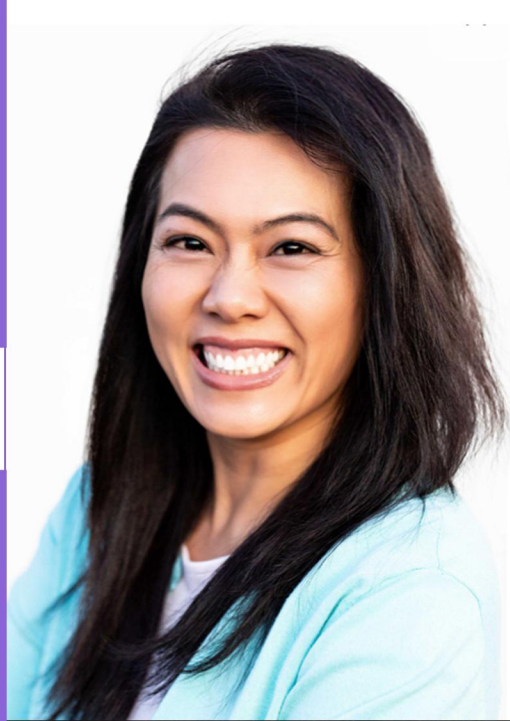


Focus ON Women

MAGAZINE



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Kids Helping Kids

Lights on the Bay

Anger Management For Kids



October / November 2021



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Joslyn Wolfe
Publisher

Happy New Year,

Joslyn Wolfe
Focus on Women Magazine
www.focusonwomenmagazine.net

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OCTOBER NOVEMBER 2021

- 5 Fannie Mae's decision to incorporate rental payments into the mortgage origination process will expand access...
- 7 Anger Management for Kids: 14 Best Activities & Worksheets
- 10 US Public Transit has struggled to retain riders over the past half century. Reversing this trend could advance equity and ...
- 12 Five "notes to self" about the precious little time you have left
- 14 How to leverage behavioral science to get emergency rental assistance into the hands of vulnerable households faster
- 16 Landlords and tenants need more information on rental assistance and eviction moratorium policies
- 18 Lights On The Bay
- 24 Meridian Exchange News
- 25 The uninsurance rate held steady during the pandemic as public coverage increased
- 27 Four strategies community colleges are using to connect their students to employment
- 30 Norms and narratives that shape US charitable and philanthropic giving
- 32 Reenvisioning rural America. How to invest in the strengts and potential of rural
- 35 "Allahu Akbar, you are a *****!"
- 36 School boundaries can cause unnecessary segregation: A case study in Illinois
- 38 Bio: Carter Johnson. President & CEO of Penguin
- 39 Narratives from domesticshelters.org
- 43 Homeland Security's Blue Campaign Bulletin
- 44 Kids helping kids. Why is it good for your kids to be mentors — and where to do it
- 45 Opinion: 308 - The 1974 House Bill that saved Maryland from everybody Kung Fu fighting
- 46 Blood and platelet donation appointments still critically needed amid first-ever Red Cross blood crisis



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SANDWICHES

Served with a side of potato chips

Recommendation

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Warm crunchy baguette, creamy pesto sauce, prosciutto, fresh mozzarella & arugula	
TUNA SALAD SANDWICH	\$8.95
Tuna salad, aioli spread, tomato, arugula on top of our signature freshly baked Venice bread - NEW	
CAPRESE (v)	\$7.95
On our signature bread, dark cashew pesto, fresh mozzarella, tomato, arugula	
HAM & SWISS ON BAGUETTE	\$8.95
Warm crunchy baguette, butter, cooked ham, imported swiss cheese (add mustard or cornishones)	
SUNDRIED TOMATO, MOZZARELLA & AVOCADO (v)	\$8.95
Yogurt based sauce with herbs, lettuce, sun dried tomatoes, fresh Mozzarella, black olives, green onions, avocado, cucumber, rolled in toasted pita bread - NEW	
ROAST BEEF	\$9.95
On our freshly baked soft and delicious brioche bun, remoulade sauce, medium cooked roast beef, cheddar cheese, tomato, romaine lettuce and red onions	
CHICKEN SALAD SANDWICH	\$8.95
Chicken salad, tomato, arugula, toasted almonds on our signature freshly baked Venice bread	



TARTINES - OVEN BAKED MELTS

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Recommendation

MEDITERRANEAN CHICKEN ON PITA BREAD	\$10.95
Chicken & Mozzarella melted in the oven on top of a pita bread topped with Mediterranean sauce, romaine lettuce, red onions, black olives and diced tomatoes -NEW	
CHICKEN AVOCADO	\$11.95
Juicy oven baked chicken diced, cheddar and swiss on top of a large piece of our Signature Venice bread melted in the oven and topped with avocado and chipotle aioli	
ROASTED VEGGIE	\$10.95
Mixed veggies, cashew pesto sauce, mozzarella and swiss cheese melted in the oven over a large piece of our signature venice bread	
CROQUE MONSIEUR - A FRENCH CLASSIC	\$11.95
Cooked ham and swiss cheese with bechamel sauce melted in the oven on top of our signature venice bread	
CROQUE MADAME - ANOTHER FRENCH CLASSIC	\$13.45
Cooked ham and swiss cheese with bechamel sauce melted in the oven on top of our signature venice bread	
TUNA MELT	\$11.95
Tuna Salad on tomatoes with swiss & cheddar melted in the oven on top of our signature Venice bread & topped with Kimci Aioli	

GRILLED SANDWICHES

Grilled Sandwiches served with a side of potato chips

Recommendation

GRILLED REUBEN SANDWICH*	\$9.95
A sandwich that you will love, on sourdough bread with thousand island dressing, sauerkraut, Swiss cheese grilled to golden perfection - NEW	
GRILLED CHEESE*	\$6.95
A grilled classic in a double decker version with European butter, American cheese and cheddar cheese grilled to golden perfection	
GRILLED HAM & CHEESE*	\$8.95
Another grilled classic in a double decker version with European butter, Ham, American cheese and cheddar cheese grilled to golden perfection	
ONE OF A KIND GRILLED ROAST BEEF SANDWICH*	\$9.95
One of a kind grilled roast beef on sourdough bread with European butter, roast beef, cheddar cheese, sautéed mushrooms and sautéed onions and stripes of green peppers - NEW	
*ADD AVOCADO OR TOMATO FOR \$0.50	



BITES

Open faced sandwich bites on Finland Multigrain Bread

Recommendation

SALMON BITE	\$6.95
Dill mayonaise, smoked salmon, hard boiled egg, sprouts	
LOX BITE	\$5.95
Cream cheese, smoked salmon, capers	
CHICKEN SALAD BITE	\$5.95
Chicken salad, tomato, toasted almonds	
VEGGIE BITE (v)	\$5.95
Hummus, cucumber, tomato, carrot, arugula, sprouts, sea salt, EVOO	
CAPRESE BITE (v)	\$5.95
Dark cashew pesto, tomato, fresh mozzarella, arugula	



CLUBS & TOAST SANDWICHES

Classics done in a great way, served with a side of potato chips

Recommendation

VEGGIE POWER HOUSE (v)	\$8.95
Double decker sandwich on oasted whole wheat multigrain with tzaziki, cucumber, tomato, lettuce, shredded carrots - NEW	
FIRE ROASTED BELL PEPPERS WITH AVOCADO (v)	\$8.95
Creamy cashew pesto, romaine lettuce, avocado & fire roasted bell peppers on toasted multigrain bread - NEW	
TURKEY, BACON AND AVOCADO	\$9.95
Double decker sandwich on toasted whole wheat multigrain with dijonnaise, tomato, arugula, turkey, bacon & avocado	
CHICKEN CLUB SANDWICH	\$9.95
Double decker sandwich with oven roasted chicken breasts, signature sauce, bacon, lettuce, tomato	
BLT CLUB SANDWICH	\$8.95
A classic double decker sandwich on white bread with bacon, lettuce, tomato and mayonaise	

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Fannie Mae's Decision to Incorporate Rental Payments into the Mortgage Origination Process Will Expand Access to Homeownership Over Time

By Laurie Goodman and Jun Zhu • slob/Getty Images • [UrbanWire](#) • The Urban Institute • <https://urbn.is/3snVhLz>

Rental payment history is a strong indicator of how well a borrower would perform with a mortgage loan. But until this week, these data have been largely left out of the mortgage origination process. Yesterday, August 11, Fannie Mae announced that, for the first time, it will allow rental payments to be incorporated into mortgage applications. This historic announcement comes at a time when wealth disparities have been widening.

