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CAPITAL NEWS SERVICE PHOTO BY AMANDA SALVUCCI

President Barack Obama delivers the State of the Union address to a joint session of Congress.

FACT SHEET

Securing a Dignified Retirement

THE WHITE HOUSE Office of the Press Secretary

FACT SHEET Opportunity for All: Securing a Dignified Retirement for All Americans

Creating the "myRA" – a Simple, Safe, and Affordable Starter Savings Account to Help Millions of Americans Start Saving for Retirement

* Year of Action: Making Progress Through Executive Action v

To build lasting economic security, the President will act on a set of

specific, concrete proposals to expand opportunity for all Americans. In the State of the Union, the President announced that he will use his executive authority to direct the Department of the Treasury to create "myRA" – a new simple, safe and affordable "starter" retirement savings account that will be offered through employers and will ultimately help millions of Americans begin to save for retirement.

Ø Starter Savings Account: Making It Easier to Start Saving for Retirement. This new product will be targeted to the many Americans who currently lack access to workplace retirement savings plans, which is usually the most effective way to save for retirement. Starting to save is just the first step towards a secure retirement, and the President wants to help more Americans save for their future.

Ø Safe and Secure: Principal Protection So Savers' Account Balance Will Never Go Down. The product will be offered via a familiar Roth IRA

See RETIREMENT Page A7

Legislation Could Finally Fix Medicare Reimbursement Formula

By MARY FADDOUL **Capital News Service**

WASHINGTON - A 17-year-old formula meant to control the increasing costs of Medicare reimbursements threatens to restrict physician access for Medicare and Medicaid patients in Maryland.

Since 2002, Congress has avoided implementing the cuts called for by the formula, protecting Medicare patients from losing access to doctors who might otherwise refuse the health care program because of the decrease in reimbursements.

However, the accumulated cuts called for by the Sustainable Growth Rate formula now add up to 24 percent, with the most recent Congressional patch implemented in late December and expiring March 31.

Congress will have to decide whether to repeal the formula or implement another patch. And for the first time, there is bipartisan support for a permanent fix that would replace the Sustainable Growth Rate formula.

"There is no better time than the present to get rid of the unrealistic SGR formula once and for all, and to replace it with permanent reforms to encourage quality, high-value care in Medicare," Rep. Chris Van Hollen, D-Kensington, said in a statement.

SGR directly affects Medicare, a federal government sponsored health care program for senior citizens. This program differs from Medicaid, which

See MEDICARE Page A3

Some Calvert County Residents Question Cove Point LNG Tanks

By LYLE KENDRICK **Capital News Service**

ANNAPOLIS-The seven towering white tanks that store liquefied natural gas for Dominion Resources in Cove Point have never caused a safety issue for the energy company.

But some Calvert County residents said they are uncomfortable with the proximity of the tanks to their neighborhood, and Dominion's plan to use the facility to export LNG to Asia.

The tanks at Cove Point are singlewalled containment, which means the gas is stored in a container with an outer metal shell surrounded by a dike that can hold 110 percent of the gas inside.

The seven tanks can hold a total of more than 13 billion cubic feet of LNG, according to Virginia-based Dominion.

June Sevilla moved to Cove Point Beach in 1995 from Montgomery County.

The engineering consultant said she was drawn to the area because it was quiet and tucked in a rural area on the water, but is still close enough to drive into Washington, D.C.

Sevilla, whose house is next to Dominion's property, said she is concerned about how close the tanks are and would prefer double-walled tanks.

See TANKS Page A5

Bill Would Require Paid Sick Leave For 700,000 Workers

By TAZEEN ASIYA AHMAD **Capital News Service**

WASHINGTON -The Maryland Earned Sick and Safe Leave Act, expected to be introduced next week in Annapolis, could mean more than 700,000 workers in the state, who currently have no earned paid sick days, may not have to choose between staying home if they or a child is sick, and a paycheck.

A coalition of 108 organizations are working to make earned paid sick leave a reality for Marylanders and plan to support the bill sponsored by State Delegate John Olszewski, D-Baltimore County, and State Sen. Catherine Pugh, D-Baltimore.

If they are successful Maryland will become the second state in the nation to pass such a law. In 2011, the Connecticut legislature became the first to pass a statewide-paid sick days law.

"Maryland voters need - and want policies that reflect the reality of today's working families," Melissa Broome, senior policy advocate at Job Opportunities Task Force/Working Matters said.

Broome said for workers without paid sick days something as com-

mon as a bout of flu can lead to financial disaster.

"It's time for our legislature to take action so that individuals are no longer forced to make such impossible choices as going to work sick or sending a sick child to school or daycare versus staying home and losing out on precious income," Broome said.

The same bill was introduced last year and was withdrawn before it came to a vote. The new bill has been amended, giving businesses with up to 10 employees an exemption from the paid portion, but requiring those businesses to offer their employees job protection for unpaid leave.

Delegate Warren Miller, R-Howard County, a member of the House Economic Matters Committee where the bill will first go, said that bills like this harm Maryland businesses and hurt job creation.

"I am opposed to it. We have way too many mandates on Maryland businesses already," Miller said.

Maryland's Municipal League, an association of the state's cities and towns, is also opposed to the bill. A

See LEAVE, Page A3



CAPITAL NEWS SERVICE PHOTO BY ETHAN BARTON

Senate President Thomas V. ,ÄúMike,Äù Miller, Jr., left, and House Speaker Michael E. Busch flank Gov. Martin O'Malley as he signs into law emergency legislation allowing retroactive health care insurance.

O'Malley Signs Retroactive Health Insurance Bill

By SARAH TINCHER **Capital News Service**

ANNAPOLIS - Gov. Martin O'-Malley signed the emergency health insurance bill Thursday that will allow residents who missed the Jan. 1 deadline due to ongoing problems with the state's health care exchange website to retroactively enroll for coverage under the Maryland Health Insurance Plan. The legislation will take effect immediately.

With Senate President Thomas V. "Mike" Miller, Jr., and House Speaker Michael E. Busch at his side, O'Malley signed the legislation in the State

House after it had been circulating through the General Assembly for less than a month and was passed by the Senate only one day prior.

Just before signing the bill, O'Malley said it could help as many as 1,400 people, which is enough for lawmakers to take action.

"The reason we do this is because if it affects just one family, it is worth the effort," he said.

The O'Malley administration and lawmakers such as Miller have continuously advocated for the passage of the bill, citing residents' need for health insurance.

"So many people get caught up in crises and they don't realize that they're in a crisis until it occurs, and then they have to go to the emergency room or the hospital," Miller said. "Hospitals are overburdened – they're not getting the type of care that they would have gotten if they had health insurance and were able to see a general practitioner first."

Despite troubles with Maryland's insurance exchange website, O'Malley and some lawmakers are still remaining optimistic about the overall effectiveness of the exchange and pushing to enroll as many residents as possible by the March 31 deadline.

"It's an evolution, it's a slow start, but we're going to make it right," Miller said.

INSIDE

President Obama Visits a School President Obama traveled to Buck

Lodge Middle School in Adelphi, Maryland to visit a classroom and deliver remarks detailing major progress toward realizing his ConnectED goal of connecting 99% of students to next-generation broadband and wireless technology within five years.

Community, Page A3

Celebrate Black History Month

The DNC is launching the "Our Values, Our Voice, Our Vote" series online at www.democrats.org to celebrate the diversity of our party, reflect on the many achievements African American Democrats have made, and call our neighbors and communities to action on the work that remains to be done.

Commentary, Page A4

Bridge to Insurance Coverage

Governor Martin O'Malley signed into law legislation that will allow Marylanders who attempted to use the Maryland Health Connection website to purchase health coverage, but were unable to enroll because of technical problems, to obtain temporary coverage in the Maryland Health Insurance Plan (MHIP). **Business**, Page A5

Movie Review: "Calvary" Written and directed by John Michael McDonagh, Calvary's Priest is the flipside to The Guard's Sergeant Gerry Boyle. A good man intent on making the world a better place, he is continually shocked inhabitants of his

small country town. After being threatened he must battle the dark forces closing in around him. Out on the Town, Page A6

Earth Talk

Dear EarthTalk:

Does the fact that we've had such a cold and snowy winter mean that global warming might not be such a big problem after all?

> — Lacey L., Lynchburg, VA

Features, Page A7

Towns NEIGHBORS

In and Around Morningside-Skyline

by Mary McHale 301 735 3451

After 70 years, Morningside VFD is "One Month Strong"

The Morningside Volunteer Fire Department was organized 70 years ago, in 1944, after two died in a housefire on Pine Grove Drive. The first truck, a 1929 model A Ford was purchased from the Oxon Hill VFD for \$250. Laddie Beardmore was the first firechief.

The firehouse was built in 1945, the same year the Ladies Auxiliary was organized with 18 charter members. And the same year the Department joined the Prince George's Volunteer Firemen's Association.

Over the years they've had County firefighters serving with them—now, no more.

On Jan. 26, 2014, they celebrated "1 Month Strong as a 100% Volunteer Station, 100% of the time." In that four-week period they had "turned out on 429 Runs and logged over 3,600 man hours of participation."

"This would not be possible without the commitment of our outstanding Membership," their website states, "No matter what story is in the news, how severe the weather, or how controversial the times, we are here providing this outstanding service.

"We look forward to many more successful months to come...

Want to be a part of a 100% Volunteer Department that is constantly improving? Contact us today to join us tomorrow. Recruitment@Morningside-VFD27.com."

Neighbors

Nathan Adams, 16, and his brother Seth, 13, both of Temple Hills, completed the badge requirements and have been awarded the rank of Eagle Scout. A court of honor will be held for them in June.

uated from St. John's College High School, and joined the Navy as a musician. He served with the Navy honor guard at the White House during one of Churchill's visits with President Roosevelt. He played not

Rose Hoffman called with the sad news that her former Morningside neighbor Pat Dunn has died. She lived on Morgan Road. Can anyone tell me more about Pat?

