Say Yes to Health Care

Ignore rumors and fake news!
Affordable Care Act is the Law: Sign up before 12/15/17

Here’s How:

2. Four plans are described: Platinum, Gold, Silver, and Bronze

-  2-person family total annual income under $23,000 – could qualify for Medicaid, covers most costs with no premium
-  2-person family total annual income under $64,000 – could qualify for seriously reduced premiums
-  4-person family qualifies for Medicaid if income under $34,000
-  4-person family qualifies for reduced premiums if income under $98,000
-  Online chart at Maryland Connection for other income/coverage options

Analysis of 4 plans: In general, Silver is the best deal. Moderate monthly premium; moderate costs for you before policy is triggered – even lower than Bronze.

VERY IMPORTANT NOTE: If you qualify for lower costs/subsidies (see above), YOU MUST CHOOSE SILVER TO GET EXTRA SAVINGS!!
The Invisible Revolution in U.S. Energy

When the price of gasoline changes, those big signs at the gas station or the dent in your wallet are hard to miss. It takes more effort to monitor the price of electricity—those monthly utility bills are confusing. So it’s easy to miss that the U.S. is in the midst of major changes to our energy system—changes that over time are likely to significantly lower that utility bill, protect against major increases in the price of gasoline, and have a major impact on global energy trends.

One big change is how oil and gas is produced in the U.S. Increasingly, it comes from horizontal drilling deep underground along a seam of a type of rock known as shale; and from “fracking”—the process of creating small fractures in the shale to release oil and gas trapped there. It’s relatively inexpensive, and the U.S. has massive untapped resources of shale. The result is a dramatic change in the U.S. role in global energy markets. A decade ago, the U.S. was one of the largest importers of oil; a decade in the future the U.S. will be the world’s largest exporter of oil. The same is true for natural gas—the U.S. is on track to be the world’s largest supplier, thanks a boom in building massive facilities along the coast that cool and compress the gas to liquid form, so it can be shipped in huge tankers. In fact, by 2030, the U.S. will be the new Saudi Arabia, likely producing more than 30 million barrels of oil and gas a day—50 percent more than any country in history. And as the “swing” producer, the U.S. will largely set world oil and gas prices.

A second big change is how we produce electric power. Already, many coal-based power plants have converted to natural gas, because it’s cheaper and less polluting. But the most rapidly growing source of electricity comes from wind turbines—both onshore and, increasingly, offshore wind farms—and huge solar power installations packed with hundreds of thousands of solar cells. Of course, these renewable power sources don’t provide constant power—sometimes the wind doesn’t blow, and solar cells don’t work at night. Nonetheless, over the last 6 years, the average cost of power from wind turbines has dropped 25 percent; solar power costs have dropped 70 percent. These cost reductions are expected to continue, such that wind and solar will be significantly cheaper than even gas-fired power plants, and new types of batteries may take care of the fluctuations. For that (continued on next page)
Energy, continued

reason, experts don’t expect any new coal-fired power plants to be built—regardless of the President waiving environmental regulations: they simply won’t be able to compete.

In addition, smarter and more energy-efficient buildings will lower use of fuel for heating and cooling, and the coming boom in electric cars and trucks will do the same. Exporting our excess oil and gas will benefit the U.S. economy. And the cost of electric power is likely to decline. Of course, politics can still get in the way: Maryland’s planned off-shore wind farm was blocked by Andy Harris. But the U.S. energy revolution has such momentum that it’s likely to prevail.

By Al Hammond

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Planned Series about Education on the Eastern Shore of Maryland

The Common Sense staff is assembling a series of articles on school funding for publication. Each of them will describe and contrast two Eastern Shore county education systems. The series will conclude with a discussion of the problems facing ES public school systems, including funding: who pays—the county or the state—and how much?

Governor Hogan released his budget for Maryland public schools in January 2017. It provides $6.4 billion to fund the state’s K-12 public schools, which works out to an average of $16,400 per enrolled student. Four school districts (including the Eastern Shore’s Talbot County) complained, because the proposed budget cut their funding by a combined $45 million. It turns out that the formula used to determine how much funding goes to each county is based on the number of students enrolled, among other factors. If enrollment increases, the county gets more state money; if it declines, then less.

Counties also provide funding for the public schools from their own resources (and sometimes from private contributions), and indeed different counties can and do set different goals for the quality of education that they deliver. The result is significant disparities in funding per student and in the proportion of the total provided by the county itself. Last year Worcester County paid 70% of its school district’s expenses – the highest in the state. Another Eastern Shore county, Caroline, paid 20% -- the lowest in the state. (continued on next page)
Education, continued

(See Table below.)

The forthcoming series of articles will examine the consequences of such disparate funding on the quality of Eastern Shore public education.

<table>
<thead>
<tr>
<th>Eastern Shore K-12 Public School Funding</th>
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<tbody>
<tr>
<td>Total funding per student</td>
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<tr>
<td>----------------------------</td>
</tr>
<tr>
<td>$112,900/student</td>
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<tr>
<td>$112,700/student</td>
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<td>$113,750/student</td>
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<td>$122,650/student</td>
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<tr>
<td>$15,800/student</td>
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<td>$16,950/student</td>
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2018: Elections – Special Interest for the Eastern Shore

Normally, mid-term elections (non-presidential) are of particular importance to rural areas because many state and local positions are in contention. And that’s definitely the case for Maryland and the nine counties of its Eastern Shore. However, the 2018 political environment adds special significance to next year’s polls.