Fannie Mae estimates that about 17 percent of first-time homebuyers who were initially ineligible can now be approved, provided they have a clean 12-month rental payment history. Not all mortgage originators are positioned to provide this to their borrowers on launch day. But as technology for incorporating rental payment history becomes more widely available, this expanded access to credit will make homeownership an option for significantly more households.

How is Fannie Mae using the rental payment history?

Under the new guidelines, lenders will submit the mortgage application through Fannie Mae's automated underwriting system, Desktop Underwriter, just as they do now. If Desktop Underwriter finds the loan is not eligible for sale to Fannie Mae, the system will now check, for all first-time homebuyers, whether a 12-month history of on-time rental payments would change the outcome. If the loan is not eligible as submitted, but 12 months of on-time rental payments would make the loan eligible, Fannie Mae will go back to the lender to let them know, and the lender can ask the borrower to give permission for Fannie Mae to access their bank statements.

After the borrower agrees to submit this information, the lender will order an asset report from a Fannie Mae-approved vendor. The vendor will send a text or email to the customer, who must consent to the vendor accessing the data. The vendor will then access the data and send the data to the lender and Fannie Mae's Desktop Underwriter system. Desktop Underwriter will automatically assess whether the rental history exists and is consistent with the rental payment amounts on the initial application. If so, the loan will be deemed eligible for sale to Fannie Mae.

Lenders cannot request the bank statements directly. They must order the bank statements through a Fannie Mae-approved vendor. Going through the approved vendor is necessary because bank data are highly confidential, and banks are reluctant to provide access unless they are sure the third-party systems can adequately safeguard it. As a result, banks work with only a limited number of vendors that meet their security criteria. Thus, not all borrowers will initially be able to take advantage of this opportunity at program inception, because few mortgage originators use these vendors.

Although Fannie Mae expects a relatively small number of new mortgage approvals as this new system goes online, we expect this shift to disproportionately benefit Black and Latino borrowers, who, in part because of structural racism, tend to have lower credit scores than white borrowers.

Over time, however, we expect Fannie Mae's system to expand to allow for more vendors, and we expect more originators to gravitate toward vendors with these capabilities.

Housing payment history is a powerful predictor of mortgage performance

We recently refreshed a study we conducted in 2018 to determine how well mortgage performance (as a proxy for rental payments) predicts future performance. The evidence suggests housing payment history predicts mortgage performance significantly better than credit scores, which is determined principally by the payment history on credit cards and other types of debt.

We examined first-time homebuyers with Fannie Mae-backed 30-year fixed-rate mortgages outstanding in 2016. We classified these mortgages by whether these borrowers missed zero, one, two, or three or more payments. We then looked at how many of these mortgages became 60 or more days delinquent over the next two years, 2017 and 2018. We repeated the exercise for the mortgages outstanding in 2017 and 2018, classifying the loans by pay history and again looking at how they performed over the next two years (2018–19 and 2019–20; the latter included the effect of the COVID-19 pandemic).

Mortgages with no missed payments, even among those with low FICO scores, performed very well over the subsequent two years. Those with a single missed payment fared considerably worse. For example, only 4.0 percent of first-time homebuyers with FICO scores below 700 and no missed payments in 2016 went 60 or more days delinquent in 2017 or 2018, versus 28.4 percent of borrowers who missed one payment in the same FICO score bucket and 11.7 percent of borrowers with FICO scores above 750 who missed one payment.

The pandemic affected the overall magnitude of these results, because the subsequent performance of the 2018 outstanding payments in 2019 and 2020 is worse than in the earlier years. But the original conclusions hold true. The results demonstrate that the performance of the mortgage payment history is the best predictor of future defaults, and this should apply to rental payments. In our earlier study, we showed that for most income groups, monthly gross rents are comparable with monthly costs for homeownership.

Fannie Mae's incorporation of rental payment history into the mortgage application process will open the doors to homeownership for many buyers who previously would have been locked out. This decision will likely inspire future innovations in mortgage lending that could eventually unlock the door to tens of thousands of otherwise qualified borrowers to become homeowners.

Mortgage Payment History Is the Best Predictor of Defaults

Delinquency rates (60 or more days) based on number of missed payments

	FICO score	Missed zero payments	Missed one payment	Missed two payments	Missed three or more payments	All
2016	<700	3.98%	28.36%	67.52%	76.38%	8.17%
	700-750	1.52%	19.81%	61.01%	71.60%	2.69%
	≥750	0.58%	11.70%	53.57%	65.75%	0.92%
	All	1.41%	21.51%	63.63%	73.47%	2.71%
2017	<700	3.40%	27.42%	65.62%	81.21%	8.37%
	700-750	1.19%	19.06%	57.51%	79.08%	2.77%
	≥750	0.42%	11.90%	53.74%	73.85%	0.92%
	All	1.14%	20.80%	61.14%	79.32%	2.80%
2018	<700	10.74%	37.55%	67.76%	72.34%	15.06%
	700-750	6.27%	28.10%	61.60%	63.23%	7.62%
	≥750	3.04%	17.88%	54.36%	56.17%	3.46%
	All	5.31%	29.73%	63.88%	67.00%	6.81%
All	<700	6.43%	31.58%	66.93%	76.64%	10.92%
	700-750	3.28%	22.75%	59.89%	71.34%	4.65%
	≥750	1.47%	14.08%	53.92%	65.20%	1.89%
	All	2.83%	24.41%	62.80%	73.22%	4.32%

URBAN INSTITUTE

Source: Urban Institute calculations from Fannie Mae loan-level performance data.

Anger Management for Kids: 14 Best Activities & Worksheets

When we become upset about something, we need time to process the emotions we experience. Even after the problem has gone away or an apology has been received, we may still have those same feelings (Peters, 2018a). Learning to handle feelings, especially powerful ones such as anger, can be difficult, especially for young children. Learning to understand how they feel and improving emotional regulation techniques can help children respond to the emotions and environment around them with more control and skill (Snowden, 2018). This article explores and shares tools, activities, and games to help children make sense of and manage their internal states and emotions. Before you continue, we thought you might like to download our three Positive CBT Exercises for free. These science-based exercises will provide you with a detailed insight into positive Cognitive-Behavioral Therapy (CBT) and give you the tools to apply it in your therapy or coaching.



ANGER MANAGEMENT THERAPY FOR KIDS 101

Anger is a difficult feeling for children. It can make them want to destroy things or hurl comments that hurt others. With the right tools and techniques, even young children can be taught to see anger differently and maintain or regain control over how they feel (Snowden, 2018). Many of the most helpful techniques in anger management therapy are ones that children can take to adulthood. The approaches that follow encourage healthy habits for life, where the child chooses what works best for them (Peters, 2018b).

Mastery of such techniques is important in childhood and crucial as children reach adolescence, where unchecked anger can have a “variety of maladaptive adolescent outcomes” (Ho, Carter, & Stephenson, 2010, p. 246). Early anger management therapy relied on applied behavioral interventions, such as manipulating environmental stimuli, punishment, and reinforcement, and typically required individuals with challenging behavior to receive ongoing support (Ho et al., 2010).

Cognitive-Behavioral approaches to anger management, on the other hand, empower the child. They involve the client and therapist working together to think through and practice new behavioral solutions, including (Ho et al., 2010):

- Problem solving
- Relaxation
- Self-control and coping strategies
- Cognitive restructuring (teaching alternate ways of thinking)
- Stress inoculation (gradually increasing exposure to triggers)

When compared with the traditional behavioral approach, developing self-control and coping skills leads to better maintenance and generalization (Ho et al., 2010). Despite the early onset of aggression in children, it needn’t develop into unstable personality traits in adulthood. Through effective interventions, at-risk children and adolescents can learn to deal with situations in nonaggressive ways and lead productive lives in adulthood (Nelson, Finch, & Ghee, 2012). In anger management, kids are taught to recognize when anger is likely to show up, how it makes them feel, see behavioral patterns, and find healthy ways to remain or return to calm (Snowden, 2018).

3 STRATEGIES TO TEACH CHILDREN

In her book, *Anger Management Workbook for Kids*, Samantha Snowden (2018) offers three essential questions to consider when working with children. Together they form valuable strategies to manage anger and better understand emotions and feelings (Snowden, 2018).

Each question can be explored and answered (in groups or one-to-one) to encourage children to understand their anger. The more open the adult is about their experiences, the more likely the child

will feel safe and comfortable being vulnerable. They will recognize anger as an emotion common to everyone.

The three questions are (modified from Snowden, 2018):

1. Why do I feel angry?
2. What happens when I feel angry?
3. What should I do with my anger?

Why do I feel angry?