Condolences to Suzanne Kenney on the death of her father, Henry Euwell of Chicago. Skyline Citizens will meet at Skyline School on Wed., Feb. 19, 7 p.m. Among the evening's highlights will be a guest speaker from the County Police Department Bureau of Patrols, Deputy Chief Henry (Hank) Stawinski III.

Morningside holds its monthly Town meeting on Tues., Feb. 18, at 7 p.m.

Changing landscape

Thomas Addison Elementary School, vacant for five years, has been approved for transfer of deed to MGM Resorts, which plans to use the property for recruiting and training casino employees. Lorenzo Creighton, president of MGM National Harbor, said once the casino opens, MGM will return the property to the County "as a fully functional building."

A lactation lounge has been opened in the Jones Building at Joint Base Andrews, where nursing moms can express breast milk. A great idea.

May they rest in peace

Donna Lillian Doherty, 69, a nurse and former Camp Springs resident, died Jan. 19 in Carlsbad, Calif. During the years Donna and her husband Frank lived here, they were active members of St. Philip's Parish, and Donna was prefect of the Sodality in 1988. Survivors include her husband and their son Thomas.

Dominic Joseph Lozupone, 89, first-generation Italian-American, Navy vet, musician and builder, died Jan. 29. He was born in Washington, graduated from St. John's College High School, and joined the Navy as a musician. He served with the Navy honor guard at the White House during one of Churchill's visits with President Roosevelt. He played not only with the Navy band but with the Washington Redskin's Marching Band.

Sixty-seven years ago he married Mary Eloise Jenkins. Along with his father he built a house on 32nd Street SE, where they have lived for 62 years. Nick joined the family

construction business, building many of the beautiful Hillcrest houses and many in Southern Prince George's. Eventually he owned Design Realty Company,

He is survived by his wife Mary Eloise; daughters Laura Gulick, Deborah Rose and Suzanne Hay; sisters Phyllis Antosca and Rosalyn Petrasek; grandchildren Jessica, Robert, Emily, Mary, Matthew, Patrick, Clare, Angela and the late Christopher; and three great-grandchildren. Mass of Christian Burial was at St. Philip's concelebrated by Fathers Ted Hegnauer, Bernard Ihrie, Scott Hahn and Jeffrey Samaha. Readers were Emily Rose, Bobby Hay and Clare Rose, with music by John Whipple. Burial was at Resurrection Cemetery.

Milestones

Happy Valentine's Day birthday to Mary Reilly, Joan Rose and Scott Jenkins, Feb. 14; Father Ted Hegnauer, David Chambers, Mary Young and Ruby Holloway, Feb. 15; Sarah Anderson and Dean Woods, Feb. 16; Charlene Holmes and Danny Fowler, Feb. 18; Clifford Lantz, Feb. 19; Melissa Harnes and Paul Bornman, Feb. 20; and Ray Short, Feb. 21.

Happy anniversary to Frank & Soo Wilson on Feb. 15; and to Wilda and Joe Cheseldine who were married Feb. 16, 1958 at Mt. Calvary Church in Forestville.

To all my readers,



Brandywine-Aquasco

by Ruth Turner 301 888 2153

COLLEGE & CAREER EXPO

Saturday February 22, 2014 from 9:00 AM-2:00 PM there will be a free College and Career Expo at Dr. Henry A. Wise, Jr. High School. The school is located at 12650 Brooke Lane, Upper Marlboro, Maryland 20772. There will be free onsite admissions, Military and Trade School Representatives, and interactive workshops.

MARTIN LUTHER KING CELEBRATION

Dr. Patricia Turner Mitchell, daughter of Mrs. Ruth Turner of Brandywine, Maryland, was the keynote speaker for the Martin Luther King celebration, Monday, January 20, 2014 held in Rio Vista, California. Dr. Mitchell spoke about the importance of keeping Dr. King's legacy alive by living a life with principles, a life of service and committed engagement to social and spiritual transformation.

CLINTON UNITED METHODIST CHURCH

Life Line Screening is coming to Clinton United Methodist Church (CUMC) on March 19, 2014. Register for a Wellness Package which includes four vascular tests and osteoporosis screening from \$149 (\$139 with our member discount). All five screenings take 60-90 minutes to complete. In order to register for this event and to receive a \$10 discount off any package priced above \$129, please call 1--888-653-6441 or visit www.lifelinescreening.com/community-partners. The church is located at 10700 Brandywine Road Clinton, Maryland.

PRESENTATION IN

HONOLULU, HAWAII

Dr. Patricia Turner Mitchell, daughter of Mrs. Ruth Turner of Brandywine, Maryland presented her research at the 12TH International Hawaii Conference on Education in Honolulu, Hawaii, January 5-8, 2014. The presentation titles were: Collaboration and Peak Performance: A Multidisciplinary Perspective for Emerging Leaders and Building Intergenerational Relationships Capacity in Higher Education: "A Call to Action".

JOHN ISABELLE ACRES FARM, INC

John Isabelle Acres Farm, Inc. in Brandywine, Maryland has

hay for sale. Contact Frank Deville, Manager for reasonably priced quality hay for horses, cow and goats at 301-466-8360.

PRINCE GEORGES COUNTY PUBLIC SCHOOLS

Join us for our Annual Dance Showcase Saturday February 22, 2014 6:30 PM-8:30 PM. The Dance Showcase will be at Charles H. Flowers High School 10001 Ardwick-Admore Road Springdale, Maryland 20774.

The cost is \$10.00 for adults, \$5.00 for students five and older, and younger are free. Grades 6 through thru 12 are participating. For more information please contact Anita Lambert at 301-808-2317.

CLINTON UNITED METHODIST CHURCH

Body Recall has resumed and will meet every Monday, Tuesday, and Thursday at 9:00 AM unless the Church Office is closed or school is on a delayed opening schedule. Our address is 10700 Brandywine Road Clinton, Maryland 20735. Office number is 301-868-1281.

Neighborhood Events

Edwards Statement On The Retirement of Rep. Henry Waxman

Washington, D.C. – Congresswoman Donna F. Edwards (MD-4) issued the following statement regarding the announcement that Rep. Henry Waxman (CA-33) would not seek reelection.

"For forty years, Rep. Henry Waxman (CA-33) has served the people of California and the nation with distinction and unparalleled dedication. Throughout his time in Congress, he has been an outspoken advocate on behalf of the public good; emerging as an unquestioned leader on health care, the environment, climate change, and consumer protections.

consumer protections.

"I admire Rep. Waxman as a great legislator, forever focusing on ways to improve the lives of the American people. The institutional and legislative knowledge he takes with him will leave a substantial void in the House of Representatives. It will take many of us to fill his shoes and continue his legacy. I wish him and his family the best as they begin a new chapter."

Statement of Prince George's County Council Chairman Mel Franklin on the Passing of Lieutenant Governor Anthony Brown's Father Dr. Roy H. Brown

"The Prince George's County Council deeply regrets the passing of Dr. Roy H. Brown, father of Lt. Governor Anthony Brown. It was widely known that Lt. Governor Brown had a very close relationship with his father, often referencing his father's example as the impetus for his dedication to a life of public service. We see this commitment lived out in Prince George's County through the work of Lt. Governor Brown.

We offer our deepest sympathy, thoughts and prayers to the Brown family."

Edwards Praises CDC For Renewing Lease in Hyattsville, MD

Washington, D.C. – Congresswoman Donna F. Edwards (MD-4) released the following statement after the GSA announced the renewal of the lease to keep the Centers for Disease Control and Prevention's National Center for Health Statistics in Hyattsville, MD.

"GSA's announcement of a new lease agreement for the Centers for Disease Control and Prevention's National Center for Health Statistics to remain in Hyattsville, MD, was welcome news. The new lease keeps the Center in Hyattsville for at least the next fifteen years, contributing to the local and state economies. Not only is this a win for the community, but the agreement will also save taxpayers \$29 million by consolidating lease space and allow the building to be renovated and become Energy Star certified."

WSSC Offers Tips to Protect Pipes from Freezing

LAUREL, MD – January, 2014: As our region experiences temperatures below freezing, WSSC reminds its customers of a few tips that may prevent frozen or broken pipes inside the home.

Tightly close all doors and windows.

Seal all leaks in crawl spaces and basements.

Ask your local hardware p store about materials to insulate pipes and meters.

Repair broken windows, doors and walls.

Cover vents from the inside with insulation, cardboard, plastic or newspaper if they will not close.

Maintain heat in your home.
Open cabinet doors in kitchen and bathrooms to allow room heat to warm pipes.
Insulate outside walls.

Let water trickle from faucet of a vulnerable pipe. If a pipe in your home freezes:

• Completely open the cold water faucet nearest the frozen pipe. This relieves the pressure and reduces the chance of breakage

• Use a hand-held dryer if you decide to thaw the pipe yourself.

- If you're not certain what to do, call a registered plumber.

 If a pipe inside your home breaks:
- Shut off your main water valve.

Call a plumber immediately.
 WSSC is responsible for water mains in the street and the connections to your home or business, but not the pipes on your property.

Our "24/7" rapid response center handles emergency calls and quickly dispatches crews to fix broken or leaking pipes that bring water to the property line. To report water or sewer emergencies, call our emergency call center at 1-800-828-6439 or (301) 206-4002. To learn about WSSC-related incidents that may affect your service sign up for WSSC's Customer Notification System. Visit our service alert page for an interactive map that allows users to search by address. Or check on service alerts, report a problem (even send a photo) or pay your bill with our mobile app.

High School Juniors and Seniors Earn Nationally Recognized Certifications & College Credits Now!

UPPER MARLBORO, MD—Prince George's County Public Schools (PGCPS) is now accepting applications for entry into the Technical Career Academy Programs. Technical Career Academy Programs offer students the opportunity to earn nationally recognized certifications, dual enrollment college credit and/or articulated college credit. There are four general qualifications for entry into a Technical Career Academy Program:

Students cannot transfer into the Technical Career Academy Programs; an approved application is required.

The student must, at the time of entering the program, be enrolled in a Prince George's County public school and in the grade required for the chosen program specialization and have at least a 2.0 GPA.

The student and parent/legal guardian must sign the "Career Academy Student/Parent/ Guardian Agreement" on the reverse side of the application.

