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Non-Profit Education Get Mixed Results

Less Than One-third Achieved Adequate Yearly Progress

By PRESS OFFICER
NEPC

BOULDER, CO (January, 2012) — Across the nation, almost 300 private companies referred to as “education management organizations” are taking a big bite out of the public school apple. According to a new report, EMOs now operate 35 percent of all public charter schools, and these schools account for more than 40 percent of all charter school students. In the for-profit sector, the number of companies has remained relatively stable for the past few years, yet many of the large and medium-sized for-profit EMOs are expanding the number of students they serve on their campuses, and there has been a dramatic expansion in “virtual schools.” Further, the number of students enrolled in schools under non-profit management has been growing even more rapidly.

The report, Profiles of For-Profit and Nonprofit Education Management Organizations: Thirteenth Annual Report — 2010-2011, was released today by the National Education Policy Center (NEPC), which is housed at the University of Colorado Boulder.

“Growth is occurring vertically as well as horizontally,” said the report’s lead author Dr. Gary Miron, a professor of evaluation, measurement and research at Western Michigan University. “Many of the for-profit operators

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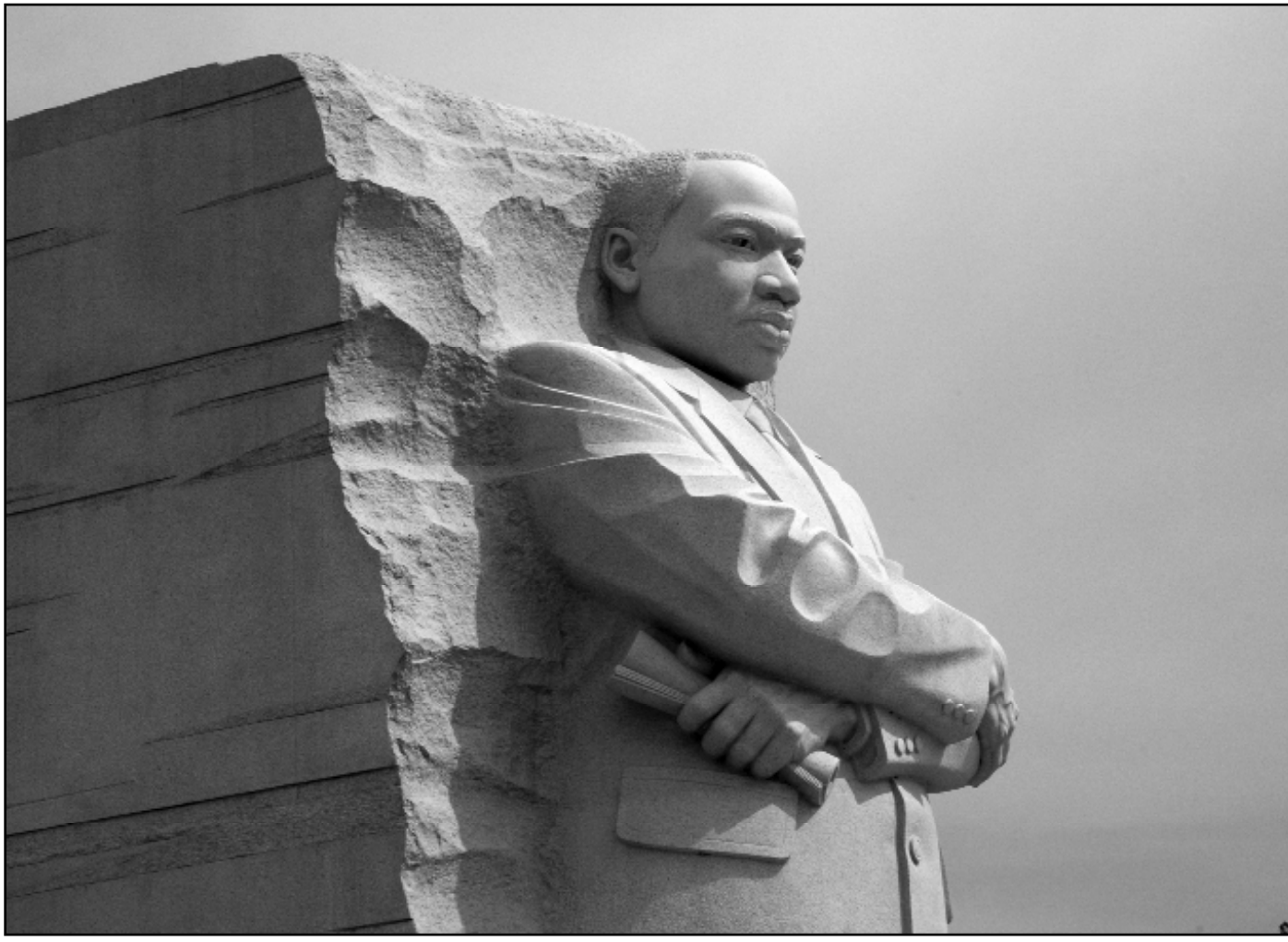


PHOTO COURTESY NATIONAL PARK SERVICE

Captured in a moment of reflective thought, the figure of Dr. King, sculpted by renowned artist Master Lei Yixin serves as the forward element of the Stone of Hope.