Sometimes it is difficult to recognize why we are angry. It can appear out of the blue and unexpectedly. When we know what triggers our anger (e.g., people, places, situations), we can anticipate it and react quickly to stop it from getting out of control (Snowden, 2018). “Thinking about your anger will help you see patterns more clearly and find healthy ways to feel calm again” (Snowden, 2018, p. 1). Knowing why you feel angry and how you are impacting those around you will promote better choices when you are angry. Exploring why a child feels anger – the triggers and situations – can provide early warning to help them remove themselves from the situation, stop their anger from escalating, and feel in control.

What happens when I feel angry?

When anger appears, it can be fast, seemingly unavoidable, and yet unsurprising. Each of us is attempting to fulfill our own needs and live according to our goals. Inevitably, what we want or do may not always match the expectations or demands of those around us (Snowden, 2018). When this happens, we can feel angry and upset. Children must understand the causes of their anger, such as tiredness, anger, people breaking their ideas regarding fairness, or having to stop doing something they enjoy. It is also essential that children learn how anger is stopping them from getting what they need and want (Snowden, 2018). Learning how to spot these triggers means we can avoid them and redirect our energies and attention elsewhere. It is an essential and logical step that forms part of a bigger strategy to regain control over anger.

What should I do with my anger?

We all get angry at times. Recognizing the emotion and learning to greet it with kindness can help you “host your difficult feelings, like you would welcome a visitor at home” (Snowden, 2018, p. 89). Refocusing our attention on what is good in our lives is a powerful technique to create balance and gain control over our feelings. Being kind and patient with ourselves can create more healthy ways of being open with others about how we feel and what we need while remaining aware of others’ feelings.

Asserting control and knowing what to do when anger visits next time can restore the child’s self-belief and regain their trust in their own abilities to manage situations.

Tools and techniques to teach kids anger management strategies

The activities that follow encourage children to approach their anger habits with openness and kindness. Once identified, they can adopt coping mechanisms to cultivate more pleasant, positive states of mind (Snowden, 2018).

TOP 3 ACTIVITIES AND GAMES FOR KIDS

Children often learn best when they are playing. Games and activities promote self-learning and, when focused on emotions, help children identify their anger and associated triggers and behavior (Peters, 2018b). The following activities and games offer a fun and insightful way for children and their parents or teachers to understand the situations that lead to anger and how they can react differently (modified from Peters, 2018b; Snowden, 2018).

Role-play

Children sometimes have to do things they do not enjoy: completing homework, turning off the TV, or going to bed at night. The gap between what they want to do and what they must do can be a source of anger (Peters, 2018b). Self-discipline is an essential skill for children to learn and helps them manage their more reactive and emotional side. Role-play can be a valuable way for children and adults to explore particular anger triggers such as being told to stop doing something or perform an activity that does not factor in their plan despite being good for them.

For example, you could role-play that the child is asked to clean their room, but their emotional side takes over and starts acting up. Peters (2018b) refers to our reactive, emotional side as our “chimp.” Encourage the child to practice saying ‘stop’ to their emotional chimp and talk through how they will get things done. It can help to have them speak out loud to their chimp, telling it not to argue, stop misbehaving, and be sensible so that everyone can be happy (Peters, 2018b). Such self-discipline can be a valuable approach to preventing the onset of angry behavior.

Scenarios and their outcomes

Understanding the different options available to them can help children choose thinking and behavior more appropriate to their own and others’ needs. Work through several scenarios that typically lead to anger, and discuss three possible responses for each one (Peters, 2018b).

- I have been blamed for something I didn’t do.
 - a) I am going to get angry and behave badly.
 - b) I am never going to do anything again.

Or, more helpfully,
c) I am going to explain that I am upset because I didn’t do it.

- I can’t do something new.
 - a) I am going to cry and get angry.
 - b) I am going to sulk and give up.

Or, more helpfully,
c) I am going to talk to someone and learn how to do it.

- My friend has borrowed something and hasn’t given it back.
 - a) I am going to get angry with them and demand they give it back.
 - b) I will never talk to my friend again.

Or, more helpfully,
c) I am going to explain that I am upset and would like to have it back. If that doesn’t work, then I will talk it through with an adult.

Encourage the child to explain why the two extremes (a and b) are not helpful or the best outcome for everyone involved. Then discuss why option c leads to a better result and less upset.

Who Is In The Driver’s Seat?

“Anger can change the way we see people and situations.”
Snowden, 2018, p. 80

Work with the child to help them understand and recognize the clues that indicate an angry or a calm mind.

A calm mind can enable us to:

- *Consider the consequences of our actions*
How would the other person feel if I took away their toy?
- *See different sides*
Perhaps it was an accident rather than something they did on purpose.
- *Be understanding*
Perhaps they are just having a bad day.
- *Hold back or walk away*
I need to calm myself before saying or doing something I will regret.
- *See feelings more clearly*
I am sad, frustrated, or angry.

An angry mind is like this:

- *Reactive*
I’ll do what I want.
- *Does what it wants, when it wants*
I was hurt, so I should hurt them back.

Recognizing each of the above signs can help prevent angry outbursts and improve the child’s self-awareness and empathy.

BEST WORKSHEETS AND RESOURCES FOR CHILDREN

There are many strategies, exercises, and activities to increase awareness and gain control when experiencing unhelpful feelings and behaviors. We list several helpful worksheets below that can build healthy habits into children’s lives (modified from Peters, 2018b; Snowden, 2018):

Recognizing When We Have Been Angry

Children and adults sometimes do things they wish they hadn’t done. When they become grumpy or angry, they can say things they don’t mean or behave in destructive ways. Try out the Recognizing When We Have Been Angry worksheet to capture when the child got angry and how they could have handled it differently. Answering how the child could react differently can start the process of building better habits around positive emotions.

What I Want to Be

Before learning new coping skills and ways to behave, it can be helpful for children to describe the type of person they want to be (such as well behaved, happy, and without worries) versus who they don’t want to be (such as angry, worried, and naughty). Ask the child to complete the What I Want to Be worksheet with behaviors and emotions they would like to avoid and ones they want to display. Such exercises promote reflection and, therefore, metacognitive processing, which encourage greater self-awareness of emotions (Fleming, 2021).

Promoting Positive Behavior

Anger is mostly negative and unhelpful for children. But rather than focusing solely on what emotions and behavior to avoid, it can be valuable to consider a wish list of emotions and behaviors that are helpful (Peters, 2018b). Use the Promoting Positive Behavior worksheet to create a list of positive behaviors with the child and how to enact them in their lives.

When positive behavior is promoted, it can become habitual and create a happier and more constructive atmosphere (Peters, 2018b).

Building Our Feelings Vocabulary

It can be hard for children to know and use the right words to describe their feelings to others. Building their feelings vocabulary can help them share what they are experiencing and seek the help they need (Snowden, 2018). The Building Our Feelings Vocabulary worksheet provides a list of helpful feeling words and example situations. With practice and a little help, children can become very good at sharing their emotions.

Requests Versus Demands

It can take time to learn that how we phrase something can change how a person experiences what we have to say. When children have big feelings about something they really want, they can become demanding (Snowden, 2018). The Requests Versus Demands worksheet helps children understand how to turn demands into requests.

Conflict at School

School is a significant part of children's lives. Fellow students are all different, with their own likes and dislikes. As a result, it can be challenging to get along with each person, even when we like them (Snowden, 2018). The Conflict at School worksheet helps children reflect on the different relationships they have at school, what is difficult, and what they need from each one.

A LOOK AT ANGER MANAGEMENT TOYS

Fun activities can be ideal for exploring the triggers, emotions, and behaviors associated with anger. The following is a small sample of some games to help.

Mad Dragon: An Anger Control Card Game

This fun emotion-focused therapy game teaches its players about anger control. The card game is aimed at children between 6 and 12 years old and helps them identify and avoid anger-provoking situations, and express and understand how they feel.

Don't Go Bananas – A CBT Game for Kids to Work on Controlling Strong Emotions

Based on CBT principles, this game teaches children how to identify emotional triggers, understand the beliefs underpinning them, their consequences, and how to change negative thought patterns. The game is played by groups of two to four children and can include adults.

Mad Smartz: An Interpersonal Skills Card Game

This CBT-based card game helps children learn about empathy, social skills, anger management, confidence, and cooperation. It is designed to support parents and therapists working through emotional issues with children and can be played in groups of two or more.

3 HELPFUL VIDEOS FOR YOUR STUDENTS

There are plenty of videos online to explain emotions, including anger, to young children in a friendly way. Here are three of our favorites:

Anger Management for Kids

<https://youtu.be/DdbpTohPUhMw>

This short video explains how to manage anger in five easy steps.

Howard B. Wigglebottom Learns It's OK to Back Away

<https://youtu.be/QxSKKtUdAjU>

Follow Howard in this engaging animation to see how he learns to back away from anger.

