Welcome to issue #2 of Common Sense - Straight Talk for the Eastern Shore. In this issue we look at the healthcare debate and offer some practical steps on protecting yourself from identity theft. Then we explore the link between diversity and prosperity and what one Eastern Shore community is doing to improve racial harmony. We introduce an occasional column called "Straight Talk From..." written by various contributors and representing a variety of viewpoints -- beginning this issue with waterman Mike Johnson.

Thanks to all our readers and subscribers who help us make this new publication useful and informative. A special thanks to reader Brenda who wrote asking for details of the 2018 Maryland congressional elections. That election will be November 6, 2018, with the primary for both Republicans and Democrats four and a half months earlier on June 26, 2018. Next issue we'll have an article with names of candidates and links to more information.

If you have a comment or suggestion, send us an email or click on the "Suggest a Story" link above. Keep those cards and letter coming! See you next issue.

The Editors and Staff of Common Sense: Straight Talk for the Eastern Shore
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Protecting Your Healthcare Options

President Trump and a Republican-led Congress have twice tried and failed to repeal the Affordable Care Act. Now, they are trying a third time. The current Senate bill would make even deeper cuts in Medicaid—the program that assists low-income families—than the first two versions.

Moreover, the bill would leave administration of the program largely to the states, giving them each a chunk of money, but not enough to pay for current services. So cuts in services would be inevitable, and changes in rules that now require coverage for pre-existing conditions would be up to each state. The Senate bill also distributes money to the states according to a formula based on the health needs of their population. That would effectively penalize states like Maryland, Massachusetts, and California that have relatively efficient and effective healthcare services: some of the money they now receive would go to states like Alabama and Mississippi.

Even if the Senate fails to pass this bill, President Trump could still sabotage the present healthcare system by failing to continue existing subsidies, and then allowing it to collapse.

“I’ve been saying for the last year and a half that the best thing we can do, politically speaking, is let Obamacare explode,” Trump said from the Oval Office. In fact, the Affordable Care Act is not on the verge of collapse. The New York Times reports that enrollment in health insurance marketplaces is steady and cited evidence that insurance prices are beginning to stabilize.

But if the Senate bill passes this week, or Trump decides to withdraw existing insurance subsidies, your healthcare options will be reduced and your costs are likely to go up.

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Protecting Your Finances and Identity

The successful hack of personal data for more than 150 million Americans, from the files of credit reporting company Experion, has triggered both anger and anxiety. Why are such companies allowed to keep all that personal data, including social security numbers and addresses, if they can’t protect it? More urgently, what can we do to protect ourselves from the theft of our identity, our financial accounts, our tax refunds, our medical data?

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Finances, continued

It turns out there is quite a bit you can do to protect yourself, depending on how much hassle you are willing to put up with and how tech-savvy you are.

- First, call all three credit reporting companies (Experian, Equifax, Transunion—phone numbers below), or look them up on the web, and place a freeze on your data. It will cost you $5-$10 each, and you will have to unfreeze it every time you want to open a new financial or credit card account, but it will keep any thief from opening an account under your name and then stealing your money or running up huge bills. Be patient. Lots of other people are trying to do the same thing.

- Change all your on-line passwords. Use at least 9 characters, preferably random combinations of letters, numbers, and symbols. Never use the same password for different accounts. Change them now, then again every 6 months.

- Encrypt your computer files. That way if hackers gain access, they can’t read the data. Get help from someone tech-savvy to help you do this. Most programs can be set to automatically encrypt individual files or your whole computer and then unencrypt them when you want to use them.

- Encrypt your web browsing—all data of any type sent by computer or by phone—by signing up for and using a virtual private network. This is just a service that automatically encrypts your communications, then unencrypts it at the other end (e.g., at the e-commerce website or email recipient). The reliable services cost something, but they make it virtually impossible to steal any data in transit over the internet, or even to identify you as the sender. Again, get tech savvy help.

Many companies that offer on-line services (Dropbox, Google, some banks and financial sites) now encrypt all the data they store. And many require what is called 2-factor identification. That means when you sign on to your account and give your password, they send you a message with short numerical code (usually to your mobile phone) that you have to type in as well—in effect, to prove that you are really you. That’s good, unless a hacker steals and takes over your phone number too; so its better to get the code sent to your emails.

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Finances, continued

Real privacy in the digital age may be an illusion—after all, we give Google information about everything we search for, in return for a very powerful and free service. Ditto Facebook, Amazon, etc. But it is possible to keep your most important data secure.

Equifax: 800-685-1111;
Experion: 888-397-3742;
TransUnion: 888-909-8872

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A Waterman Speaks His Mind!!!

For over 40 years I enjoyed the curious experience of being both a liberal and a waterman on Maryland’s Eastern Shore. No matter which end of my social spectrum I explored, conflict was easy to find. From telling turtle trappers that I wouldn’t buy their small snapping turtle even though it was of legal size, to arguing against reduction of harvest as the go-to tool for “fixing” the Chesapeake with environmentalists. I’ve been in plenty of debates, and I’d like to print a waterman’s perspective, in the hope of incubating some understanding.