Celebrating the Legacy of Rev. Dr. Martin Luther King, Jr.

By VANESSA ABERNATHY
Staff Writer

Martin Luther King Jr. has now been dead longer than he lived. But what an extraordinary life it was.

At 33, he was pressing the case of civil rights with President John Kennedy. At 34, he galvanized the nation with his “I Have a Dream” speech. At 35, he won the Nobel Peace Prize. At 39, he was assassinated, but he left a legacy of hope and inspiration that continues today.

It took 15 years to create the federal Martin Luther King, Jr., holiday. Congressman John Conyers, Democrat from Michigan, first introduced legislation for a commemorative holiday four days after King was assassinated in 1968. After the bill became stalled, petitions endorsing the holiday containing

six million names were submitted to Congress.

Conyers and Rep. Shirley Chisholm, Democrat of New York, resubmitted King holiday legislation each subsequent legislative session. Public pressure for the holiday mounted during the 1982 and 1983 civil rights marches in Washington.

Congress passed the holiday legislation in 1983, which was then signed into law by President Ronald Reagan. A compromise moving the holiday from Jan. 15, King’s birthday, which was considered too close to Christmas and New Year’s, to the third Monday in January helped overcome opposition to the law.

Sunday, January 15, 2012 will be the 83rd birthday of the Rev. Dr. Martin Luther King, Jr. He was born in Atlanta, GA in 1929; graduated with a B.A. from Morehouse College and earned his doc-

torate in theology from Boston University. There will be celebrations and commemorations throughout the country - many on streets named after this globally esteemed human rights activist. Special events will also be held at the ML King Center for Social Change in Atlanta, GA and for the first time, at the memorial “Stone of Hope,” on the national mall in Washington, DC.

The name of the memorial statue is taken from a line in Dr. King’s “I Have a Dream” speech: “With this faith we will be able to hew out of the mountain of despair a stone of hope.”

Josephine Mourning, Chairperson of the Prince Georges County Southern Christian Leadership Conference

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State Gets \$2 Million For Electronic Health Data

Payments Issued to Providers Through Federal EHR Incentive Program

By PRESS OFFICER
Office of the Lt. Governor

ANNAPOLIS, Md. (January, 2011) — On December 31, 2011, Maryland’s Medicaid program processed its first payments to Maryland medical providers and hospitals through the federal Medicaid Electronic Health Records (EHR) Incentive Program, Lt. Governor Anthony G. Brown and the Maryland Department of Health and Mental Hygiene (DHMH) announced today.

More than \$2 million has been issued to the first group of eligible providers and hospitals through the program, which is funded by federal dollars through the American Recovery and Reinvestment Act (ARRA). The program will help Maryland continue to work toward its goal of encouraging widespread adoption of EHRs and establishing a comprehensive statewide, private-public, and secure health information exchange, one of Governor Martin O’Malley and Lieutenant Governor Brown’s 15 strategic goals for Maryland.

“Health information technology will help ensure providers have the right information about the right patient at the right time in order to improve care and reduce costs for all Marylanders,” said Lt. Governor Brown, co-chair of

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First Woman to Become Leader of the Government Printing Office

By PRESS OFFICER
Government Printing Office

WASHINGTON-Deputy Public Printer Davita Vance-Cooks becomes Acting Public Printer for the U.S. Government Printing Office (GPO), the first woman to lead the agency. Vance-Cooks assumes her new role effective immediately, following the completion of Public Printer Bill Boorman’s term. She will serve as the Chief Executive Officer and lead the 1,900 GPO employees in carrying out the agency’s 150-year mission of Keeping America Informed on the three branches

of the Federal Government.

Vance-Cooks is a seasoned business executive with 30 years of private sector and Federal Government experience. She has held a succession of senior management positions at GPO for nearly eight years including: Chief of Staff, Managing Director of GPO’s Customer Services and Procurement business unit and Managing Director of Publication and Information Sales. Before coming to GPO, Vance-Cooks held several private sector management positions. She was the Senior Vice-President of Operations for NYLCare MidAtlantic Health



PHOTO GOVERNMENT PRINTING OFFICE

Deputy Public Printer Davita Vance-Cooks becomes Acting Public Printer for the U.S. Government Printing Office (GPO), the first woman to lead the agency.