Anger Management for Kids!

https://youtu.be/8_FMxPo4xDM

This learning video teaches children about anger, what it does to them, and effective ways to manage their feelings.

POSITIVE PSYCHOLOGY RESOURCES FOR KIDS

There are plenty of resources, tools, and worksheets based on positive psychology designed to explore emotions and cope with anger. The following are all appropriate to children; though, depending on their age, they may benefit from a degree of support:

- **Decorating Cookies**

Sometimes it is important to step away from a situation and have some downtime. Drawing and art can be excellent ways to take a breath when tempers flare.

- **Inside and Outside Worksheet**

This exercise helps children compare how they think, feel, and behave when struggling with an emotion.

- **Self-Control Spotting**

Recognizing self-control versus lack of control in behavior can be the first step to acting more appropriately.

- **Red Light: Anger!**

This drawing exercise is ideal for young children. They learn to picture anger when it's small or growing too big.

- **Meditation Grounding Scripts for Children**

Meditation can be helpful at any age. This script for children is ideal for grounding and introducing calm.

- **17 Positive Communication Exercises**

If you're looking for more science-based ways to help others communicate better, this collection contains 17 validated positive communication tools for practitioners. Use them to help others improve their communication skills and form deeper and more positive relationships.

A TAKE-HOME MESSAGE

Anger is typically upsetting for everyone involved and can change how children see people and experience situations. Whether we say hurtful things or act in inappropriate ways, we usually look back and wish we had done things differently (Snowden, 2018). If given a safe place to learn and explore their emotions, children can find new habits to make them happier and calmer, allowing them to maintain or regain control and avoid angry outbursts (Snowden, 2018). Working through games, tasks, and worksheets, especially in groups or with an adult, can help children explore ways to calm an angry mind or avoid the situation altogether. Acting out real-life situations can allow children to experiment with what works and what doesn't, then use the right skills when the problem next arises (Snowden, 2018). Try some of the worksheets and activities with children. The learnings are not solely in the task itself but in discussing the thinking (metacognition) behind it and its application in the real world. The benefits will last a lifetime. We hope you enjoyed reading this article. For more information, don't forget to download our three Positive CBT Exercises for free at <https://tools.positivepsychology.com/3-cbt-exercises>

About the Author



Jeremy Sutton, Ph.D., is a writer and researcher studying the human capacity to push physical and mental limits. His work always remains true to the science beneath, his real-world background in technology, his role as a husband and parent, and his passion as an ultra-marathoner.



PositivePsychology.com



US Public Transit Has Struggled to Retain Riders over the Past Half Century. Reversing This Trend Could Advance Equity and Sustainability

By Yonah Freemark • Mlenny/Getty Images • [UrbanWire](https://www.urbanwire.com) • The Urban Institute • <https://urban.is/35Q2mtJ>

Since 1970, the number of US workers roughly doubled, increasing from 77 million to more than 150 million. But over the same period, the number of transit commuters increased by only about 1 million. Just 5 percent of workers now get to work by bus or train nationwide, compared with almost 9 percent a half century ago. Most people are driving instead.

This trend is partly the product of the federal government’s decision to keep land-use development planning and transportation separate. This choice has encouraged suburban sprawl, inequitably distributed public services, and an ever-growing reliance on automobiles. Increasing public transit ridership, which is more sustainable (PDF) and more affordable than driving, can help construct a more environmentally friendly and equitable society.

But national trends tell just one part of the story. Changes in metropolitan-area commuting show more varied patterns, some of which offer lessons for the future. Communities where transit use is growing show that, to expand ridership, urban regions must prioritize accessibility and concentrate land-use development around transit service.

A changing geography of transit use

To understand changes, I developed a database of commuting patterns in all US metropolitan areas between 1970 and 2019 (the most recent, prepandemic information), using US Census Bureau data on the primary transportation mode workers use to commute to and from jobs.

Even though the most populous metropolitan regions now account for a much smaller share of the national workforce than they did in 1970, transit use in those regions has remained consistent. In 1970, about 38 percent of US transit commuters lived in the New York City metropolitan area, while about 9 percent of employees nationwide did. Today, the area’s share of the nation’s transit commuters is roughly the same, at 38 percent, while its share of employees countrywide is down 50 percent to 6 percent. But other metropolitan areas have experienced significant changes in terms of people commuting by transit.

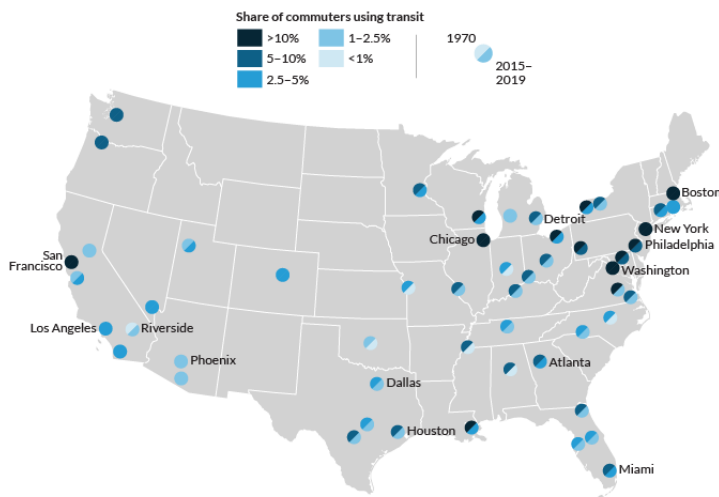
Major regions in the South and Midwest have seen declining transit shares of the nation’s transit commuters. For example, metropolitan areas like Buffalo, Milwaukee, and Richmond—where 10 percent of commuters once travelled by transit—saw dramatic declines in the share of workers using transit to commute. In Birmingham and Memphis, where buses once attracted tens of thousands of daily commuters, the number of daily transit users is 20 percent of what it was in 1970.

In the Philadelphia, Chicago, Detroit, Cleveland, Pittsburgh, and New Orleans regions, there are at least 50,000 fewer transit commuters in each than there were 50 years ago. On the other hand, the Washington, San Francisco, Seattle, Los Angeles, and Boston regions each have at least 100,000 more transit commuters today than in 1970. In the New York City region, there are half a million more daily bus and train riders. This adds up to three million daily transit commuters—by far the nation’s largest number.

Regions with growing transit use have been more successful in attracting economic growth. The top six markets for venture capital investment in 2020 are also the top six regions for transit-user growth. Those regions have attracted real estate investment, resulting in populous, densely developed, and pedestrian friendly downtowns that are attractive for transit riders.

In Most US Metropolitan Areas, Commuters Relied Less on Transit over the Past Half Century

Share of working-age commuters using transit to get to work by metro area, 1970 and 2015–19



Sources: 1970 US Census and 2015–19 American Community Survey. Notes: All metropolitan areas with at least one million inhabitants in 2015–19 shown. Those with at least four million are labeled. Map reflects constant 2015–19 geographies for metropolitan areas.

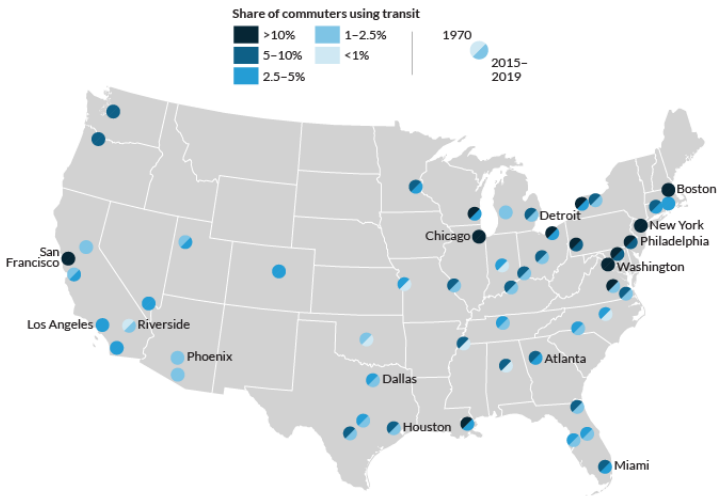
The metropolitan areas that have lost the most transit riders have faced rough demographic trends. The historic center city jurisdictions of those 10 poorest-performing regions represent 10 of the 11 cities that lost the most population since 1970, each losing at least 100,000 people. Cities that gained transit commuters experienced different trends. Only three of them (Los Angeles, New York, and Phoenix) were among the top-10 gainers in center-city population.

The metropolitan areas where transit use declined did not lose population—each gained tens of thousands of workers since 1970. The Chicago region gained 1.2 million, more than the Seattle region, whereas the Philadelphia area gained almost 900,000, as many as the Boston region. But the places with lower transit use more dramatically redistributed residents and jobs to

their suburban fringe, where commuting by car is all but obligatory because of pedestrian-hostile urban design.

