to their communities. On December 1, celebrities and child advocates joined CDF’s California office at an awards gala honoring Britany and four other extraordinary high school students from the Los Angeles area. Each of them will receive a \$10,000 college scholarship and support services including rigorous SAT prep, one-on-one college counseling, state-wide college tours, internship opportunities, educational and life-skills workshops, and guidance and mentoring throughout the high school and college years.

I am so proud of Britany Lewis and the other youths recognized in Beat the Odds awards programs in eight cities this year. But how many more of America’s 16.4 million poor children will never beat the odds stacked against them and grow

up to reach their full potential the way she has? How many millions of Britanys have we already lost? How many poor babies were born today who will never win any awards and whose names we’ll never know—but who will instead grow up hungry, homeless, poorly educated, and unloved on the outskirts of the American dream?

In the afterglow of Christmas when Christians celebrate the birth of the most famous poor baby in history—the miracle of the incarnation and the belief that God actually came to live among us as a poor, homeless child—I hope we can honor this holy baby in our lives today by raising a mighty voice for justice and protection for all the poor babies and children made in God’s image still left behind in poverty and hopelessness.

Marion 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.

Make your year-end tax-deductible contribution to CDF today.

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

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