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Mikulski and Cardin Congratulate Maryland for A Health Care Bonus

By SARAH MEEHAN
Capital News Service

ASHINGTON, D.C. — U.S. Senators Barbara A. Mikulski and Ben Cardin (Both D-Md.) praised Maryland’s dedication and innovation in improving access to Medicaid and the Children’s Health Insurance Program (CHIP) that led to winning a \$23.8 million “performance bonus” from the Department of Health and Human Services (HHS) to cover the costs of providing more Maryland kids with health coverage. This is the second year in a row Maryland has received the bonus funding.

“Hats off to Governor O’Malley and his team for saving lives and saving money by getting more kids covered and keeping more kids healthy,” Senator Mikulski said. “Maryland is a leader and innovator in getting kids off to the right start in life. It begins with making access to health care a top priority. I fought to create the CHIP program in 1997. I have been fighting ever since to expand coverage and increase payment to states. States want to do the right thing, but they can’t do it on their own. That’s why I will keep standing up for a federal government that fulfills its responsibilities to

America’s families, America’s children and America’s future.”

“The CHIP program makes it possible for our nation’s low-income children to have access to important primary health care services, including dental care,” said Senator Cardin. “I am so pleased that Maryland has made enrollment in the program a top priority, and this \$23.8 million performance bonus will provide additional resources to ensure every Maryland child who is eligible for health care under CHIP is enrolled in the program.”

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INSIDE

Travel Resolutions for 2012

Looking ahead to places to see and things to do in Maryland during 2012, two historical commemorations figure prominently: the bicentennial of the War of 1812 begins in June and events that mark the sesquicentennial of the Civil War continue throughout the year. “The commemorations are headliners.”

Community, Page A3

Remembering Fred Shuttlesworth

“That Fred Shuttlesworth did not become a martyr was not for lack of trying... There was not a person in the civil rights movement who put himself in the position of being killed more often than Fred Shuttlesworth,” Andrew Manis, author of his biography *A Fire You Can’t Put Out*.”

Opinion, Page A4

Save on Energy Bills

Buyers of new homes will save hundreds of dollars each year on energy bills as a result of newly updated state building energy standards that went into effect on Sunday. The new version of the Maryland Building Performance Standard will make new homes and offices 15 percent more energy efficient.

Business, Page A5

Earth Talk

Dear EarthTalk:

There are a number of companies out there now doing “energy audits” for the home, after which they try to sell you attic insulation and other products and services. Is this just a scam or would it be wise for me to look into this?

-- Bill Richards., New York, NY

Features, Page A7

Towns and NEIGHBORS

In and Around Morningside-Skyline

by Mary McHale 301 735 3451

Hot Shoppes is coming back!

J.W. "Bill" Marriott Jr. announces that a Hot Shoppes will open in the new Marriott Marquis Hotel now under construction next to the Walter E. Washington Convention Center.

It will be the first Hot Shoppes since Dec. 2, 1999 when the last Hot Shoppes—the cafeteria in Marlow Heights—closed.

In 1927, J. Willard Marriott opened the first Hot Shoppes, a storefront restaurant at 14th Street and Park Road NW. The company went on to have dozens of drive-ins, restaurants and cafeterias and then, in the 1990s they began to close. Marlow Heights was the last.

The new restaurant will feature some of its legendary items, such as the Mighty Mo, and maybe the Orange Freeze. I want to know if they'll have liver-and-onions. And what I really want to know is: will they open some Hot Shoppes in the suburbs, like in Marlow Heights?

Branch Ave./Naylor Road Improvements

The Maryland State Highway Administration is holding an Informational Meeting Thursday, Jan. 12, 6 to 8 p.m. at Overlook Elementary School Cafeteria, 3298 Curtis Dr., Temple Hills, regarding plans for enhancing safety along the MD 5 corridor and improving access to the Naylor Metro Station. The project will improve mobility, access and safety for cars, bicycles and pedestrians. A presentation will begin at 6:15 p.m. Snow date is Jan. 18. For information, call Matthew S. Stypula, Project Manager, 410-545-8786, or email mstypula@sha.state.md.us.

Neighbors

McNamara High School students collected 12.5 tons of food for area food banks in a recent drive. The food, along with more than \$8,300 that was collected, was distributed to area food banks and shelters including the Oxon Hill Food Pantry, SOME (So others Might Eat), Mount Calvary Ladies of Charity Food Pantry, Bethel house, Assumption Outreach Food Bank and Shepherd Cove Shelter.

In St. Philip's Living Nativity on Dec. 24, Clare Therese Coles was Baby Jesus while her brother Anthony was a donkey, brother Jonathan was a cow and her sister Rebecca was a sheep. In this all-star production, Sydney Bowie was Mary and Tavon Lewis was Joseph. John Whipple directed the Children's Choir and Folk Group.