The student must be eligible to complete the Technical Career Academy Program and meet all high school graduation requirements. Some of the program specializations have math or science prerequisites (applicants should have successfully completed math or science prerequisites with a minimum grade of "C").

Academies of available study include: Auto Body Repair, Automotive Technician, Barbering, CISCO Academy, Cosmetology, Culinary Arts, ProStart, Electrical, Carpentry, HVAC, Masonry, Nursing,



Congresswoman Donna F. Edwards

Health Professions, and Publishing & Graphics.

Students accepted into a Technical Career Academy Program receive transportation to the accepted location. To apply for entry into the program students should schedule an appointment with their professional school counselor. To review the application for admission and further program requirements click here. For specific questions about available programs please contact the Career Academy Programs Office at 301-669-6012.

About PGCPS: Prince George's County Public Schools (PGCPS), one of the nation's 25 largest school districts, has 204 schools, approximately 125,000 students and nearly 18,000 employees. With an annual budget of \$1.6 billion, the district serves a diverse student population from urban, suburban and rural communities. PGCPS is nationally recognized for its innovative programs and initiatives, including the expansion of Advanced Placement courses and partnerships with businesses and institutions of higher learning.

Maryland Casinos Generate \$66.2 Million in Revenue During January

(Baltimore) – The Maryland Lottery and Gaming Control Agency today announced January 2014 revenue numbers for the state's four casinos – Hollywood Casino Perryville in Cecil County, Casino at Ocean Downs in Worcester County, Maryland Live Casino in Anne Arundel County, and Rocky Gap Casino Resort in Allegany County. January 2014's combined statewide revenue totaled \$66,222,363.

Hollywood Casino Perryville generated \$6,309,491 from both slot machines and table games in January. Gross gaming revenue per unit per day was: \$148.02 for slot machines, \$2,332.58 for banking table games and \$413.05 for non-banking table games. Hollywood Casino's January 2014 revenue increased by \$854,379 or 16%, from January 2013. Hollywood Casino Perryville operates 1,158 slot machines and 22 (12 banking and 10 nonbanking) table games.

Casino at Ocean Downs generated \$3,170,217 in January, and its gross gaming revenue per unit per day was \$127.83. Casino at Ocean Downs' January 2014 revenue increased by \$241,298 or 8%, from January 2013. The Casino at Ocean Downs operates 800 slot machines.

Maryland Live Casino generated \$53,713,344 from both slot machines and table games in January. Gross gaming revenue per unit per day was: \$247.70 for slot machines, \$4,919.33 for banking table games and \$1,439.32 for nonbanking table games. Maryland Live Casino operates 4,270 slot machines and 174 (122 banking and 52 non-banking) table games. Maryland Live's January 2014 revenue increased by \$17,769,588, or 49%, from January 2013.

COMMUNITY

Practical Money Skills

By Jason Alderman

Don't Fall for Valentine's **Day Scams**

On Valentine's Day, people's emotions run all over the map – some are head-overheels and want to shower their loved one with gifts, while others are despondent because currently they have no one special in their life.

Whatever your love status, one thing everyone needs to guard against at this time of year is scams.



Valentine's Day brings out the best – and worst – in human behavior. Our impulse is to be generous and search for the ideal gift. Internet thieves know this and coolly set traps for unsuspecting shoppers. And, not surprisingly, dating websites experience greater activity, along with a corresponding increase in relationship scammers.

Here are some of the more common Valentine's Day scams

Electronic greeting cards are popular year-round, especially near holidays. Scammers count on you not paying attention when you receive an email with an innocuous subject line like, "Someone you know just sent you an e-card."

Unless you're certain someone sent you an e-card, never click on links or follow instructions to download software to open the message. Chances are you'll load a virus or malware onto your computer, dooming you to receive endless spam or even endangering your personal and financial information.

Valentine's Day is the busiest day of the year for florists. Since many people now order flowers online, these purchases are a common target for fraud. A few tips when choosing a florist:

Make sure the physical location, contact information and fees for the florist who's actually fulfilling your order are fully disclosed.

Pay by credit card so if there's a problem you can dispute it with your card issuer.

If you receive an email saying there's a problem with your order, call the florist to make sure it's legitimate; don't click on any links – they could be malware.

Beware of emails and social media ads touting great deals on other Valentine's themed gifts like chocolates, jewelry or lingerie. Unless you've previously done business with a company that legitimately has your email address, be skeptical. Watch out for minor typos in the web address www.macys.comm instead of www.macys.com, for example.

It's no coincidence that dating websites are busier during the winter holidays and leading up to Valentine's Day. Lonely people's defenses are lowered, making them vulnerable to online romance scams. Before they know it, victims are conned into sharing personal or financial information, or lending money - money they'll never see again.

I'm not saying don't pursue love online at legitimate dating sites. Just watch out for these warning signs:

They want to move your conversations off the dating site immediately and use personal email or instant messaging the better to avoid policing by the site's Webmaster.

Their online profile sounds too good to be true. That's because they've probably shaped it to reflect your stated preferences. Or, conversely, their profile may be suspiciously sketchy on details or their photos don't seem genuine.

They profess love very quickly, even before you've spoken

They claim to be a U.S. citizen working overseas – often in the military.

They make plans to visit, but are suddenly prevented by a traumatic family or business event – one which your money can overcome.

Bottom line: Don't let your emotions get the better of your common sense when it comes to matters of the heart. For more tips on spotting and reporting online scams, visit the Federal Trade Commission's website (www.ftc.gov).

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

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> Call Brenda Boice at 301 627 0900

President Obama Visits Adelphi Middle School

The Media Follows The President to the Classroom

News Feeds By Jennifer Epstein White House Reporter *POLITICO*

Report #1

The president emerged from the Oval at 10:37. Didn't appear that anyone else got in the car with him but pool's view was obstructed.

Motorcade rolling to Adelphi, Md., at 10:38.

Report #2

Motorcade arrived at Buck Lodge Middle School in Adelphi at 11:06. Didn't see POTUS (President of the United States) enter.

Uneventful trip. Some onlookers along 15th Street as the motorcade headed south onto 395. From there, took 295 to the Beltway and local roads to the school. Occasionally passed onlookers, including a family waving American flags.

Background from the White House: The President will travel to Buck Lodge Middle School in Adelphi, Maryland to visit a classroom and deliver remarks detailing major progress toward realizing his ConnectED goal of connecting 99% of students to next-generation broadband and wireless technology within five years. The President will announce significant steps taken by the FCC and the private sector to answer his call to enrich K-12 education, expand opportunity, and develop a better trained workforce through ConnectED. Buck Lodge Middle School is a nationally recognized School of Character, and one of four middle schools in Prince George's County selected to integrate iPads into the classroom through the Transforming Education through Digital TEDL provides each student Mars, he told them: "Basically

tool, accessing digital instructional content, allowing students to create and collaborate with the highest levels of technology. Prior to his remarks, the President will tour a 7th grade classroom, which uses technology to provide students with project-based, personalized learning. Students take their iPads home and watch videos and use apps to reinforce the lessons they've learned in class. The President will interact with students working on a "Math Behind the Mission to Mars" lesson. The President will be guided on the visit by Principal James Richardson, an Apple Distinguished Educator for his work integrating technology at Buck Lodge. Co-Teachers in the classroom: - Aiesha Stover -Darlene Williams

Report #3

Ahead of President Obama's remarks, the pool watched him interact with a 7th grade math class at Buck Lodge for about group of kids sitting at tables 10 minutes. There were 20 students and two teachers in the room, which was decorated with math and technology-related posters.

He met teachers Aiesha Stover and Darlene Williams, noted that the students are the same age as Sasha, and then began making his way around the classroom, talking to students.

The first group of five sitting at Dell desktops were kind of shy as Obama as asked them questions about their studies of the Mars Rover. He asked the kids what they've learned about Mars and one mentioned that there are storms on the planet. "They've got storms there? Now that I did not know," he said.

Sensing the kids' reticence with an iPad to use as a learning you just have to ignore these

people. That's what I try to do at all times."

Obama then moved on to a using iPads. One male student, Kevin, stood up to record the president using his iPad. After asking them about their work, he grabbed the student's iPad and started recording a video of the class. After a false start when the iPad wasn't recording, he panned around the classroom. "This is Kevin," Obama said, complimenting his parents on the student's tie. "This is Valerie," he said, as he panned to a student he just met.

Obama chatted on camera a bit with Stover, who said she's able to give constant feedback when students do their assignments on their iPads. Stover said she'd been teaching for 10 years, and the president was a bit surprised. "Ms. Stover school. One of the problems as you get older as president,

wireless technology within five years. everybody looks much younger

President Barack Obama records students on a classroom iPad

while visiting a seventh grade classroom before speaking about

goals of connecting students to next generation broadband and

JACQUELYN MARTIN — AP Photo

than you."

Then he panned around to his entourage.

"That's Mike, my Secret Service agent, he never smiles," Obama said, as the agent cracked a small smile. "And this is our press, the press corps," he added, aiming the iPad at the pool. He moved on to a group of students working on Apple desktops as the pool was pulled from the classroom moments later.

As you know by now, the president emerged at 11:38 for open press remarks. He was introduced by Nelson Romero, an 8th grade honor roll student at Buck Lodge Middle School.

Report #4

The president finished speaking at 11:58 a.m. Pool saw him begin working the Learning (TEDL) project. The as he tried to ask them about looks like she could be in high rope line before moving back to vans. Motorcade started rolling at 12:07.

Leave from A1

spokesman for the organization said that it would be a "significant burden financially" on cities and towns if the bill became law.

"We opposed the bill last year. It requires businesses, including government entities, to provide paid sick leave to all part-time and temporary employees, and it would be highly unusual for municipalities," Jim Peck, director of research for the League, said.

The issue of paid sick leave was highlighted on Wednesday evening, when advocates and political leaders, including Maryland's own Rep. Donna Edwards, D-Fort Washington, were joined by 16,000 Americans in a town hall conference call to discuss the need for greater equality and economic security for women.