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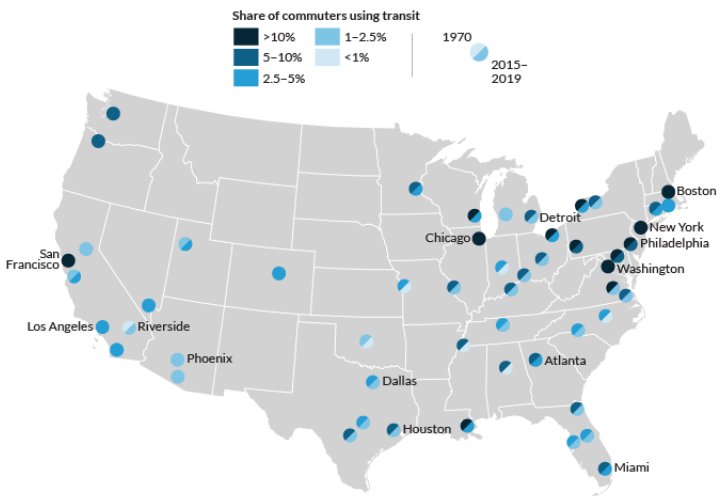
To compound matters, all of these regions except New Orleans are in the Rust Belt, which has suffered from decades of disinvestment accompanying deindustrialization. Transit use has declined in parallel.

Solutions from the West

How can metropolitan regions bring more people back onto transit in the years ahead?

In Most US Metropolitan Areas, Commuters Relied Less on Transit over the Past Half Century

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It's helpful to look at the regions where transit commuting shares have increased the most over the past half century, where a higher percentage of the workforce rides buses and trains to work than before. These regions include the northwestern cities of Portland and Seattle, the Bay Area cities of San Francisco and San Jose, and Salt Lake City.

A few lessons stand out from their experience that could apply to cities elsewhere:

- They have built, or are building, extensive rail networks that link entire regions, including Seattle's light-rail program, San Francisco's BART system, and Salt Lake City's TRAX light-rail network.
- Seattle has invested in frequent, reliable bus services that are accessible to the whole community. The San Francisco area has promoted sensible speed improvements to buses, like backdoor boarding and bus rapid transit.
- Cities like San Francisco have reduced fares for people with low incomes, making it more feasible for more people to ride the bus or train.
- In the Salt Lake City region, state and local leaders worked together to prioritize growth in neighborhoods around transit, and in the Portland region, an urban growth boundary limits exurban and car-centric sprawl.

Together, these approaches have allowed these metropolitan areas to buck the national trend. Though not every region has the resources to invest in significantly expanding transit options, federal, state, and local policymakers can collaborate to bring people back onto trains and buses. In the end, that would mean a less polluting, more equal society for all of us to enjoy.



Five “Notes to Self” About the Precious Little Time You Have Left

WRITTEN by MARC CHERNOFF

A Good Girl (Who Didn't Make It)

Alyssa was my best friend. She was a talented musician, a graceful gymnast, a brilliant writer, and a deeply passionate human being. She cared about people. Love bled from every facet of her being. When she spoke, her eyes were as sincere as her words. And she always wanted to understand what was wrong so she could strive to make it better.

But Alyssa woke up one day during her senior year in college with a strange pain in her chest. The on-campus doctors didn't understand why, so they referred her to a specialist. After several MRIs and blood tests, they determined that she had a rare, escalated case of Hodgkin's lymphoma—a form of cancer. She spent the next three years suffering through varying degrees of pain and sickness as multiple doctors treated her with radiation and chemotherapy. And although these doctors were initially hopeful, Alyssa's condition worsened, and she eventually succumbed to her cancer, dying on her 25th birthday.

A Bad Guy (Who Did)

Ethan was also my friend. Although not as multi-talented as Alyssa, he was incredibly smart, particularly when it came to money and business tactics. But sadly, he didn't care about people one bit. I eventually learned, just before ending our 10-year friendship, that he ripped people off for a living. He primarily targeted elderly folks who had a relatively small life savings. “They're all suckers,” he told me. And he felt no remorse because, he continued, “they'll all be dead soon anyway.”

Today, at the age of 37, Ethan is a multi-millionaire. And although we haven't spoken in years, I've heard from others that he still hasn't gotten into any legal trouble—largely, I think, because of the calculated legal threats I've heard he makes to anyone he suspects might have a good conscience. I hear, also, that he doesn't suffer from any major health problems, and that he, his complicit wife, and his two healthy sons live in a mansion somewhere in Los Angeles.

The Reason We Make Our Time Count

These are real stories, and yet they're old stories—familiar stories. The people and circumstances differ slightly for everyone who tells them, but the core lessons remain the same: Life is short and it isn't fair. Bad things do happen to good people. And good things do happen to bad people.

Tragically, these stories and lessons often fuel the excuses many of us use when we choose not to follow our hearts. And they fuel the excuses many of us use when we choose to treat ourselves and each other without dignity and respect. “Why care?” we argue, “when the Alyssa's of the world suffer and die young while the Ethan's of the world sip wine at five-star resorts well into their eighties.”



But for some of us, Alyssa and Ethan are the reason we do follow our hearts. His story is the reason we live to make the world a little brighter, to make people a little happier. And her story is the reason we use all of the strength we have right now. Because we know we may not have the same strength tomorrow...

Because a world with no guarantees requires us to make the best of the precious little time we have left.

Notes to Self for Making YOUR Time Count

The key, Angel and I have discovered, is keeping the right thoughts and intentions at the top of our minds on a daily basis. Over the past decade we've written various “notes to self” like the ones I've listed below (all of which are now excerpts from our NYT bestselling book), and then we've placed them where we can easily see and reference them (for example, several of our original notes are presently taped up over our desks in our home office). These “notes to self” help us stay on track, by empowering us to make the best and most effective use of our time.

We've passed these notes on to our course students, coaching clients, and live seminar attendees over the years, and many of them have thanked us for doing so. We hope YOU find value in them today, too:

1. Opportunity is only ever found in the present.

Some people wait all day for 5pm, all week for Friday, all year for the holidays, all their lives for happiness and peace. Don't be one of them. Life is too short. Time is running out. Don't wait until your life is almost over to realize how good it has been. The secret to happiness and peace is letting this moment be what it is, instead of what you think it should be, and then making the very best of it.

If you don't allow yourself to move past what happened, what was said, what was felt, you will look at your present and future through that same dirty lens and nothing will be able to focus your foggy judgment. Realize this. What you do now matters more than what happened yesterday.

2. Your entire life can be customized from day to day.

There are hundreds of people in every town on Earth who live their entire lives on the default settings, never realizing they can customize everything. Don't be one of them. Don't settle for the default settings in life.

Find your loves, your talents, your passions, and embrace them. Don't hide behind other people's decisions. Don't let others tell you what you want, or what you are capable of. Explore the unknown! Test the limits! Design YOUR journey every step of the way. The life you create from doing something that moves and excites you is far better than the life you get from sitting around wishing you were doing it.

3. The willingness to do hard things makes life worth living.

If you want a job, be ready to work. If you want a relationship, be ready to work. If you want a family, be ready to work. If you want happiness, be ready... To learn and earn and give and grow, NOT just want and have and take and show.

Truth be told, one of the most important abilities you can develop in life is the willingness to accept and grow through life's challenges and discomforts. Because the best things are often hard to come by, at least initially. And if you shy away from hard work and discomfort, you'll miss out on them entirely. Mastering a new skill is hard. Building a business is hard. Writing a book is hard. A marriage is hard. Friendship is hard. Parenting is hard. Staying healthy is hard. But all are amazing and worth every bit of effort you can muster.

4. Daily kindness is a beautiful legacy to leave behind.

Some people will be kind to you. Some won't. Be kind anyway. Through kindness you have the ability to make a profound difference in every life you touch, including your own. When you guide somebody who is lost and confused,

when you hold somebody who is sad and grieving, when you hug somebody who has lost all their hope, you too will feel yourself healing and growing stronger.

So just keep reminding yourself that you will end up terribly disappointed if you expect people will always do for you as you do for them. Not everyone has the same heart, strength and inner resolve as you. No matter what has happened, or what happens today, let kindness be your superpower. Being extra kind to people is a peaceful way to live in each moment, and a beautiful legacy to leave behind in the long run.

5. Everything will change again, faster and sooner than expected.

Nothing lasts. Everything changes. Day to day is a winding journey.