Mary Alice (Stolarski) Cleve grew up on Clayton Lane in Skyline. In her Christmas letter she said her husband Jeff tours with the Riddelsbrood Puppets and was a Jim Henson puppeteer for the Philadelphia Zoo last summer. Mary Alice and Jeff have two children, Katy and Jackie.

Condolences to Father Scott Hahn on the death of his aunt, Dora Lou Kin.

May they rest in peace

Patrick Neal Macdonald, who grew up on Marianne Drive in Morningside, died Dec. 5. He had lived in Florida since 2000. He was born in Washington, the son of Robert and Margaret "Peggy" Macdonald. He loved the Redskins, his beloved pets, and music of all kinds. His niece, Donna Diaz, wrote, "I remember the time you took Wanda and I for a driving lesson at

Morningside School, and she floored it, heading right toward the side of the school! You grabbed the wheel, and after we did donuts around a bush, we finally came to a stop! After you regained your composure, you said something like, I think it's your sister's turn to drive." His survivors include daughters Erin and Lauren, brothers Wayne, Doug, and Michael, and sister Peggy. There will be a memorial service in Washington.

Dr. John E. Zucker, 70, an allergist who had offices in Upper Marlboro and Waldorf, died Dec. 27 at his winter home in La Quinta, Calif. For years he conducted a daily pollen count for local media outlets. Survivors include his second wife, Kitty Kelley, biographer of celebrities including Jackie Kennedy, Frank Sinatra, Nancy Reagan and Oprah Winfrey. He also leaves two children and four grandchildren.

Milestones

Happy birthday to Dorothy Cullinan and Bridget Vilky, Jan. 1; Carmina Young and Evelyn Lozano, Jan. 2; Gene Desmarais and Courtnei Bland, Jan. 3; Jennifer Jung, proprietor of GI Liquors, J.B. Thomas, and Christa Neale (great-granddaughter of Edythe and Bob Neale), Jan. 4; Ariel Thomas, Sarah Vilky and Terry Foster, Jan. 6; Stephen Sarandos, Jan. 7; Eva Hugings, Jan. 8 (born 1907); and Charles Boxley, Jan. 8.

Happy anniversary to Tom and Monique Laws, Jan. 3; my grandson Conor and Heather McHale, their 12th on Jan. 3; my son John and Michelle McHale, their 15th on Jan. 4; Diane (Miller) and Steve Zirkle, Jan. 9; and David and Lori Williams, Jan. 9.

Neighborhood Events

Prince George's County Council Member Ingrid M. Turner to Serve in Maryland Association of Counties Top Leadership Post

Prince George's County Council Member Ingrid M. Turner (D) – District 4, will be installed as president of the Maryland Association of Counties (MACo) on January 5th, during the 2012 MACo Winter Conference at the Hyatt Regency Chesapeake Bay in Cambridge, Maryland, January 4-6, 2012. MACo is a non-profit and non-partisan organization that serves Maryland county governments by articulating their needs and ideas to the Maryland General Assembly.

Council Member Turner, whose past leadership positions include service as vice president of MACo and County Council Chair, says serving as MACo president provides an even greater platform for service to the residents of the state of Maryland and Prince George's County.

"I look forward to continuing my service with MACo in this new capacity, and working with jurisdictions from across the state to ensure the needs of our counties are addressed. The months ahead will be challenging, but we will accomplish more by working together than we ever thought possible."

Prince George's County Council Chair Andrea Harrison (D) – District 5, congratulates her colleague.

"In addition to sharing best practices with our counterparts from across the state, this is an important opportunity to explore how we can effectively and efficiently address the needs of Prince George's County during the 2012 General Assembly. Council Member Turner is a proven leader with a remarkable record of service in the state of Maryland so we are sure to see great things as she leads this organization and I look forward to working with her this year."

The MACo Winter Conference will include 13 educational sessions including "Finding & Fostering Future Public Leaders," and "Customer Service Lessons for the Public Sector." Additional session topics will focus on how local governments can prioritize and deliver services while facing federal budget cuts; innovative ways counties can partner with schools; and compliance

with new ethics and utility regulations.

Also featured at the conference are two courses from the Academy for Excellence in Local Governance certificate program, table-top exhibits, and many Association meetings and government briefings. All of the educational and networking opportunities allow the attendees to learn about the issues facing local government and the tools and strategies for successfully meeting those challenges as they prepare for the upcoming 2012 General Assembly session.

MACo's membership is composed of county elected officials and representatives from Maryland's 23 counties and Baltimore City. MACo's members determine Association policy and positions on executive and legislative proposals through an elected Board of Directors and a Legislative Committee. Through MACo's advocacy, training, education programs, and annual conferences, members are provided with endless opportunities to improve their capacity to serve their residents.