"No one should have to choose between their paycheck and taking care of themselves and their family," said Rep. Rosa DeLauro, D- Conn., one of the call participants. "Cities and

states nationwide are passing laws that promote familyfriendly policies such as paid sick days and paid family leave."

In addition to discussing the need for paid sick leave, the panel put a spotlight on the wage gap between men and women, and the need for affordable childcare.

"All women deserve equal pay for equal work, paid sick leave and affordable childcare," Edwards said. "As Democrats, we're committed to making these proposals a reality, and look forward to joining with women around the country to make that happen."

The teleconference marked the fifth anniversary of the Fair Pay Act, which advocates say was "a necessary first step toward combatting pay discrimination."

Apart from Edwards and De-Lauro, House Democratic leader Nancy Pelosi, D-Calif., actor Cynthia Nixon and the fair pay advocate Lilly Ledbetter all President echoed Barack Obama's statement from the State of the Union address that "when women succeed, America succeeds."

Medicare from A1

provides for low-income citizens and is controlled jointly by

state and federal governments. Medicaid's reimbursements are typically lower than Medicare's.

But several states, including Maryland, have raised Medireimbursements Medicare levels so that those patients have access to more physicians. Because of this, SGR cuts now threaten to affect Medicaid and Medicare in those states.

"So, if Medicare levels would fall 24 percent, Medicaid reimbursements would similarly fall 24 percent," said Rep. Andy Harris, R-Cockeysville, himself a physician.

"And that particular problem in Maryland would undermine the Medicaid expansion through

the Affordable Care Act because it would further limit access of those expanded beneficiaries to physician care," said Harris, who opposes the Affordable Care Act.

Members of Congress have proposed three bills to deal with the problem. Two are from House committees - Energy and Commerce and Ways and Means - and the other comes from the Senate Finance Committee.

Dr. Ardis Dee Hoven, president of the American Medical Association, said Congress has been responsive to suggestions for the repeal, which would help increase physician access and enhance quality.

"I think this is a historic time in our country," Hoven said. "This is bipartisan and bicameral."

But a repeal would cost more than \$120 billion without taking inflation into account, Harris said.

One proposal is to base reimbursements on the quality of a physician's care with yearly measures set by the U.S. Secretary of Health and Human Services.

"Performance is important," Hoven said. "Quality is important."

Harris and Hoven agree that the benchmark should be created by professional societies that oversee specialties.

One suggestion to make up for the savings the SGR would generate includes a freeze or an increase in payments by 0.5 percent for several years until the quality-based reimbursement plan is implemented.

The action taken will affect those with Medicare and Medi-

caid in Maryland, where Medicare covered 306,200 people in 2012, according to the U.S. Census Bureau's Population Estimates Program.

The Henry J. Kaiser Family Foundation found that in June 2012 Maryland's Medicaid enrollment was 889,700.

The number of individuals with these health care programs continues to increase.

"I think we should just face reality and realize that we are never going to make these cuts in payments because if we did we would be limiting access of seniors on Medicare to their physicians, and we should just come up with a way to save that money somewhere else in the federal budget and to prioritize the health care for our seniors," Harris said.

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COMMENTARY

THE PRINCE GEORGE'S POST

A Community Newspaper for Prince George's County

DNC Celebrates Black History Month with "Our Values, Our Voice, Our Vote" Series

Voice, Our Vote" series online at www.democrats.org to celebrate the diversity of our party, reflect on the many achievements African American Democrats have made, and call our neighbors and communities to action on the work that remains to be done to continue to move this country forward. Each day in February, a new blog, graphic, or video will be available on our homepage centered around this theme, featuring many leaders from across the country.

DNC Black Caucus Chair Virgie Rollins explains it this way with the first blog post:

Our Values, Our Voice, Our Vote

I'm Virgie Rollins, the Chair of the DNC's Black Caucus. As we kick off and celebrate Black History Month, we Democrats have so much to be proud of, and so much work left to do. That's why throughout the month of February, we will be featuring various elected officials and leaders in our party from across the country, telling all of you about "Our Values, Our Voice, and Our Vote."

Our Values

The Democratic Party believes that every American, regardless of where you were born or what you look like, deserves access to a quality education, affordable health care, to earn a living wage, to get a little help from your neighbors when you need it.

Democrats are committed to making sure all children regardless of income have the opportunity to get a first-rate education. That's why President Obama and Democrats support expanding programs like Head Start, since studies show early childhood education is critical to future success. And that's also why President Obama and Democrats have promoted initiatives like Race to the Top to reward schools for innovation and partnered with schools that need assistance to improve.

Many African Americans are still struggling to recover from the Great Recession, and unemployment in communities of color is disproportionately higher than the national average. President Obama has exhibited true leadership by calling on governors and businesses across the country to raise the minimum wage to \$10.10 an hour, which economists say will lift millions of Americans out of poverty – with African Americans standing to benefit.

Under the Affordable Care Act, 9 million Americans have already enrolled to receive health insurance coverage through private insurers via the health

The DNC is launching the "Our Values, Our care exchanges, through the Children's Health Insurance Program, or through the expansion of Medicaid. But millions more stand to benefit if Republican governors holding out would accept the federal dollars to help those in their states who need it most. 7.3 million African Americans already have access to benefits through the no cost-sharing feature of ACA, and free preventative screenings and procedures such as mammograms and colonoscopies.

And while Republicans in Congress allowed federal unemployment benefits to expire, President Obama is taking action to help the long-term unemployed through partnerships with more than 300 companies and special job training.

It is clear that Democrats truly value economic opportunity for all.

Our Voice

Democrats have shown the true diversity of our party and made phenomenal strides over the past several years, namely with the election of President Barack Obama. From Massachusetts Governor Deval Patrick, the first black chief executive of that Commonwealth, or Senator Cory Booker, the first African American New Jerseyans have sent to represent them in the U.S. Senate, in all 50 states, there are examples of progress and pride for us all. You will hear from many of them this month.

Our Vote

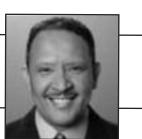
Although the Voting Rights Act was weakened by last year's Supreme Court decision, we remain steadfast in our resolve to protect and expand access to the ballot box for every American. Unfortunately, GOP legislatures and governors in states like Arizona, Texas, and North Carolina have engaged in a cynical campaign to make voting harder, which just isn't right. New voting restrictions and identification requirements have imposed unnecessary burdens on low-income, African American, and Latino voters, but Democrats are fighting back.

So join us as we reflect on the many accomplishments and diversity of our party this month, and as we look to the important elections ahead of us this fall to keep moving the country forward.

Each day in February, we will provide new graphics, videos, or blogs for you to share with social networks and your family and friends. We hope that you do – we've got work to do!

Virgie M. Rollins Chair, DNC Black Caucus

Marc Morial, President and CEO National Urban League



The Great Divide of Income Inequality: A Domestic Crisis on the World's Stage

"We live in a world where the 85 richest people own the wealth of half of the world's population. In the United States, the increase in the income share of the top one percent is at its highest level since the eve of the Great Depression." Winnie Byanyima, Executive Director, Oxfam International

"Income inequality" has become the political buzzword of 2014. President Obama, most recently in this week's State of the Union Address, has made it a central theme of his second term. Both progressive Democrats and conservative Republicans in Congress are making it a focus of this year's mid-term elections, and leading voices for human rights have called on government and business leaders to take immediate action to close the income gap for the sake of long-term economic and social stability.

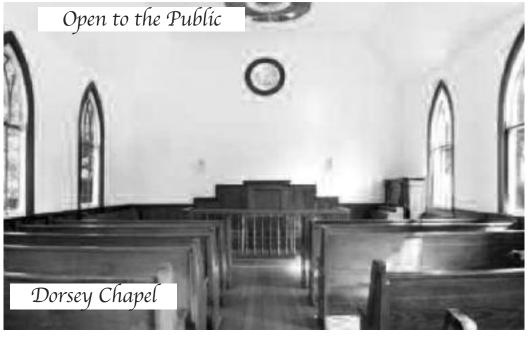
Even last week, as the world's elite – leaders from government, business and NGO sectors gathered in Davos for the World Economic Forum's (WEF) annual meeting, the issue of inequality was atop the agenda. WEF's Global Risks 2014 report recently revealed that the "chronic gap between the incomes of the richest and poorest citizens is seen as the risk that is most likely to cause serious damage globally in the coming decade."

Another voice was added to the chorus last week when the British-based anti-poverty organization, Oxfam International, released a report in advance of the Davos gathering, revealing that the richest 85 people in the world control as much wealth as the bottom half of the global population - about 3.5 billion people. Commenting on the report, Oxfam's Executive Director, Winnie Byanyima said, "It is staggering that in the 21st century, half of the world's population own no more than a tiny elite whose numbers could all sit comfortably in a single train carriage. Widening inequality is creating a vicious circle where wealth and power are increasingly concentrated in the hands of a few, leaving the rest of us to fight over crumbs from the top table."

According to the same report, in the U.S., where the gap between rich and poor has grown at a faster rate than any other developed country, the richest one percent of Americans have received 95% of the wealth created since 2009 after the economic crisis – while the bottom 90% of Americans have become poorer.

While we are pleased that both sides of the political ping-pong table in the United States are now focusing on the domestic crisis and implica-

See Income, Page A5



Dorsey Chapel 10704 Brookland Road, Glenn Dale, MD 20769?301-464-5291; TTY 301-699-2544

This small frame meetinghouse-style church is distinguished by its steeply pitched gable roof and late Victorian ornamental treatment of its principal gable front. The upper gable has alternating courses of sawtooth and rectangular shingles, a quatrefoil bulls-eye ornament, and a turned wooden finial at the ridge. Each of the chapel's side walls is lighted by three gothic-arch windows that have delicate tracery in the upper sashes, ?? Initially scheduled for demolition in 1980, the Friends of Dorsey Chapel organized efforts to preserve and restore the church. Dorsey Chapel was ultimately designated a Prince George's County "historic site" by the Historic Preservation Commission. Restoration of the Chapel was undertaken by The Maryland-National Capital Park and Planning Commission in 1994, and the facility was re-dedicated and opened to the public on September 11, 1996. The Chapel is available for rental for small weddings, recitals, and meetings.