As human beings we are constantly outgrowing what we once thought we couldn't live without, and falling in love with what we didn't even know we wanted. Life literally keeps leading us on journeys we would never go on if it were up to us. Don't be afraid. Have faith. Find the lessons. Trust the journey.

You will gradually learn that nobody gets too far without losing somebody they love, something they need, or something they thought was meant to be. But it is these very losses that make us stronger and eventually move us toward future opportunities. Embrace these opportunities. Enter new relationships and new situations, knowing that you are venturing into unfamiliar territory. Be ready to learn, be ready for a challenge, and be ready to

experience something or meet somebody that just might change your life forever.

Afterthoughts & Questions...

Although it still hurts sometimes, it's also inspiring to think that, a whole decade after her passing, fond memories of my friend Alyssa continue to guide many of the decisions Angel and I make on a daily basis. And Alyssa is not our only source of inspiration. Over the years Angel and I have lost several key figures in our lives too soon to death, including Angel's brother Todd and our mutual best friend Josh. Every single word we write on this blog and in our books, every single live event we host, and every coaching session we hold with a client or student, is done with these people, and the "notes to self" they've inspired, in mind.

And, I'm sure you can relate in some way...

To a greater or lesser extent, we all know deep down that life is short, and that our mortality—our inevitable demise—will catch up to each and every one of us eventually. And yet we are infinitely surprised when it catches up to somebody we know. It's like walking up a long flight of stairs with a distracted mind and miscalculating the final step. You expected there to be one more stair than there is, but there isn't, and so you find yourself off balance, tripping over yourself for a while, until your mind shifts back to the present moment and the reality of how life really is.

Let's take a deep breath right now and take this to heart.

Let's make the best of the precious little time we have left, together.



How to Leverage Behavioral Science to Get Emergency Rental Assistance into the Hands of Vulnerable Households Faster

By Jessica Perez and Abby Boshart • James Andrews/Getty Images • [UrbanWire](https://urbanwire.com) • The Urban Institute • <https://urbanwire.com>

Rent relief gained national attention last week, when the federal eviction moratorium lapsed before a new protection was enacted by the US Centers for Disease Control and Prevention for areas with high rates of COVID-19 spread. As of June, state and local rental assistance programs had distributed only around \$3 billion of the more than \$47 billion in federal funding allocated for emergency rental assistance (ERA). Although distribution has significantly sped up compared with previous months, the current pace means relief will not reach (PDF) millions of renters in need soon enough.

These distribution data were key to understanding ERA programs' progress, but they were missing important information to understand programs' impacts and challenges—such as whether the programs distributing aid quickly are reaching households most at risk of eviction. There has been little insight into why certain ERA programs have been distributing assistance faster than others or what can be done to help lagging programs.

Lessons from behavioral science, the study of how people make decisions, can improve ERA programs to encourage renters to apply and to ensure assistance quickly gets into the hands of the people who need it most.

What barriers are renters facing in accessing assistance?

Both renters and landlords face structural barriers to accessing emergency rental assistance. An Urban Institute analysis found that, among rental units owned by independent mom-and-pop landlords, more than half of renters and 40 percent of landlords are unaware that federal assistance is available. The analysis also found that misinformation, lack of awareness of available resources, and uncertainty that landlords or tenants will receive assistance were the leading reasons why people aren't taking up rental assistance.

Other barriers include the technological and digital divide. COVID-19 has pushed many activities online, and the same is true for ERA applications. But in 2019, more than 13 million renters reported not having internet access, and half of this group are elderly people, people of color, households with low incomes, and renters who live in rural communities. These groups have historically suffered from disproportionate rates of housing instability and would benefit from rental assistance.

Housing advocates have expressed that online ERA applications are often inaccessible because many of their clients lack smartphones or computers. This barrier, in addition to the applications being overly complicated and in English by default, has slowed completion rates.

And despite the public charge rule effectively ending in April 2021, many immigrant communities have paused their uptake of government resources for basic needs out of fear of jeopardizing their pathway to citizenship or being exposed to law enforcement agencies. Renters are also often required to submit state identification cards and tax information for ERA, which creates significant barriers for undocumented renters or those working in the informal economy.

Behavioral science can help ERA program administrators better reach tenants and landlords

Behavioral science is the study of how people make decisions. It has been used to help governments run more effectively by helping places more productively engage their residents in programs or initiatives. Behavioral nudges, which have been used in the public sector, streamline decisionmaking for community members by presenting choices in a way that positions people to choose the option that benefits them.

As more rental assistance programs are building capacity and infrastructure, using interventions that incorporate behavioral science and nudges can help convince both landlords and renters to complete applications, encourage communities most at risk of housing instability to apply, and distribute funds to households most in need.

Simple and cost-effective nudges can be incorporated into ERA applications or portals, such as rewording applications to make them less complicated, using direct calls to action that invite undocumented people or mixed-status households to apply, adjusting default settings on applications to make them more user-friendly on smartphones, backloading or reducing documentation required to complete an application, adding a percentage progress bar at the top of an online application (PDF) to make it seem like working toward a goal, or using existing programs to automatically confirm certain parts of an application, such as income qualification.

Strategies to more effectively distribute emergency rental assistance

Below are ways local program administrators can use behavioral science to speed rental relief delivery as federal eviction protections start to run out:

- **Increase ease of application through existing programs.** The US Department of the Treasury has provided guidance that allows renters to self-certify risk of housing instability and economic hardship caused by COVID-19. Still, applicants are struggling to understand what documentation is needed as part of their application. To cast a wide net of potential applicants, programs like Medicaid or the Supplemental Nutrition Assistance Program could leverage their network of recipients and send letters or emails with messaging that confirms enrollment in their program meets the federal income eligibility requirement to access emergency rental assistance. People who know they already qualify for assistance based on their income level may be more inclined to apply.

- **Expand and strengthen personalized outreach efforts.** To attract some of the most vulnerable renters, localities could launch outreach efforts with personalized messaging that is educational and accessible. Working with trusted community-based partners can support building culturally competent messages that resonate with immigrant or mixed-status households. Creating outreach with personalized appeals to encourage the uptake of ERA in various languages with clear calls to action, upcoming deadlines, and messaging that explicitly states that undocumented people are encouraged to apply for ERA without fear of repercussions can help reach people concerned about applying. Similarly, clear language about the availability of emergency rental assistance, ways to get help, and the information needed to apply could be inserted in eviction summons.

- **Track effectiveness.** Using a control group and one or more experimental groups for A/B testing would offer an opportunity to collect data and see what strategies work best for future programming. For example, a group could be asked to complete an application where they must upload documents at the beginning of the process, as opposed to at the end of the process for a different group. The results could offer insights into whether uploading documents was a barrier for some applicants. Tracking these data can identify pain points in ERA application design that program administrators can then troubleshoot to ease the process or help with redesigning a more accessible ERA application that meets everyone's needs.

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Landlords and Tenants Need More Information on Rental Assistance and Eviction Moratorium Policies

By Laurie Goodman and Jung Hyun Choi • Erik McGregor+LightRocket/Getty Images • [UrbanWire](#) • The Urban Institute • <https://urbn.is/2Og4Hcb>

To keep renting families housed during the pandemic, the federal government has enacted emergency rental assistance and a national eviction moratorium through the end of March. But for these protections to work, landlords and tenants must take certain steps.

The \$25 billion rental assistance program passed in December requires landlords (with tenants' approval) or tenants themselves to apply for assistance. The eviction moratorium requires both the landlord and the tenant to know the moratorium is in place.

We fear that these policies will not be as effective as they could be because too few mom-and-pop landlords and their tenants are aware of them.

A recent survey confirms these fears. Avail, a platform that helps do-it-yourself mom-and-pop landlords manage their units, screen tenants, and collect rent, periodically surveys its landlords and tenants. We worked with Avail to develop questions for its February survey to understand landlords' and tenants' awareness of rental assistance and eviction moratorium policies. More than 1,200 landlords and 2,500 tenants responded.

The results show most landlords and tenants that Avail serves—who own or live in one-to-four-unit rental properties—were unaware of rental assistance, and most tenants do not know about the eviction moratorium extension, highlighting the need for greater outreach.

Fewer than half of landlords and fewer than a third of tenants knew about rental assistance

Landlords were more aware of federal rental assistance than their tenants, but even among landlords, awareness was modest. Almost half (48 percent) were aware of government-sponsored rental assistance, compared with 31 percent of tenants.