Register for Spring Courses at PGCC

January 9 - 21

Students can apply, register and pay for courses the same day

LARGO, Md. —Peak registration for spring 2012 semester at Prince George's Community College begins January 9 - 21. In person registration is available in the student services wing of Bladen Hall on the Largo campus, Prince George's Community College at University Town Center and Laurel College Center. Returning students also can participate in Peak Registration by visiting the college's Web site at www.pgcc.edu or by calling the Information Center at 301-336-6000.

During Peak Registration, students will be able to receive one-stop service including academic advising, registration and financial aid counseling as they choose their prospective disciplines and finalize financial obligations. Hours are Monday –Thursday, 8:30 a.m. –8:00 p.m.; Friday, 8:30 a.m. –5:00 p.m.; and Saturday, January 21 and 28, 9:00 a.m. –1:00 p.m.

Congresswoman Donna F. Edwards' Legislative Update

Congresswoman Edwards Joins Leader Pelosi, Democratic Leadership to Urge House Republicans to Return to Work

Washington, D.C. — Congresswoman Donna F. Edwards (D-MD) joined Leader Nancy Pelosi (D-CA), Assistant Democratic Leader James Clyburn (D-SC), Caucus Chair John Larson (D-CT), and other Democratic colleagues in leadership today to urge House Republicans to return to work to create jobs and pass a long-term payroll tax cut extension.

"On January 3rd, millions of American workers across the country went back to work, except my House Republican colleagues. One year since Republicans took control of the House, we are not in session. Republicans continue to ignore their responsibility to do the work of the American people. It's no surprise. When we were last in session, Republicans focused on an ideological and partisan agenda while refusing to do anything to create jobs and grow our economy.

"Democrats are in Washington ready to create jobs, pass a one-year extension of the pay-roll tax cut and unemployment benefits, and re-ignite the American dream. But we are being stifled by Republicans who expect to earn a month's worth of pay for five days of work. I am ready to go to work right now for the American people."

Congresswoman Edwards Committed to Job Creation while Republicans Remain 'Out-of-the-Office'

Washington, D.C. — Congresswoman Donna F. Edwards (MD-4) returned to work in Washington to join Leader Nancy Pelosi (D-CA) and her Democratic Colleagues. Congresswoman Edwards returned ready to work to solve the challenges facing the American people, and urged her Democratic conferees to reach an agreement to extend the payroll tax cut, continue unemployment benefits, and provide Medicare payments for physicians.

"Across the country, every-

one who has a job went back to work for the new year. Everyone except House Republicans. It is one year since Republicans took control of the House, but we are not in session—we are not at work. It's no surprise. When we were last in session, Republicans focused on an ideological and partisan agenda, voting to end Medicare, reduce women's rights to reproductive health, and eliminate life-saving environmental protections. All the while, House Republicans refuse to do anything to create jobs and grow the economy. Democrats, however, have returned to Washington to do the work of the American people: to create jobs, pass a one-year extension of the pay-roll tax cut and unemployment benefits, and re-ignite the American dream. I'm ready to work."

Maryland Senator Barbara Mikulski Endorses Congresswoman Donna Edwards

Washington, D.C. — Congresswoman Donna F. Edwards (D-MD) announced today that Maryland Senator Barbara Mikulski (D-MD) is endorsing her candidacy for re-election in Maryland's 4th Congressional District. "I am proud to support Congresswoman Donna Edwards. She is part of the new generation of women in Congress who are coming into their own in a new way for a new day -- claiming their power to empower others. She is my partner -- working to create jobs and opportunity in the Fourth District." - Senator Barbara Mikulski. "I am proud to receive the endorsement of one of Maryland's greatest leaders, Sen. Barbara Mikulski," said Congresswoman Edwards. "I value our tremendous partnership. We have worked together to maintain funding for critical scientific research at Goddard Space Flight Center, Suitland's NOAA facility, and other federal facilities across Maryland, create a new emergency response and preparedness initiative for the national capitol region centered at Prince George's Hospital



Center, and protect women's rights and health in the landmark Affordable Care Act. I look forward to continue working with Senator Mikulski in the years ahead on behalf of Maryland's families to create jobs, to protect Social Security and Medicare, to prepare students for the 21st century global economy, and to protect the Chesapeake Bay and Maryland's other natural resources."

Congresswoman Edwards' Statement on December Jobs Report

Washington, D.C. — Congresswoman Donna F. Edwards (D-MD) released the following statement today regarding the Department of Labor's announcement that the economy added 200,000 jobs in December and the unemployment rate fell to 8.5 percent, a three-year low.

"Today's jobs report from the Department of Labor is the latest sign that our economy is headed in the right direction, but more work remains to be done.

The millions of Americans who remain out of work who are depending on savings, losing their homes, and having trouble making ends meet cannot wait any longer. Republicans are long overdue to work with Democrats to pass job creating legislation, provide additional certainty to 160 million workers by passing a long-term payroll tax cut extension, and renew unemployment insurance that is serving as a lifeline to millions of Americans.