Child Watch



by Marion Wright Edelman

A Continuing Portrait of Inequality: The Black Child in Today's America

"The world does not want and will never have the heroes and heroines of the past. What this age needs is an enlightened youth not to undertake the tasks like theirs but to imbibe the spirit of these great men and answer the present call of duty...

-- Carter G. Woodson Carter G. Woodson, son of former slaves, pioneering Harvard-trained historian, founder of the Association for the Study of African American Life and History, and inspirer of Black History Month, sought to teach future generations of Black children about the great thinkers and role models who came before us. He was very clear that celebrating our rich Black history of struggle and courage was not the same as getting stuck in the past, but if we are going to understand the present and protect the future we must understand where we came from and what it took to get us here. Black History Month is not just for Black Americans. It is for all Americans as we are at the tipping point of a country where the majority of our children are non-White. Black history is American history. We can all be inspired by the progress made but clear about the progress that still remains to be made if we are going to move forward. We should use the extraordinary leaders from our history as examples to help us with the critical task of preparing this generation of children to be the new leaders our community and nation need right now.

The Children's Defense Fund's recent report on The State of America's Children 2014 shows children of color are already a majority of all children under 2 and in five years children of color will be the majority of all children in America. All of our children-including all of our Black children—truly must be ready in critical mass to take their place among the workers, educators, members of the military, and political leaders of tomorrow. America is going to be left behind if our children are not enabled to get ahead and prepared, in Dr. Woodson's words, to "answer the

present call of duty." Yet CDF found the state of Black children in America today is grim.

Black children are sliding backwards on our watch and the Black community needs to wake Black babies are born to unmarup and the country needs to wake up and do something about it with urgency and persistence. Black children are more than three times as likely to be poor as White children. A Black baby is born into poverty every two-and-a-half minutes. Over 4 million Black children (40 percent) were poor in 2012, compared to 5.2 million White children (14 percent). Twenty-five percent of poor children are Black although Black children are only 14 percent of the child population. In six states— Kentucky, Michigan, Mississippi, Ohio, Oregon, and Wisconsinhalf or more Black children are poor, and nearly half the states have Black child poverty rates of 40 percent of more.

Just under 40 percent of Black children live with two parents, compared to 65 percent of White children and 85 percent of Asian children. Each day, 1,153 Black babies are born to unmarried See WATCH, Page A8

mothers and 199 to teen mothers. Although the percent of children born to unmarried mothers has increased for both Black and White children, nearly 3 in 4 ried mothers compared to less than 1 in 4 White babies. Black children living with single mothers are three-and-a-half times as likely to be poor as Black children living with married parents.

Black children suffer worse health outcomes. Black babies are more than twice as likely as White babies to die before their first birthdays and Black children are twice as likely to die before their 18th birthdays as White children. Black babies are more likely to die before their first birthdays than babies in 72 other countries, including Sri Lanka, Cuba, and Romania. Although 95 percent of all children are now eligible for health coverage, Black children are 40 percent more likely to be uninsured than White children and over 1 million Black children (9.5 percent) are uninsured. Ac-

The Prince George's Post

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BUSINESS

The American Counseling Association's **Counseling Corner**

The ABCs Of Building A **Long-Term Relationship**

Valentine's Day brings thoughts of cute greeting cards and heart-shaped boxes of candy, but it's also a good time to think about long-term relationships. While our Valentine's relationships are usually romantic in nature, they share many of the same basics as any close relationship. Long-term relationships, whether a marriage, a friendship or even a business relationship, are based on some common foundations and make a number of common demands of us. It's worth examining what makes a long-term relationship work.

On some level, it is amazing that any two people can build and sustain a long-term relationship at all. Each of us is the product of so many different influences and personal choices, that it's a wonder we're able to find other individuals with whom we share enough things to establish a close relationship.

Such differences also explain why building and sustaining a long-term relationship really does take work – work by both parties. Marriages and friendships survive because the people involved are willing to work through differences and disagreements – because they value the relationship more than things over which they disagree.

One way to look at how this works could be called the ABC method of sustaining a relationship.

The "A" is to "Affirm" the value of the relationship. In other words, agreeing that the relationship itself is more important than either of your views on a particular subject.

"B" stands for "Behaving" in ways that, when discussing points of disagreement, reaffirm the value of the relationship. This means letting the other person know that while you may disagree on this subject, it won't affect the basics of the relationship. You need to show respect for the other person's point of view. It means not setting ultimatums or trying to force the other person to your point of view.

The "C" means "Clarifying" issues when there are disagreements. Each person must monitor and control his or her own tendency to want to "interpret" the words and actions of the other, as opposed to being open and talking with the other person to clarify his or her intent and meaning.

Long-term relationships are important in our lives. But there is no denying that it takes work to make them last and grow. The key is often finding room in the relationship for the differences that are going to exist between any two people.

Income from A4

tions of this global problem, there are disturbing signs that the issue may fall prey to the same kind of ideological posturing that has stymied recent efforts to create jobs, reduce unemployment, raise the minimum wage and help the longterm unemployed. In fact, as reported by CNNMoney, almost two-thirds of the delegates surveyed during a debate in Davos on Friday said that the widening gap, or what I call The Great Divide, "between rich and poor is having a corrosive effect on U.S. politics."

For example, Senator Marco Rubio sees the problem not as one of income inequality but of "opportunity inequality" and continues to resist efforts to raise the minimum wage. To be clear, opportunity inequality is alive and thriving in America; but any attempts to separate it from income inequality are divertive and lacking recognition of the correlation between the two. Senator Rand Paul during a recent visit to Detroit, where unemployment has been above 15 percent for more than a year, said that it would be a "disservice" to the jobless to extend their unemployment benefits beyond the current limit. Further, Senator Paul Ryan, another potential presidential candidate, has been traveling the country declaring how the government safety net – programs like Social Security, Medicare and Head Start – has "failed miserably."

In contrast, President Obama has warned that "The combined trends of increased inequality and decreasing mobility pose a fundamental threat to the American dream, our way of life and what we stand for around the globe." He has called for an increase in the minimum wage – a move the National Urban League has been pushing since 2006 – and an extension of unemployment benefits as first steps in addressing the problem. On January 9, he announced the creation of five "Promise Zones," in San Antonio, Philadelphia, Los Angeles, Southeastern Kentucky and the Choctaw Nation of Oklahoma that will receive targeted government tax incentives to create jobs and reduce unemployment.

In a message to the Davos attendees, Pope Francis said that "the growth of equality demands something more than economic growth, even though it presupposes it... It also calls for decisions, mechanisms and processes directed to a better distribution of wealth, the creation of sources of employment and an integral promotion of the poor which goes beyond a simple welfare mentality. I am convinced that from such an openness to the transcendent a new political and business mentality can take shape, one capable of guiding all economic and financial activity within the horizon of an ethical approach which is truly humane."

The need is clear. The Urban League has raised this issue constantly over the last several years – and people are finally listening. We must not let the seriousness and urgency of this problem get caught in the crossfire of ideological warfare. Americans need policy solutions developed in partnership with corporate, government and non-profit leaders – now. Awareness is good...action is better.

Governor O'Malley Signs Legislation to Provide a "Bridge" to Insurance Coverage

By PRESS OFFICER Office of the Governor

ANNAPOLIS MD (January, 2014) -- Governor Martin O'Malley signed into law legislation that will allow Marylanders who attempted to use the Maryland Health Connection website to purchase health coverage, but were unable to enroll because of technical problems, to obtain temporary coverage in the Maryland Health Insurance Plan (MHIP).

The legislation, proposed by Governor O'Malley and Lt. Governor Brown earlier this month, is one of several steps the Administration has taken to help as many Marylanders as possible enroll in health coverage, and to help Marylanders adversely affected by the technological problems with the website. In addition to enactment of the MHIP emergency legislation, the Administration worked with the four private insurance carriers that offer plans on the exchange to offer retroactive coverage back to January 1 for individuals who had difficulties signing up through the website late last year. More than 1,300 households registered for the retroactive option.

"Our focus everyday is on getting as many Marylanders as

possible enrolled in quality, affordable health coverage by March 31. We urged insurance carriers to make retroactive coverage available back to January 1, and more than 1,300 additional families are on the path to enrolling. And now, thanks to the quick action of the General Assembly, Marylanders who attempted to enroll in the exchange -- and who, through no fault of their own, are without insurance -- now have a bridge to care," said Governor O'Malley.

"Today we are taking action to help bridge-eligible Marylanders who need retroactive coverage," said Lt. Governor Anthony Brown. "While we had some challenges in the initial launch, our exchange is open for business and I encourage Marylanders to visit the website or connect with one of the many navigators to sign up for quality affordable health care before the end of open enrollment on March 31st. I want to thank Chairmen Middleton and Hammen for working with us to establish this important safety net for Maryland families."

MHIP is Maryland's high risk insurance pool. Under the new law, MHIP coverage will be available for a temporary period of time to Marylanders who were eligible for coverage through Maryland Health Connection but



MARYLAND GOVERNOR'S OFFICE (From left) Senate President Thomas V. Mike Miller Jr., Gov. Martin O'Malley and House Speaker Michael E. Busch sign

attempted and were unable to en-

roll due to technical problems.

health care emergency legislation on Thursday.

These "bridge eligible" individuals will also be provided assistance in purchasing coverage through Maryland Health Connection successfully. The Administration anticipates that up to several hundred individuals may take advantage of this new option.

Under the leadership of Governor O'Malley and Lt. Governor Brown, Maryland Health Connection officials and staff have worked diligently to fix problems with the website, and the user experience has substantially improved. As we continue to see steady enrollments through the website, the IT team continues to work to address remaining problems. Through January 25, 26,832 Marylanders have chosen to enroll in private health plans through Maryland Health Connection. In addition, 95,318 Marylanders signed up through the Primary Adult Care (PAC) program were automatically converted to Medicaid coverage effective on January 1, 2014, and now have full Medicaid coverage. As of January 28, an additional 42,302 individuals were newly enrolled in Medicaid effective January 1.