There were few differences in landlord or tenant awareness by race, ethnicity, or income, although tenants who earned more than \$100,000 a year had somewhat higher awareness—38 percent knew about the assistance—than those with lower incomes. Interestingly, landlords who have experienced rental income losses were more likely to know about the assistance, but tenants with challenges paying rent were less likely to know

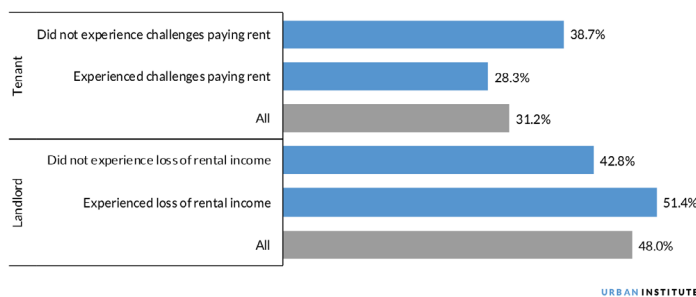
about the assistance, suggesting the information is not reaching the tenants who are in most need.

Among landlords with rental assistance knowledge, 37 percent stated they were eligible. A lower share of tenants knew about rental assistance, but among those who did, a higher share (46 percent) reported being eligible.

Of those eligible, an equal share of landlords and tenants applied (42 percent among those who are eligible, or 7.5 percent of all landlords and 5.9 percent of all tenants). Among those eligible, a greater percentage of Black and Hispanic landlords and tenants applied for assistance than white landlords and tenants. Survey data show 13.1

percent of Black landlords, 14.3 percent of Hispanic landlords, and 4.7 percent of white landlords applied for rental assistance, and 9.3 percent of Black tenants, 5.8 percent of Hispanic tenants, and 4.3 percent of white tenants applied. Just over 3 percent of landlords and less than 2 percent of tenants said they were currently receiving rental assistance.

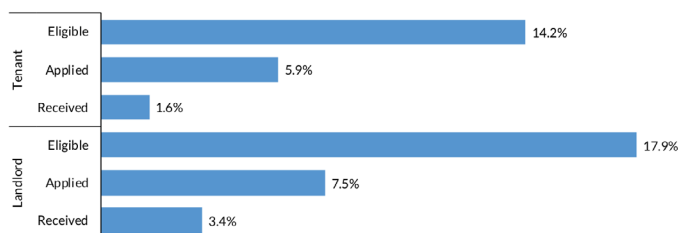
Two disturbing facts emerge from this analysis: low overall awareness and low application rates even among those who see themselves as eligible. Even the landlords and tenants who applied expressed that finding assistance and uncertainty about whether they would receive assistance were major barriers. The lack of awareness of the program plus the lack of applications on the part of eligible landlords and tenants indicates adequate funding may not reach those in need.



Source: Avail February 2021 Landlord and Tenant Survey.

URBAN INSTITUTE

Rental Assistance



Source: Avail February 2021 Landlord and Tenant Survey.

URBAN INSTITUTE

"My tenant was able to access rental assistance and the rent is now up to date, but [I'm] not sure about 2021 job security. The other issue was having to wait over two months to find out if he was approved or not. Lots of uncertainty with [these] programs because they depend on government funding."

– Landlord in Illinois

Most landlords know about the eviction moratorium, but fewer than half of tenants do

Similar to our findings on rental assistance, landlords' awareness of the eviction moratorium extension was higher than tenants', but the absolute level of awareness of this policy was much higher. About 84 percent of landlords knew that the Centers for Disease Control and Prevention's national eviction moratorium had been extended, compared with just 47 percent of tenants.

More outreach could enhance awareness

"I was completely unaware that any type of rental assistance was available, and that would have been very useful information."

– Tenant in Missouri

and Prevention's Eviction Moratorium Extension



Source: Avail February 2021 Landlord and Tenant Survey.

URBAN INSTITUTE

Although differences across race and ethnicity were small, we found significant differences in eviction moratorium awareness by tenant household income. Awareness increased with income, with 39 percent of those making less than \$25,000 a year aware of the extension, compared with 69 percent of those making \$100,000 or more.

Additionally, landlords who experienced rental income losses were more likely to be aware of the extension, but tenants who have faced financial challenges during the pandemic were less likely.

Financial pains for both tenants and mom-and-pop landlords are increasing as the pandemic lingers. As back rent due and lost rental income mount, faster distribution of rental assistance will be critical to alleviate those pains.

The first step is to let tenants and landlords know about the policies in place. Our survey reveals that even though policies to keep renters in their homes have been implemented, they have not been well communicated, with most landlords and tenants not familiar with the programs designed to support them.

It is especially concerning that the tenants most in need are less aware of both rental assistance and the eviction moratorium extension, which increases their possibility of eviction without having an opportunity to exercise their rights. More outreach is critical to ensure that both renters and landlords are aware of their options.



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To Benefit SPCA of Anne Arundel County

ABOUT



Welcome to Lights on the Bay's 27th annual holiday light show, open to the public from Sunday, November 21, 2021, through January 2, 2022. Held at Sandy Point State Park, this event has something for everyone in the family! From two miles of exciting animated and static light displays — everything from holiday influenced themes, Annapolis inspired displays, including one that features USNA Mids tossing their covers into the air, and more — to challenging nightly scavenger hunts and trivia with prizes for the children, Lights on the Bay is sure to please and amaze all visitors. And, don't forget that Santa makes an appearance every year on Thanksgiving Day!

Lights on the Bay is open each night, including holidays, from 5PM to 10PM. Because you can view all of the displays from the safety of your car, it's a fun and safe outing for the entire family. Check out local publications and retailers for discount coupons. Sandy Point State Park is located off Route 50 at exit 32, right near the Bay Bridge.

TO BENEFIT SPCA OF ANNE ARUNDEL COUNTY

Lights on the Bay is produced by, and solely for the benefit of, the SPCA of Anne Arundel County — the largest and oldest animal welfare organization in the county.

We provide shelter and care for homeless animals in need, and work to advocate on behalf of animals in our community. At your SPCA, we embrace animals in need and provide them with the care they deserve, regardless of age, breed or physical condition, and then work tirelessly to match them with forever families. We place no time limit on how long an animal is cared for while awaiting adoption.

As a result of our efforts — and because of your support — we proudly maintain one of the highest life-saving rates in the country! Without your help and your support of events like Lights on the Bay, none of this would be possible.

Visit us online at www.aacspca.org to learn more about our mission and programs.



NOV. 21ST THROUGH JAN. 2ND 5-10 PM NIGHTLY
SANDY POINT STATE PARK

2021 sponsorship opportunities

We proudly offer five different levels of partnership as an event sponsor! Starting with our exclusive Gold Lights level —available to only one sponsor — down to our Sparkling Glitter level, there are plenty of ways for you and your organization to get noticed in the community while supporting a great cause.



	GOLD LIGHTS SPONSOR \$25,000	SILVER STAR SPONSOR \$10,000	BRONZE BULB SPONSOR \$5,000	TWINKLING TINSEL SPONSOR \$2,500	SPARKLING GLITTER SPONSOR \$1,000
VIP tickets with special 3-D admission	100	50	25	15	10
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2021 sponsorship form



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	<input type="checkbox"/> SILVER STAR SPONSOR	\$10,000	<input type="checkbox"/> SPARKLING GLITTER SPONSOR	\$1,000
	<input type="checkbox"/> BRONZE BULB SPONSOR	\$5,000	CASH DONATION	
		\$ _____		

STEP TWO

PAYMENT INFORMATION	<input type="checkbox"/> Check made payable to SPCA of Anne Arundel County is enclosed.
	<input type="checkbox"/> Credit Card
Please contact our office directly at 410-268-4388, if you are planning to paying by credit card.	



STEP THREE

CONTACT INFORMATION PLEASE PRINT CLEARLY OR ATTACH A BUSINESS CARD	_____		
	FULL NAME		

	TITLE		

	ORGANIZATION/COMPANY		

MAILING ADDRESS			
_____	_____	_____	
CITY	STATE	ZIP	
_____	_____	_____	
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Return completed sponsorship form and payment via enclosed envelope.

BECAUSE OF YOU, THIS YEAR'S EVENT WILL REALLY SHINE!

Please fill out and return your sponsorship form and payment using the enclosed envelope. If you have any questions, please contact us at lightsonthebay@aacspca.org or at 410-268-4388 ext 120.

Because we'll be including your logo in our materials, please send an eps (vector) version electronically to lightsonthebay@aacspca.org.

The SPCA of Anne Arundel County, a 501(c) (3) charitable organization, is not affiliated with, or supported by, any other SPCA or humane organization. We are 100% privately funded, operating without assistance from county, state or federal government. All donations are tax deductible to the fullest extent of the law. If you could like a copy of our current financial statement, please contact us.



NOV. 21ST THROUGH JAN. 2ND 5-10 PM NIGHTLY
SANDY POINT STATE PARK



Many People are Behind on Rent. How Much Do They Owe?