My Democratic colleagues and I are ready to get to work and I urge Republicans to begin 2012 by joining us in this effort."

Brandywine-Aquasco

by Ruth Turner 301 888 2153

SHOPPING AND CASINO FUN

The Peter A. Gross Sr. Scholarship/Memorial Fund will be sponsoring an overnight Tax Free Shopping Trip and Casino Fun to Dover Downs DE and Harrington DE on August 12-13, 2012. Cost is \$125.00 per person (double occupancy) and \$150.00 per person (single occupancy). Suggested payment plan is \$20.00 monthly (Jan 2012, Feb 2012, March 2012, April 2012, May 2012, June 2012 and \$5.00 July 2012). Final payments must be paid in full by July 15, 2012. There will be absolutely no refunds.

Package includes: Deluxe transportation, Dover Downs Hotel & Casino accommodations, \$30.00 Casino rebate, buffet breakfast and tax free shopping at the Dover Mall, with luggage handling, taxes and gratuity. Midway-Harrington Casino on August 13, 2012 includes buffet lunch with a \$15.00 rebate.

The bus will depart Clinton Park-N-Ride, Clinton MD at

10:30 AM and St. Philip's Episcopal Church, 13801 Baden Westwood Road, Brandywine MD 20613-8426 at 11:30 AM, on August 12, 2012. Estimated return date/time is August 13, 2012, 7:00 PM. Cars can remain at the Church if parked at the rear lower parking lot level. You are welcome to bring your own personal refreshment and spirits. Any questions or concerns contact: Shirley A. Cleaves (302) 690-4260, Vivian Rich (804) 301-9530, Ruby Hinnant (301) 627-1235, and Ruby Gross (301) 888-1475.

SCHOLAR OF THE WEEK

Jireh Silva scholar of the week is a student at Dr. Henry A. Wise, Jr. HS. She is in the 12th Grade and her GPA is 4.21. Academics include AP English Language, AP English Literature, AP Government, AP Human Geography, AP Psychology, AP Biology, AP Chemistry, AP Calculus, AP Statistics. Extracurricular activities include Peer Tutor, National Honor Society, National Technical Honor Society, and National Art

Honor Society. Jireh would like to become a physician or nurse practitioner. She received the 2011 Dr. Jose Rizal Youth Award for Outstanding Filipino-American Students. She is also a POSSE scholar semi-finalist. Serves as a youth leader and Nursery assistant at Gospel Life Church of Bowie and a volunteer at Heartland Hospice of Beltsville.

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.

COMMUNITY

Practical Money Skills

By Jason Alderman

Easing student loan repayments

Easing College costs are out of control. Total outstanding student loans hover around \$1 trillion, second only to home mortgages. Student loan repayment takes a hefty toll on starting salaries even during good economic times. But with so many recent graduates unable to find a decent job – or any job – repayment can be a nightmare.

You can't walk away from student loan debt. It's practically impossible to get it discharged through bankruptcy and there's no statute of limitations on how long lenders can pursue you through collections. Indeed, the government can withhold tax refunds and garnish wages indefinitely.

The Obama administration recently accelerated improvements to a readily available, yet underused, student loan repayment plan called Income-Based Repayment (IBR) that had been slated to begin in 2014.

IBR is available for many federally guaranteed student loans and can be particularly beneficial for low-income families, the unemployed and people with lower-paying, "public service" jobs in education, government or non-profit organizations.

Under IBR, monthly payments are capped at an affordable level relative to your adjusted gross income, family size and state of residence. For example, if you earn less than 150 percent of the government's poverty level for your family size, you would pay zero. You still owe the money, but are not required to begin making payments until your income increases. As your income increases, so will your monthly payment – but up to no more than 15 percent of income that exceeds that same 150 percent of poverty level.

In addition, the government will forgive debt still owed after 25 years of consistent repayment. And those with qualifying public service jobs must only repay for 10 years before the balance is discharged.

Under the recent IBR enhancements, for students who took out their first loan during or after 2008 and open at least one additional loan during or after 2012, the cap will drop from 15 to 10 percent and the forgiveness period drop to 20 years. Those with older loans can still benefit from the original IBR terms.

Other IBR features include:

All Stafford, PLUS and Consolidation Loans made under either the Direct Loan program or the Federal Family Education Loan (FFEL) program qualify for IBR, except loans in default, Parent PLUS Loans or Consolidation Loans containing Parent PLUS Loans.

You must submit updated income documentation each year. If your income rises, so will your payment amount, although never above what you'd otherwise pay under a standard 10-year repayment schedule.

Because IBR will likely extend the term of your loan, you'll probably accrue more interest than under a standard 10-year payoff.

Private student loans don't qualify for IBR.