Open enrollment continues through March 31, 2014.

Tanks from A1

"Some of those tanks are old. very old," she said.

Dominion constructed one of the single-walled tanks in 2004, two in 2008 and four were original to the facility, which was built in the 1970s to import LNG. Double-walled tanks have two containers - one inside the other - that can contain liquefied natural gas.

Dominion officials said there are enough safeguards in place with the single-walled tanks to contain a spill.

But neighbor Dale Allison, a retired aerospace engineer, said he is concerned that if there was ever a leak in a tank, the gas that enters the dike could create a potential vapor cloud that might drift to nearby homes.

Allison said he would feel more comfortable with a tank that uses double-walled containers to hold refrigerated gas.

"My home is 2,200 feet from that tank," he said.

According to 2010 U.S. Census data, at least 832 people live within 1.25 miles of the facility, near Lusby.

Single-walled tanks themselves have never been a problem but local officials have allowed increased development to occur, leading to a decrease in the distance between the facility and the population in Calvert County, said Michelle Foss, chief energy economist at the Bureau of Economic Geology's Center for Energy Economics, based at the University of Texas-Austin.

Jim Norvelle, Dominion's spokesman, said that regardless of the population proximity, the gas is stored at 260 degrees below zero. A leak the gas would begin vaporizing immediately and the dikes that surround the tanks would be enough to contain gas, he said.

Norvelle said there are systems in place that would stop pumps and valves during a leak.

He added that the gas dissipates as it returns to normal temperatures making the dike all that's necessary.

"Single tanks are perfectly safe or the government would not let us operate and we would not want to operate them if they were not safe," Norvelle said.

According to a 2009 Congressional Research Service report on LNG import terminals, if gas did spill without immediately igniting, there is a possibility of a vapor cloud that could drift and if it encountered an ignition source, the combustible part of the air would burn.

The report states that there would only be a small part of that cloud which is combustible, but it could still cause significant damage.

James Fay, a mechanical engineering professor emeritus at the Massachusetts Institute of

Technology, said changes to the ment tanks are prominent plant to make it ready for exporting gas could increase the potential risk of fires.

He said the Federal Energy Regulatory Commission should give the facility a full environ- in earthquake-prone areas and mental impact statement. The have large populations that are dicommission is working on an environmental assessment but an environmental impact statement would look at a wider range of issues.

Despite questions, a large majority of the more than 110 LNG facilities in the U.S. use single-walled tanks and there has never been a tank failure, Foss said.

"Not much can threaten that kind of infrastructure," she said.

Many of those single-walled tanks, however, such as those used at a facility in southeast Texas near the Gulf of Mexico, are much farther from residential areas than the one at Cove Point, Fay said.

He said many single-walled tanks, including four of the seven at Cove Point, were built during the 1970s and that more energy companies around the world are using full containment tanks, which are even stronger than double-walled tanks because they have an outer concrete wall.

In a 2006 tank technology study by CLP Power for an LNG terminal in Hong Kong, the report notes that full containaround the world and the single tanks are used mostly in remote locations.

Foss said many of the countries that use full containment tanks are rectly next to those tanks

While single-walled containment tanks are frequently used in American facilities, they are not used for storing LNG on shipping vessels.

LNG tankers used a doublehulled system where there are two bottom layers and two side layers of hull surface because of risks at sea, such as grounding and collisions.

"A tanker is a whole different ballgame," Foss said.

Foss said many people have a misunderstanding of singlewalled tanks and worry needlessly because the tanks are so large and visually prominent.

She said the use of suitable metals is more important than whether the tank uses full, double-walled or singlewalled containment.

Sevilla said that regardless of the fact that there's not been an accident since she's lived in Calvert County, she is concerned that the terminal's transformation to an export facility increases the risk.

"Now you're adding a different factor," she said.

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OUT ON TON THE

ERIC D. SNIDER'S IN THE DARK

Movie Review

"Calvary"

"Calvary" Grade: B Not rated, probably R for pervasive harsh profanity, some graphic sexual dialogue, brief graphic violence 1 hr., 40 min.

Let us stipulate that the widefaced, twinkly-eyed Irish actor Brendan Gleeson is an under-appreciated thespian who improves every movie he appears in, whether you know his name or not. (Fine, he played Mad-Eye Moody in the Harry Potters.) It is no small thing, then, to say that his compassionate and multi-faceted performance in the gut-punching "Calvary" is particularly good, even for him. Onscreen almost every minute of the film, he bears its weight as skillfully as his character, an Irish village priest, carries the troubles of his parishioners.

The title refers to the hill where Jesus was crucified, and the film begins with St. Augustine's couplet about the men crucified next to him: "Do not despair; one of the thieves was saved. Do not presume; one of the thieves was damned." Gleeson's priest, Father James, maintains this meek, practical attitude as he tends to the needs of his flock. He encourages the weak, admonishes the prideful, absolves the repentant, and does his best not cast judgment beyond the requirements of his job. "I think there's too much talk about sins, to be honest," he says. "Not enough about virtues."

tested in the very first scene. A man enters the confessional, tells of having been repeatedly raped by a priest when he was a boy, and concludes with the declaration that since the offender is long dead, he will kill Father James in his place, one week from now. (The ticking clock is a far-fetched gimmick, but hey, just go with it.) McDonagh shoots this scene in a single take, the camera focused on Gleeson



Written and directed by John Michael McDonagh, Calvary's Priest is the flipside to The Guard's Sergeant Gerry Boyle. A good man intent on making the world a better place, he is continually shocked and saddened by the spiteful and confrontational inhabitants of his small country town. After being threatened during confession, he must battle the dark forces closing in around him. (c) Official Facebook

(we never see the confessor), capturing his wide range of emotions: grief for the man's suffering, anger at the monstrous priest who abused him, disappointment in his beloved Catholic Church for letting this become an epidemic. This scene alone could serve as Gleeson's audition reel.

The priest knows who threatened him — it's a small town; he knows everyone — but he doesn't want to turn him in, his sympathy for the man outweighing any concern he may have for his own safety. Instead, he goes through the week performing his Father James' steadiness is usual labors, which McDonagh portrays with wicked dark humor. Town vixen Veronica (Orla O'Rourke) has a black eye that she got from either her husband, Jack (Chris O'Dowd), or her African lover, Simon (Isaach de Bankolé). Rich jerk Michael Fitzgerald (Dylan Moran) wants to donate money to the church as a means of soothing his conscience. Gerald Ryan (M. Emmet Walsh), an elderly novelist, asks Father James to get

him a gun so he can end his waning life on his own terms. James' daughter, Fiona (Kelly Reilly) — he was married before he joined the priesthood comes to visit after a botched suicide attempt.

So, yeah, lots of laughs here. No, really, there are! "Calvary" is less overtly funny than writerdirector John Michael McDonagh's first film, "The Guard" (which also starred Gleeson), but he continues to show an interest in the uncomfortable line between comedy and tragedy. A natural-born wordsmith with the heart of a playwright, McDonagh produces dialogue that's more than just functional, it's literary, as when Father James refers to a wine-stealing altar boy's "Machiavellian chicanery." The film has much more talking than acting, so Mc-Donagh is wise to give it all the zest he can muster.

In addition to that line between comedy and tragedy, Mc-Donagh explores the ones between life and death and between guilt and absolution. Father James is surrounded by reminders of imminent death: his aging pet dog, the old novelist, his depressed daughter, not to mention his own possible demise. He ponders the concept at the heart of Christianity, the idea that one person can be forgiven through another's sacrifice. His problem is that there are too many people in his care who need his goodness.

But McDonagh, for all his agility as a writer, stumbles in fleshing out the story. There are inexplicably odd and unneeded characters, such as the male prostitute (Owen Sharpe) who talks like an old-timey Bronx gangster, and subplots that are introduced only so they can serve as red herrings to distract from the main issues. These diversions, while colorful, dilute the power of McDonagh's central themes. Still, regardless of how the mysteries are solved, it's edifying to spend time with the imperfect but devoted priest who wants nothing more than to heal people's wounds.

Extraordinary Black History Month Programs Offered in County Throughout February

By PRESS OFFICER

M-NCPPC

Riverdale, MD – Adjacent to Washington, D.C., Prince George's County has been both proximally and emotionally close to many of the milestone moments that changed what it means to be black in America. It's vital to honor black culture and heritage by celebrating the contributions, accomplishments and triumphs of African Americans, who had to persevere through extreme obstacles.

Throughout February, The Maryland-National Capital Park and Planning Commission's (M-NCPPC) Department of Parks and Recreation is offering amazing programs, activities and events at sites throughout the county for people of all ages.

Celebrate and honor African American heritage during Black History Month. Experience history in unique ways at programs that are both educational and inspirational. Join us to celebrate achievements made by African Americans in many different areas, including the arts, science, sports, law, politics, labor, writing and education. Bring family,

friends and neighbors out to large cultural events and smaller community activities that honor the past and celebrate extraordinary accomplishments.