The boom and bust nature of the industry, the need to work in all types of weather, repetitive motion and other factors probably ensures a high percentage of addiction issues and unsavory personalities in the ranks. That doesn’t justify the negative opinion and treatment members of the seafood industry can count on from Maryland Democrats. For every greedy, uncaring over harvester I can introduce you to 3 watermen that fully realize their bounty is finite, and nurture and glean is the order of the day.

The truth is many of the arrests you read about for illegal harvesting are the result of watermen tipping off the DNR and turning the cheaters in. Yet in Maryland watermen have

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Waterman, continued

been subjected to a bias and prejudice we would never allow to be applied to any religious or racial group.

When pollution from run off created conditions made reproduction all but impossible for rockfish, little was done to address the actual problem, while watermen were forced to endure a complete moratorium on the foundation of their paycheck. Diseases like pfisteria, Vibrio vulnificus , MSX, and Perkinsus marinus - all with characteristics you’d find in a sci-fi novel - wreak havoc in the bay, and the Department of Natural Resources (DNR) and Chesapeake Bay Foundation (CBF) insist reduction of harvest by commercial fishermen is the solution, over and over again.

When dermo and MSX devastated the bay’s oyster population in the 80’s it was the watermen that devised a plan to harvest fossilized shell from the upper bay, carry them down the bay where spat set was high but survival rate low, then scoop them up and carry them to less saline water where they were more likely to survive. All this paid for with a self-imposed surcharge on every bushel of oysters sold. It worked, but Paris Glendening and his henchman John Griffin sabotaged the program by failing to apply for the permit needed from US Army Corps of Engineers.

When forced to apply for the permit via lawsuit, the DNR recommended against on the grounds the dredging caused “turbidity”. This precipitated the collapse of the oyster population we still suffer today.

Once again watermen had a progressive idea: power dredge the oyster bars lifting the shell out of the silt, increasing the chances of successful spat set. This was met by extreme opposition from both CBF and the DNR and only a tiny percentage of historical oyster bottom allows this practice. Despite that, it is responsible for most of the oysters harvested in Maryland over the past several years.

Since the first license was required, Maryland’s Commercial fishermen have only asked for a fair share of the Chesapeake Bay’s bounty. The same cannot be said for the sport fishing or aquaculture industries. During the O’Malley era, again with John Griffin’s vindictive architecture, almost all the upper bay’s historic oyster bottom was made sanctuary, closed to commercial activity in the hopes of replacing wild harvest with aquaculture.

(continued next page)
Waterman, continued

Currently the MWA would like a small portion of the upper bay to try a rotational plan where they would close an area, prepare bottom, plant spat, allow the oysters to grow, then open it to harvest by watermen. The MWA’s position is how can it hurt to try and see what works best?

The DNR and the environmental community are not so open minded. The upper bay remains sanctuary despite a complete lack of evidence that it is giving the bay what it needs: Thriving oyster bars.

If we are ever to return to the day when the Speaker of the House of Delegates is from the Eastern Shore or the representative to the US Congress from the 1st district of Maryland is a democrat, or even a reasonable human being, we must respect the historic residents of our beautiful bucolic island.

Mike Johnson, waterman

Diversity and Prosperity

The Eastern Shore was historically slave territory, and has been slow in creating opportunities for its minority citizens.

Societies that offer important things like education, jobs, and political power, to all citizens do better economically. When more people – every race, class, religion - have education and jobs, the community becomes more prosperous and everyone benefits.

There are no easy paths to a more racially equal and harmonious society, but recognition and communication help a lot. Recognition takes many forms. Knowledge of the contribution of African-Americans to our history is one ingredient – for example, the roles Harriet Tubman, Frederick Douglass and Henry Highland Garnet played in the fight to end slavery here on the Eastern Shore. In Chestertown, Sumner Hall – originally a meeting hall for black veterans of the Civil War – has become an important community center, hosting programs that bring together a broad spectrum of the community.

The Historical Society of Kent County, long focused mainly on the Colonial era, has begun to emphasize the contributions of black residents to the county’s life with well-researched publications and

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Diversity, continued

Legacy Day, an annual festival recognizing the county’s black history. Legacy Day has attracted a large and diverse attendance. Not surprisingly, it has become one of the Historical Society’s most popular events.

Kent County’s Diversity Dialogue group meets monthly, bringing together a diverse segment of the community to discuss issues affecting the whole community. Some are inclined to dismiss what it does as “just talk” – but it’s one of the few places where different segments of the community are actually talking to each other. This fall, the group will co-sponsor a street fair with Washington College and neighbors of the adjacent community.

There are other signs of progress on racial issues. It’s not unusual to see biracial couples in Chestertown – something that was far from common a couple of decades ago. Still, in an environment where the president can say black football players should be fired for making a political statement – or where “driving while black” can end up with gunshots or jail time – we’ve still got a long way to go.