Borrowers with two different types of federal loans – at least one each issued under the Direct Loan and FFEL programs – may consolidate their loans under a new Special Direct Consolidations Loans program between January 1, 2012, and June 30, 2012. This will lower FFEL loan rates by 0.25 percent, plus an additional 0.25 percent discount if you sign up for automatic payments. Visit www.studentaid.ed.gov/specialconsolidation for details.

If you expect your financial hardship to be temporary, other loan repayment options, including economic hardship deferment, forbearance and extended repayment, may be better options. For details, visit the Federal Student Aid site, www.studentaid.ed.gov and search "Postponing Repayment." Other good resources include www.finaid.org and the Project on Student Debt (www.projectonstudentdebt.org).

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



Make your own Maryland travel resolutions

Tourism office offers suggestions for each month of 2012

By PRESS OFFICER
Maryland Office of Tourism

BALTIMORE (Jan. 2012) – Looking ahead to places to see and things to do in Maryland during 2012, two historical commemorations figure prominently: the bicentennial of the War of 1812 begins in June and events that mark the sesquicentennial of the Civil War continue throughout the year.

"The commemorations are headliners," says Margot Amelia, executive director of the Maryland Office of Tourism. "And, they are gateways for experiencing more of what the state has to offer. Visitors who tour the Heart of the Civil War Heritage Area, for instance, will be in an area that's home to a cluster of wineries in Frederick and Carroll counties. They could also see the 'Bridges of Washington County' – 22 stone-arch bridges and aqueducts that are close to or in the Chesapeake & Ohio Canal National Historical Park.

"This is an opportune time to consider the variety of destinations available in our state," Amelia adds. "We encourage residents and visitors, alike, to enjoy authentic Maryland experiences throughout the upcoming year."

Each month, the state's tourism office spotlights a single travel theme. Here is a list of travel suggestions that reflect the variety of destinations and events that will be highlighted on a month-by-month basis in 2012:

January (winter fun) – Embrace winter with a trip to a state park in Western Maryland. Parts of this area, namely Garrett County, get nearly twice as much snow as Fairbanks, Alaska. The parks – Deep Creek Lake, Herrington Manor, New Germany and Swallow Falls – offer cross-country and downhill skiing, and other winter recreation.

February (inns and bed and breakfasts) – Spend a night at a bed and breakfast in Southern Maryland. Back Creek Inn Bed & Breakfast is in Solomons, a waterfront village where the Patuxent River merges into the Chesapeake Bay. The Southern Maryland peninsula – Charles, Calvert and St. Mary's counties – offers historic sites, scenic byways and a bay-infused lifestyle. Beyond the inns here, there are more than 200 bed and breakfasts in Maryland – from Ocean City across the state into Western Maryland.

March ("March Madness") – Celebrate the "madness" of the month with an excursion to destinations beyond your normal expectations. Rocky Gap Lodge and Golf Resort offers spa pack-

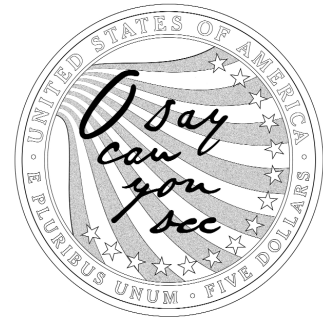


2012 Star-Spangled Banner Commemorative Coin Designs

On August 16, 2010, President Barack Obama signed a law calling for the United States Mint to create coins commemorating the 200th anniversary of the writing of the Star-Spangled Banner. The United States Mint will produce 100,000 gold coins and 500,000 silver coins.

Prices for the coins will be announced in early 2012; coins will be on sale in March and will be sold only in 2012. Coin surcharges will provide up to \$8.5 million in matching funds to the Maryland War of 1812 Bicentennial Commission to support bicentennial activities, assist in educational outreach, and preserve sites and structures relating to the War of 1812.

Official White House Photo



ages and golf vacations amid the mountains of Western Maryland, seven miles from Cumberland (Allegheny County). The state's only Jack Nicklaus Signature golf course is here. Western Maryland Adventures customizes outdoor-adventure packages with accommodations at Rocky Gap.

April (gardens) – Enjoy the warmer weather with a visit to Adkins Arboretum in Tuckahoe State Park (Caroline County). You'll find the Delmarva region's largest collection of native plants – 600 species of shrubs, trees, wildflowers and grasses. Follow the four miles of pathways here to pass through 400 acres of woods, meadows, streams, wetlands and gardens. Maryland has a collection of gardens that reveal the state's history and individual artistry.

May (horses) – Maryland's equine heritage is in the spotlight at Baltimore's Pimlico Race Course for the 137th Preakness Stakes, May 19. The race is the middle jewel of Thoroughbred racing's Triple Crown and the culmination of a week's worth of events at the track and around town. Sunrise tours of Pimlico, or "Old Hilltop," run May 16-18. In 1873, Pimlico's infield was the site of the first-recognized steeplechase race.