Be sure to see this year's Black History Month Exhibition, Celebrating Civil Rights Milestones: From Emancipation to Administration in Prince George's County, 1864-1994. This outstanding exhibit examines selected national events and profiles state and local outcomes including the 1954 Supreme Court decision re: Brown v. Board of Education, the passage of the Civil Rights Act of 1964, and the election of Wayne K. Curry, Prince George's County's first African American county executive. The exhibit explores how these events and others permanently changed social, educational and political life for African Americans in Prince George's County. This FREE exhibit is on display at Harmony Hall Regional Center (10701 Livingston Road, Fort Washington) through Friday, March 7, 2014. Harmony Hall Regional Center is also hosting Expressions of a People (February 9, 1-6 pm) - a FREE event featuring



PHOTO BY THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION Arts/Harmony Regional Center, located in the historic Broad Creek Historic District of Fort Washington, Maryland, sits adjacent to Harmony Hall. The Maryland-National Capital Park and Planning Commission purchased the Harmony Hall Elementary School, which was built adjacent to the historic mansion. The purpose of the purchase was two-fold: to bring both a community center and an arts center to the southern portion of Prince George's County. Arts/Harmony Hall Regional Center was opened in September of 1989, a facility that houses a variety of activities providing family oriented, arts activities. The arts center provides extensive, in-depth programs for children and adults, building audiences for the future.

music, children's activities, workshops and entertainment for the entire family, and a FREE reception, discussion and book signing with Larry S. Gibson, Esq., author of Young Thurgood: The Making of a Supreme Court Justice (February 10, 6-8 pm). Direct Current: A Multimedia

Exploration of Black Life within Prince George's County is a

See PROGRAMS Page A7

The Edge of Sports

by DAVE ZIRIN

Richard Sherman, Racial Coding and Bombastic Brainiacs

Get ready for two weeks of stories that pit the polished Peyton Manning against his supposed antithesis, Richard Sherman. Get ready for two weeks of interest coverage



about how the best quarterback in the game and probable 2013 MVP takes on the best cornerback in the game and the probable Defensive Player of the Year at the Super Bowl. Also get ready for two weeks of utterly uninteresting coverage that paints Peyton as a Southern gentleman in shining armor who will hopefully slay Richard Sherman, Compton's "loudmouth" dread-locked dragon. There will be more articles, tweets and commentaries from the media bemoaning Richard Sherman's lack of "class". There will be even more tweets from so-called fans that sound like press releases from a White Citizen's Council. There will be a running loop of Sherman's already "instaclassic"WWE-infused "promo" rant after Sunday's victory over their rival the 49ers.

There will be more stomach-churning racial coding than an episode of Fox & Friendsfeaturing Ann Coulter and Billy Packer. There will be rightwingers like John Podhoretz on Twitter, the very people who always whine that the culture is becoming "too soft", "too feminized" and "too PC," who are as aghast as plantation belles stumbling toward the fainting couch over his behavior.

There will be less discussion about why so many of the chattering classes demand "class" from a game where people's legs are broken in half and then replayed endlessly for our entertainment. There will be less discussion about the hypocrisy of demanding that "perfect gentlemen" play a game so dangerous that its own players, and even the president, wouldn't want their own children on the field. There will be far too many sportswriters not admitting what Sports Illustrated's Pete Thamel tweeted: that Richard Sherman is a welcome relief from pre-programmed athletes who "play one game at a time, good lord willing, play one game at a time... good lord willing."

Sherman is the embodiment of what sports writing legend Robert Lipsyte once said to me was his true initial attraction to Muhammad Ali. "He made my job so incredibly easy," Lipsyte said. "I just had to write down what he said and the copy was gold." In fact Sherman has pointed to Ali as an inspiration, saying, "[Ali] understood how to manipulate the world. When he said, 'The champ is here,' he probably wasn't that cocky. He created a persona. He was a leader, an entertainer, and he knew how to break people down in the ring. I didn't really care about boxing, but I wanted to be like Ali.

There will also be less discussion of who Richard Sherman actually is, and the genius of both his preparation and style of play. In fact, when it comes to smarts, skills and psychological gamesmanship, Sherman is in many respects the cornerback version of Peyton Manning. Just as Manning treats every trip to the line of scrimmage like he's Hannibal Lecter trying to get into the head of Clarice Starling—OMAHA!— Sherman has a deeply cerebral method to his perceived madness. Read Lee Jenkins' profile of the Stanford graduate in the July 2013 issue of Sports Illustrated, titled Warning: Don't Take The Bait. As Jenkins writes, "Whether you think cornerback Richard Sherman of the (NFC champion?) Seahawks is a smacktalk poet laureate or just another loudmouth doesn't matter. He's a shrewd, dedicated lockdown defender who doesn't mind getting on his opponents' nerves-in fact, he prefers it that way."

The article reveals someone who has journeyed successfully from Compton, California, to Stanford, to fifth-round draft pick, to NFL star, which has a degree of difficulty somewhat higher than "son of quarterback becomes quarterback." As Sherman says in the piece (and this is one of my favorite quotes of all-time), "I'm an awkward guy. People used to tell me all the time, You're not from here. And that's the way I felt, like somebody took me from somewhere else and dropped me down into this place. I was strange because I went to class, did the work, read the books and was still pretty good at sports. If you're like me, people think you're weird. They pull you in different directions. But those people aren't going where you're going. I know the jock stereotype—cool guy, walking around with your friends, not caring about school, not caring about anything. I hate that stereotype. I want to destroy it. I want to kill it."

Richard Sherman is consciously an archetype that has been branded a threat as long as African-Americans have played sports: the loud, deeply intelligent black guy who uses this outsized cultural platform to be as bombastic as he wants to be. Whether the first African-American heavyweight boxing champion Jack Johnson or Richard Sherman, they tend to be painted with only one dimension, which makes it easier for them to be denigrated and demonized. Broncos fans should hope their team does not see Sherman as just some kind of loudmouth. If Peyton Manning's record-setting receiving corps does not see everything mentally and physically that Richard Sherman is bringing to the table, he will eat their lunch. As his teammate Kam Chancellor said, "I used to tell him to quiet down. Then I saw the results."

Calendar of Events

February 13 — February 19, 2013

First Tuesdays At Abraham Hall

Date & Time: Monthly, First Tuesdays

Abraham Hall, constructed in 1889, is the best Description: example of an African American benevolent society lodge in Prince George's County. Located in the community of Rossville, it is the first African American historic site in the county to be fully restored using public funds. Home of M-NCPPC's Black History Program, please call the number listed below for more information about the First Tuesday program.

Ages: All ages

Location: Abraham Hall 7612 Old Muirkirk Road, Beltsville 20705 Contact: 240-264-3415; TTY 301-699-2544

Senior Days

Date and Time: Mondays, Wednesdays & Fridays, 8 am-12

Description: Seniors (Prince George's County residents only) are allowed FREE use of both the fitness center and pool during these times.

Cost: FREE Ages: 60 & up

Location: Prince George's Sports & Learning Complex 8001 Sheriff Road

Landover, MD 20785

Contact: 301-583-2400; TTY 301-583-2483

Celebrate Black History - Negro Leagues

Date and Time:

Saturday, February 15, 2014 2-3 pm

Celebrate Black History Month with a living sports figure! Former Negro League baseball player, Luther Atkinson will provide a poignant account of his story, from overcoming obstacles such as racism to finding success on the baseball fielda s a professional player. Stick around for a film screening, view famous photographs and get a baseball signed!

Cost: Free

All ages welcome Ages:

Fort Washington Forest Community Center

1200 Filmore Road, Fort Washington 20744 Contact: 301-292-4300; TTY 301-203-6030

No Longer Forgotten

Date & Time: Thursday, February 27, 2014 7-9 pm What happens to African American children when they go missing? Are there differences in how missing cases are handled according to race? Is the legal system treating black youth any different today than they did with the Scottsboro 9, Emmett Till, the Jena 6 or Trayvon Martin? Join us in an exhibition and open discussion about the disparities in color and demographics in keeping black youth safe and on the right path.

Cost: Free 18 & up Ages:

Newton White Mansion 2708 Enterprise Road, Mitchellville 20721 Contact: 301-249-2004; TTY 301-446-6802

Black History Month: African-American Heroes & Advocates Costume Contest

Date and Time: Friday, February 28, 2014 6-9 pm

Advanced registration suggested for this free event.

Description: Join us for a costume contest as we close out Black History Month! To celebrate, dress as one of your favorite African American heroes, recite a speech and/or share a story that pertains to the Civil Rights Movement. Awards will be presented to the best dressed and for the most enthusiastic speaker! Cost: Free

All ages welcome Ages:

Location: Prince George's Sports & Learning Complex

8001 Sheriff Road, Landover 20785 Contact: 301-583-282: TTY 301-583-2483

Meet Me at the Movies

Date & Time: Friday, March 14, 2014 12 noon-4 pm

Description: Come travel with us to the Regal Theater in Hyattsville to catch the latest blockbuster movie! Bring additional money for your lunch. Bus departs from College Park Community Center at 11:45 am and returns back to the Center

Cost: Resident \$10; Non-Resident \$12 Ages: 50 & up Location: College Park Community Center and Youth Soccer Complex

5051 Pierce Avenue, College Park 20740 Contact: 301-441-2647; TTY 301-445-4512

Montpelier's Spring History Lecture Series: History Through a Drinking Vessel

Date a& Time: Wednesday, March 19, 7:30 pm

This is the first of three history lectures on the beverages, libations and social culture of 18th century life. In this talk, Rod Cofield, Executive Director of Historic London Town and Gardens, will speak on taverns and travel in colonial Amerca.

Cost: Free Location:

Ages: 12 & up Montpelier Mansion/Historic Site

9650 Muirkirk Road, Laurel 20708

Contact: 301-377-7817; TTY 301-699-2544; montpeliermansion@pgparks.com

Shopping Trip to Arundel Mills

Date & Time: Wednesday, March 26, 2014 9:30 am-4 pm Description: Join us for a shopping trip to Arundel Mills Mall! Enjoy lunch on your own and shop with your friends. Don't forget to see if you can snag a sale! Bus departs promptly from College Park Community Center at 9:30 am and returns back to the Center by 4 pm.

Cost: Resident \$5; Non-Resident \$7 Ages: 50 & up Location: College Park Community Center and Youth

Soccer Complex

5051 Pierce Avenue, College Park 20740 Contact: 301-441-2647; TTY 301-445-4512

EARTH TALK ... "Harsh Winters and Global Warming"

Dear EarthTalk:

Does the fact that we've had such a cold and snowy winter mean that global warming might not be such a big problem after all?

> — Lacey L., Lynchburg, VA

It's tempting to think that the cold air and snow outside augur the end of global warming, but don't rejoice yet. According to the Union of Concerned Scientists (UCS), weather and climate are two very different beasts: "Weather is what's happening outside the door right now; today a snowstorm or a thunderstorm is approaching. Climate, on the other hand, is the pattern of weather measured over decades."

Isolated weather events and even seasonal trends are not an indication of global warming's existence one way or another, and most climatologists agree that the carbon pollution we have been spewing into the atmosphere for the past century is leading to more frequent and intense storms of every kind and causing greater temperature swings all around the planet. In short, the harsh winter we are having shouldn't be viewed as a refutation of global warming, but rather as further evidence of a growing problem.