President Trump’s Administration will be completing its second year in office. Congressman Andy Harris (R), representing Maryland’s 1st Congressional District, (includes Eastern Shore and parts of Western), will presumably be running for re-election after serving four 2 year terms.

Many observers believe next November’s Congressional elections will serve as a referendum on both the Administration and the Federal legislature. The White House and both houses of the Federal Congress have been controlled by Republicans and voters can be expected to reflect their opinions at the ballot box.

The state offices that will appear on the 2018 ballot include: the governor and lt. governor, the comptroller and the attorney general, all members of the House of Delegates and the Senate as well as judges and state’s attorneys.

The calendar below provides important dates for the 2018 Elections.

Primary Election: June 26, 2018
Registration, Early Voting and Absentee Ballots

- Register to vote: No later than 6/05/17
- Early voting in person: Begins 6/14/18
- Deadline Requests for Absentee Ballots: 6/19/18
- Deadline for Registered Voters to Request electronic ballots: 6/21/18
• All absentee ballots due: 6/26/18

General Election: November 6, 2018
Registration, Early Voting and Absentee Ballots
• To vote: No later than 10/16/18
• Early Voting in Person/by Absentee Ballot: 10/25/18 – 11/01/18
• Deadline for mailed absentee ballot: 10/30/18
• Deadline for in-person absentee ballot: 11/06/18

The Candidates for Maryland 1st Congressional District (as of 12/06/17)
The following six names are the registered and announced candidates running in the 2018 primary scheduled for June 2018 and general elections. The incumbent Andy Harris (R) – Has not yet registered, but is presumed running.

Jesse Colvin, (D) Baltimore County
Mr. Colvin is a licensed financial advisor/planner and an Army Ranger with 4 combat tours in Afghanistan.

Martin Elburn, (R) Queen Anne’s County
Mr. Elburn is an Army veteran who saw service in Iraq. While originally from Oxford, he is now living in Chester.

Allison Galbraith, (D) Harford County
Ms. Galbraith, a BelAir resident, is a small business owner who draws on Federal Government experience to help Service disabled veterans navigate USG contracting.

Mike Pullen, (D) Talbot County
Mr. Pullen lives in Easton where he has been a trial lawyer and for many years has served as the Talbot County Council attorney.

Lamont Taylor, (R) Caroline County
Mr. Taylor founded a small business and wrote a book, widely available, on his experiences titled Raw Business Sense.

Steve Worton, (D) Harford County
Mr. Worton has extensive experience as a senior manager working for the US Department of Defense, with a focus on personnel and financial/budget issues.

by Tom Timberman
Where Would We Be Without The Fourteenth Amendment?

The Fourteenth Amendment to our Constitution guarantees citizenship to anyone born in the U.S. All others must meet many requirements, including passing an oral civics test, to become “naturalized”. But what if this amendment didn’t exist? What if all of us had to pass that test at age 18 to become citizens? And renew that status like a driver’s license every five years? Would we pass on the first try? The second?

According to the United States Citizenship and Immigration Services, the current pass rate for immigrants is 97%. Native born Americans don’t do so well.

In a 2014 survey of native born American adults released by the University of Pennsylvania’s Annenberg Public Policy Center, 35 percent of respondents were unable to name even one branch of the federal government; only 36 percent could identify all three. Nearly three out of four Americans didn’t know that it takes a two-thirds vote in each house of Congress to override a presidential veto. Asked which parties control the Senate and House of Representatives, only 38 percent of respondents answered correctly.

You’ll find several “citizenship tests” on line. Here’s one used by the government: https://my.uscis.gov/en/prep/test/civics/view. Take a couple of them. Try the questions on your family and friends. You’ll probably be surprised. If “We, the people” don’t know how our government works, how can we govern ourselves?

Here are some sample questions. Do you know them? (Answers at the end. Don’t peek!)

1. What is freedom of religion?
A. You can’t chose the time you practice your religion
B. You can practice any religion, or not practice a religion
C. You must choose a religion
D. No one can practice a religion

2. What did the Declaration of Independence do?
A. Declare our independence from France
B. Freed the slaves
C. Declared our independence from Great Britain
D. Gave women the right to vote

3. What is the supreme law of the land?
A. Emancipation Proclamation
B. Articles of Confederation
C. Constitution
D. Declaration of Independence
4. Who wrote the Declaration of Independence?
A. James Madison
B. Thomas Jefferson
C. Abraham Lincoln
D. George Washington

5. What did Susan B. Anthony do?
A. First woman elected to the House of Representatives
B. Made first flag of United States
C. Fought for women’s rights
D. Founded the Red Cross

6. Name one right that is ONLY for U.S. citizens
A. Run for federal office
B. Freedom of speech
C. Attend public school
D. Freedom of religion

7. Who did U.S. fight in WWII?
A. Soviet Union, Germany, Italy
B. Japan, Germany, Italy
C. Japan, China, Vietnam
D. Austria-Hungary, Japan, Germany

8. Name one responsibility that is ONLY for U.S. citizens
A. Obey the law
B. Be respectful of others
C. Serve on a jury
D. Pay taxes

9. What does the Constitution do?
A. Sets up the government
B. Defines the government
C. Protects basic rights of Americans
D. All of these answers

10. How many justices are on the Supreme Court?
A. 7
B. 8
C. 9
D. 12


By Francie Miller

Common Sense wants to get it right across the Shore. Become a volunteer CSES reporter: send us your county’s news, reactions, preferences and priorities to mailto: info@commonsenseeasternshore.com