June (Flag Month) – Star-Spangled Sailabration – an international maritime festival, June 13-19, at Baltimore's Inner Harbor – launches the three-year Maryland War of 1812 bicentennial period. The U.S. Navy Blue Angels – making their first Baltimore appearance – jet across the skies over Fort McHenry National Monument and Historic Shrine in the Star-Spangled Air Show, June 16-17.

July (buy local) – Howard County's Farm2Table Summer Restaurant Weeks offers diners a chance to try pre-fixe menus that feature locally grown products at a variety of independent restaurants in the county. Also

in July, Maryland's Buy Local Challenge encourages visitors and residents to eat at least one thing from a local farm during the Challenge week. "Pick your own" at one of Maryland's more than 100 farmers' markets. The Tacoma Park Farmers Market in Montgomery County, for instance, is open Sundays, year-round.

August (family fun) – Take the family to a baseball game. The Baltimore Orioles are an obvious choice. Maryland has six minor-league teams, too. The Southern Maryland Blue Crabs, for instance, play in Waldorf (Charles County) at Regency Furniture Stadium. Oriole legend Brooks Robinson is a co-owner of the team. Other teams play in Hagerstown, Frederick, Bowie, Aberdeen and Salisbury.

September ("Land of the Free") – Maryland, My Maryland – a re-enactment of the 1862 battles of South Mountain and Antietam with more than 3,000 volunteer re-enactors – takes place in Boonsboro (Washington County), Sept. 8-9, in tribute to the 150-year anniversary of the Civil War's Maryland Campaign. September was also the month in which the Battle of Baltimore (War of 1812) occurred.

October (spirits of Maryland) – Pub crawls, ghost tours or combinations of the two offer spirited Halloween fun. Haunted Pub Crawl of Historic Annapolis is a two-hour walking tour. Similar strolls are available in two storied sections of Baltimore – Fell's Point and Mt. Vernon. And, in Howard County, the Spirits of Ellicott City Ghost Tours run monthly.

November (Chesapeake Bay art) – The annual Waterfowl Festival, held in and around Easton (Talbot County), Nov. 9-11, celebrates wildlife and the Chesapeake Bay lifestyle with an exposition of bay-inspired artwork – paintings, sculpture, carvings and photography – and

collectible decoys and sporting gear. Proceeds benefit wildlife conservation. The festival is a signature event for the exhibition of Chesapeake Bay art.

December (Maryland in lights) – Lights of the season run the gamut from the annual memorial illumination at Antietam National Battlefield to candlelight tours to holiday light displays. Two yearly lighted boat parades are in Rock Hall (Kent County) and Annapolis. You can also add a visit to a lighthouse. Maryland has two dozen of them.

Previous themes in December, the state's tourism office highlighted places to buy the work of local artists for holiday gifts. Previous monthly themes have focused on: museums with free admission; Chesapeake Bay seafood; national parks in Maryland; local river outfitters; biking in Maryland; quirky and unique destinations; notable women in the state's history; the state's colonial heritage; outdoor adventure; lighthouses; buying local; girls' getaways; prominent gardens; bed and breakfasts; and Chesapeake Bay art.

To receive free Maryland travel information - Destination Maryland, Maryland Calendar of Events and a state highway map - by mail, call 800-719-5900. More information is available on the tourism office's web site, VisitMaryland.org.

About Maryland Tourism

The Maryland Office of Tourism is an agency of the Division of Tourism, Film and the Arts within the Maryland Department of Business and Economic Development. Recently reported visitor data shows that the state welcomed more than 32 million visitors in 2010. In 2009, visitors spent nearly \$13.7 billion on travel-related expenses – generating close to \$1.6 billion in state and local taxes and providing 134,000 jobs to Maryland residents.

Printer from A1

Plan where, among other duties, she was responsible for a digital print work center for production of variable data printing products. She also served as the Director of Customer Service and Claims, Director of Membership and Billing, and Director of Market Research and Product Development for Blue Cross Blue Shield Plans. She also served as the General Manager of HTH Worldwide Insurance Services. Vance-Cooks earned her Bachelor's degree from Tufts University and her MBA from Columbia University.

"I am honored and humbled to serve as GPO's Acting Public Printer and I look forward

to continue working with GPO employees as we serve the needs of Congress, Federal agencies, and the public," said Acting Public Printer Davita Vance-Cooks. "I want to thank Bill Boorman for the opportunity to serve as his deputy and Chief of Staff. I have enjoyed working everyday, side-by-side with Bill as we reinvented GPO into the digital information platform it is today."

"I have great confidence and trust in Davita and her ability to serve as the leader of GPO as the agency begins its 151st year in service to the Nation," said Bill Boorman, the 26th Public Printer of the United States. "Davita's institutional knowledge of GPO combined with her experience

in the private sector makes her the ideal person to assume the position of Acting Public Printer."

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