"There is a clear long-term global warming trend, while each individual year does not always show a temperature increase relative to the previous year, and some years show greater changes than others," reports the National Oceanic and Atmospheric Administration (NOAA). The agency chalks up these year-toyear fluctuations to natural processes such as El Niño or volcanic eruptions, but points out that, regardless, the 20 warmest years on record have occurred since 1981, while the 10 warmest were in the past 12 years. And global average temperatures have risen by 1.4°F overall since the early 20th century.

LiveScience.com, shrinking polar ice caps as a result of global warming in recent decades are one factor that may be contributing to the cold weather in North America this winter. "One way the shrinking ice changes weather is by pushing winter air south," she reports. "When the stored ocean heat gradually escapes in autumn, it changes the pattern of an atmospheric wind called the polar vortex, streaming frigid Arctic air into North America and Europe." Meanwhile, a 2012 study by researchers Jennifer Francis and Stephen Vavrus concluded that intense warming in the Arctic has caused changes to the jet stream that regulates air circulation around the planet, potentially leading to stronger winter storms hitting the eastern seaboard of the U.S.

And what about all that snow? "Hotter air around the globe causes more moisture to be held in the air than in prior seasons,"

According to Becky Oskin of

CREDIT: MICHAEL KAPPEL, COURTESY FLICKR

The harsh winter we are having shouldn't be viewed as a refutation of global warming, but rather as further evidence of a growing problem. Pictured: Trying to get around in Cortland, Illinois on January 4, 2014.

reports UCS. "When storms occur, this added moisture can fuel heavier precipitation in the form of more intense rain or snow." The U.S. is already enduring more intense rain and snowstorms, says the group: "The amount of rain or snow falling in the heaviest one percent of storms has risen nearly 20 percent, averaged nationally—almost three times the rate of increase in total precipitation between 1958 and 2007." And some regions of the country "have seen as much as a 67 percent increase in the amount of rain or snow falling in the heaviest storms."

And Oskin points out that while we may be bundling up and shoveling out in the U.S., it's turned into another scorcher of a summer in the Southern

Hemisphere: 2013 was Australia's hottest year on record, and 2014 has started off even hotter, with temperatures soaring to 125°F and severe fire warnings issued in at least two states there. Apparently global warming is still on.

CONTACTS: UCS, www.ucsusa.org; NOAA, www.noaa.gov; LiveScience.com, www.livescience.com.

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

Programs from A6

unique, FREE artistic exhibition depicting the rich, complex story of life in Prince George's County through works by adult artists. The exhibition is open through February 24 and is on display at Montpelier Arts Center (9652 Muirkirk Road, Laurel). Several other programs, including Dinner and a Movie: Bird (February 15, 6 pm) and "Let's Sing Gospel

also be held at the arts center.

Visit the Prince George's Publick Playhouse (5445 Landover Road, Cheverly) to see Raisin' Cane: A Harlem Renaissance Odyssey starring Jasmine Guy and The Avery Sharpe Trio (February 7, 10:15 am & 12 noon and February 8, 8 pm), to participate in a master class and work with ac-Guy (February 8, 11 am), to attend the Songs of Freedom perform-

noon), the PRAISE Dance Festival (February 23, 4 pm), and to see Sunjata Kamalenya (February 28, 12 noon and March 1, 11 am).

See a step show, participate in a discussion or workshop, or take a tour. Enjoy mask making and storytelling, or participate in the African American Heroes & Advocates Costume Contest. Learn tress, director and writer Jasmine history, listen to a former Negro League baseball player speak, or play traditional African games.

History Month activities that will inspire you!

Get detailed information and read through M-NCPPC's Black History Month brochure online at blackhistory.pgparks.com.

For more information about M-NCPPC Department of Parks and Recreation activities for seniors, visit www.pgparks.com. Also. connected facebook.com/pgparks and

Retirement from A1

account, and savers will benefit from principal protection, so the account balance will never go down in value. The security in the account, like all savings bonds, will be backed by the U.S. government. Contributions can be withdrawn tax free at any time.

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- Ø Favorable Investment Return: Same Secure Investment Return Available to Federal Employees. Savers will earn interest at the same variable interest rate as the federal employees' Thrift Savings Plan (TSP) Government Securities Investment Fund.
- Ø Widely Available: Available to Millions of Middle Class Americans Through Their Employer. This saving opportunity would be available to the millions of low- and middle-income households earning up to \$191,000 a year. These accounts will be offered through an initial pilot program to employees of employers who choose to participate by the end of 2014. The accounts are little to no cost and easy for employers to use, since employers will neither administer the accounts

nor contribute to them. Participants could save up to \$15,000, or for a maximum of 30 years, in their accounts before transferring their balance to a private sector Roth IRA.

* Continuing to Work With Congress on the President's Existing Proposals to

Make Sure That All Americans Can Have a Dignified Retirement

- * The President remains committed to working with Congress to help secure a dignified retirement for all Americans. While Social Security is and must remain a rock-solid, guaranteed progressive benefit that every American can rely on, the most secure retirement requires a three-legged stool that includes savings and pensions. That's why the President is using his executive authority to create the "myRA" and has already proposed to work with Congress on the following proposals to help Americans save for their retirement:
- § Giving Every Employee Access to Easy, Payroll-Based Savings Through the Auto-IRA. About half of all American workers do not have access to employer-sponsored retirement plans like 401(k)s, which puts the onus on individuals to set up and invest in an Individual Retirement Account (IRA). Up to 9 out of 10 workers automatically enrolled in a 401(k) plan through their employer make contributions, even years later, while fewer than 1 out of 10 workers eligible to contribute to an IRA voluntarily do so. The President's budget will propose to establish automatic enrollment in IRAs (or "auto-IRAs") for employees

without access to a workplace savings plan, in keeping with a plan that he has proposed in every budget since he took office. Employers that do not provide any employer-sponsored savings plan would be required to connect their employees with a payroll deduction IRA. proposal could provide access to one-quarter of all workers, according to a recent study.

- Making Sure the Auto-IRA Works for Workers and Small Businesses. Workers would not be required to contribute and are free to opt out. Employers would also not contribute. The plan would also help defray the minimal administrative costs of establishing auto-IRAs for small businesses, including through tax incentives.
- § Removing Inefficient Retirement Tax Breaks for the Wealthiest While Improving Them for the Middle Class. The Auto-IRA will spread the tax benefits for retirement savings to millions more middle-class Americans. Current retirement tax subsidies disproportionately benefit higher-income households, many of whom would have saved with or without incentives. An estimated twothirds of tax benefits for retirement saving go to the top 20% of earners, with one-third going to the top 5 percent of earners. Our tax incentives for retirement can be designed more efficiently. According to one 2012 study, additional tax expenditures are a comparatively inefficient way to generate additional saving. The President has proposed to limit the benefits of tax breaks, including retirement tax preferences, for high

income households to a maximum of 28 percent. The President has also proposed to limit contributions to tax-preferred savings accounts once balances are about \$3.2 million, large enough to fund a reasonable pension in retirement.

- * Importance of Securing a Dignified Retirement for All Americans v
- § Many Americans lack access to workplace retirement savings plans – usually the most effective and generous means of saving for retirement. About half of all workers and 75 percent of part-time workers lack access to employer-sponsored retirement plans.
- § The financial crisis dealt a severe blow to the retirement outlook for many families, wiping out more than \$12 trillion dollars in household wealth. While financial markets have returned to their pre-crisis levels, median household wealth has only recovered 45 percent of the losses during the recession.
- § The risk of an insecure retirement is especially great for women, minorities, and low-income Americans. Women continue to be less prepared for retirement than men and comprise 63 percent of the elderly living below the poverty line. White households have six times the wealth, including retirement savings, of African Americans or Hispanics. And low-wage and part-time workers are just one-third as likely as high-wage and full-time workers to participate in an employer-based retirement plan.

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Watch from A4

cess to health coverage is not actual coverage until we make every effort to enroll every child.

Children who cannot read or compute are being sentenced to social and economic death in our competitive globalizing economy and too many Black students fall behind in school early on and do not catch up. Black children begin kindergarten with lower levels of school readiness than White children and our country has been very slow in investing in high quality early childhood programs unlike many of our competitor nations. More than 80 percent of fourth and eighth grade Black public school students cannot read or compute at grade level and Black children are more than twice as likely to drop out as White children. Each school day, 763 Black high school students drop out. Black students scored the lowest of any racial/ethnic group on the ACT® college entrance exam. Only 5 percent of these Black high school students were college ready compared to 33 percent of White students and 43 percent of Asian students.

Black children are at great risk of being funneled into the prison pipeline. A Black boy born in 2001 has a 1 in 3 chance of going to prison in his lifetime. The schools are a major feeder system into the juvenile and criminal justice systems. Black students made up only 18 percent of students in public schools in 2009-2010 but were 40 percent of students who received one or more out-ofschool suspensions. A Black public school student is suspended every 4 seconds of the school day. A Black child is arrested every 68 seconds. Black children and youth make up 32 percent of children arrested and 40 percent of all children and youth in residential placement in the juvenile justice system. Black children are overrepresented in abuse and neglect cases and in foster care.

Gun violence is the leading cause of death among Black children ages 1-19 although there is no hiding place for any of us from pervasive gun violence in America. Each day, three Black children or teens are killed by guns. Black children and teens are nearly five times more likely to die from gun violence than White children and teens.

The number of Black children and teens killed by guns between 1963 and 2010 is 17 times greater than the recorded lynchings of Black people of all ages between 1882 and 1968. Where is our equivalent anti-lynching movement today to give our children a chance to grow up safely?

I hope this Black History Month is not just about our history but about our obligation to protect our children and move our nation forward in our multiracial world. I hope it is a call to action to the Black community and every community to build the long overdue movement to stop the backwards slide of children of color on our watch and end the disgrace of letting children be the poorest group in the world's richest economy. If America does not begin to get it—that our future is entwined with our children's futures—we're going to miss the boat to the future..

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

www.childrensdefense.org.

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

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