By Laurie Goodman, Kathryn Reynolds, Jung Hyun Choi • Timothy Malone/EyeEm/Getty Images
[UrbanWire](https://urbanwire.com) • The Urban Institute • <https://urbanwire.com>

Congress is currently debating President Biden's \$1.9 trillion proposal for additional coronavirus relief funds. The president's proposal and subsequent proposals from the House Financial Services Committee include \$25 billion in rental assistance funding to cover back rent and provide additional help to renters during 2021. This is in addition to the \$25 billion passed in the December 27 coronavirus relief bill. Although \$50 billion in emergency rental assistance funding may seem like a large amount, it is likely not enough to improve the financial situation for renters, many of whom were struggling before the pandemic.

There is no comprehensive way to track rental payments, and it is difficult to know how much back rent is owed because high-quality data are unavailable. Unlike mortgage payment data, for which multiple data providers aggregate and offer almost real-time payment status for most homeowners, rental payment information can be obtained only through surveys with relatively small samples or indirectly estimated using non-housing-related datasets that show unemployment claims and job losses. Thus, estimates of back rent owed by early 2021 range from \$8.4 billion to \$52.6 billion. A range this large can be confusing and lead to a lack of action. We analyzed the three most-quoted estimates of back rent to understand the assumptions underlying each.

How the three measures of back rent differ

We assessed estimates by the Federal Reserve Bank of Philadelphia, Stout, and Parrott and Zandi, which differ in (1) whether they cover only renters with COVID-19-related job losses or all renters in financial distress, and (2) how much back rent delinquent renters owe. There are also differences in the timing of the data used for the estimates: the Federal Reserve Bank of Philadelphia used data through August 2020, Stout estimates use November 2020 data, and Parrott and Zandi used data available through mid-January 2021. None of the estimates include the effect of the initial \$25 billion in rental assistance passed in late December.

Who is covered?

The Federal Reserve Bank of Philadelphia considers only renter households that have had a COVID-19-related job loss. Of those 7.5 million renter households, the researchers estimated in October 2020 that 1.4 million would owe back rent by January 2021. In contrast, the Stout and Parrott and Zandi analyses consider all renters who have stated they were behind in their rent payments, including households who experienced partial income declines and those who faced financial challenges before the pandemic.

Parrott and Zandi estimate that 9.4 million of these households owed back rent in January 2021. Stout, using November data, estimated 7 to 14.2 million households would owe back rent by January. Both Parrott and Zandi and Stout rely on Census Pulse Survey data. This survey asks whether respondents missed the previous month's payment (which is the basis for the Parrott and Zandi results) and how confident they are in paying the next

month's rent (which is used to determine the Stout range). Parrott and Zandi's estimate of affected renters is close to the middle of the Stout range. The share of renters who answer that they are behind on their rental payments in the Census Pulse data is significantly higher than in other data sources, including the National Multifamily Housing Council, Avail, and the Understanding America Study, suggesting both Parrott and Zandi's and Stout's numbers may be overestimates.

How much do delinquent renters owe?

Though they use different methodologies, the Philadelphia Fed and Parrott and Zandi's analyses come to similar conclusions, finding the average renter owes \$5,600 to \$6,000 in back rent. Parrott and Zandi's average monthly rental cost (approximately \$1,400) comes from the Bureau of Labor Statistics' Consumer Expenditure Survey. They estimate that the average renter will be almost four months behind on their rent based on the payment behavior of other debts in the credit bureau data. To simulate how much rent the household will be unable to pay, the Philadelphia Fed calculates household income after a job loss and then makes assumptions about living expenses, savings, and the likelihood of receiving unemployment benefits.

In contrast, Stout employs yet another methodology and finds a much lower number of back rent due (\$1,740 on average). Using Census Pulse data, Stout makes assumptions about the likelihood tenants will be delinquent in a given month if they were delinquent the prior month. The methodology assumes renters would miss only 50 percent of their rent, and those with the highest rent burden would be the first to miss this rent payment. Those renters are more likely to be low-income households, who pay a lower rent than the US average.

We need better data to more accurately estimate back rent

Some of these differences should be easy to navigate. For instance, policymakers should consider assisting all renters in distress, not only renters who are behind on their rent because they have experienced a job loss during the pandemic. But this still leaves a range between \$13.2 and \$52.6 billion in back rent owed.

Other differences are more difficult to navigate because the lack of reliable data means economists must rely on a range of assumptions, leading to a range of predictions. This crisis has revealed the need for better data for tracking rental payments, and until new surveys or data are available, policymakers won't have the accuracy they truly need.

What we do know is that renters were financially vulnerable even before the pandemic hit, with a quarter of renters paying more than half their income on rent (PDF). The crisis has only increased financial pressure on many renter households. Even without a

perfect estimate of back rent owed, it's clear that \$50 billion is the minimum needed to keep families stay stably housed now and over the next several months as the nation continues to respond to the pandemic.

Back Rent Estimates in January 2021 Range from \$8.4 Billion to \$52.6 Billion

	Federal Reserve Bank of Philadelphia ^a	National Council of State Housing Agencies/Stout ^b	Parrott and Zandi ^c
<i>Estimated amount of back rent owed</i>	\$8.4 billion (\$6,039 per household)	\$13.2 to \$24.4 billion (\$1,740 per household)	\$52.6 billion (\$5,586 per household)
<i>Estimated number of renters with back rent</i>	1.4 million renter households	7.0 to 14.2 million renter households	9.4 million renter households
<i>Who is covered?</i>	Renter households that experienced employment losses attributable to COVID-19, excluding workers who have lost hours but are still employed	All renter households who experienced difficulty paying monthly rent, including households who experienced partial income declines, and those who faced financial challenges before the pandemic	All renter households who experienced difficulty paying monthly rent, households who experienced partial income declines, and those who faced financial challenges before the pandemic
<i>Data</i>	American Community Survey, Current Population Survey, BLS Current Employment Statistics (March through August 2020), Census Pulse Survey, Consumer Expenditure Survey	American Community Survey, Census Pulse Survey	Census Pulse Survey, BLS Current Employment Statistics, Housing Vacancy Survey, Moody's Analytics data
<i>Does the estimate account for unemployment insurance, rental assistance, and other state and local benefits?</i>	Yes. The study provides multiple scenarios to show how stimulus, state unemployment insurance benefit, and the CARES Act's \$600-per-week benefit changes the estimated back rent.	Yes. The study removes low-income renters who receive federal rental assistance but does not consider additional funding relief, assuming that information is incorporated in the survey responses.	No. The study assumes that information is already incorporated in the rental payment response in the Census Pulse data.

Note: BLS = Bureau of Labor Statistics; CARES = Coronavirus Aid, Relief, and Economic Security.

^a Davin Reed and Eileen Divringi, *Household Rental Debt during COVID-19* (Philadelphia: Federal Reserve Bank of Philadelphia, 2020), <https://www.philadelphiafed.org/-/media/frbp/assets/community-development/reports/household-rental-debt-during-covid-19.pdf>.

^b "Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction," Stout, accessed February 23, 2021, <https://app.powerbi.com/view?r=eyJrIjoiiNzRhYjg2NzAtMGE1MC00NmNjLTllOTMtYjM2NjFmOTA4ZjMyliwidCI6Ijc5MGJmNjk2LTE3NDYtNGE4OS1hZjI0LTc4ZGE5Y2RhZGE2MSlsmMiOjN9>.

^c Jim Parrott and Mark M. Zandi, "Averting an Eviction Crisis" (Washington, DC: Urban Institute, 2021), <https://www.urban.org/research/publication/averting-eviction-crisis>.

MERIDIAN EXCHANGE

Stronger at home when globally engaged

Welcoming Washington's Social Secretaries and Cultural Attachés



After two years, Meridian hosted the long awaited Embassy Social Secretaries and Cultural Attachés Reception at Meridian House. With proper safety measures, the in-person event reunited diplomats and secretaries alike. "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel," said Carlos Elizondo, White House Social Secretary quoting Maya Angelou during the reception's opening remarks. We thank all the social secretaries, cultural attachés and embassy protocol officers for their efforts in advancing diplomacy, cultural exchange and international cooperation.

Hybrid Programming is Underway



As we adapt to unprecedented times, Meridian continues to safely proceed with virtual and in-person events by fostering spaces for collaboration in Washington, D.C. and beyond.

The Meridian Center for Diplomatic Engagement hosted a successful hybrid Federalism Briefing for newly-arrived diplomats—allowing those to convene safely based on comfort levels.

The hybrid model was proven effective again for our Diplocraft event, "Flight Plan: Reconnecting the World Safely" with United Airlines. The panel discussion, attended by an in-person audience and a simultaneous livestream, focused on how nations can safely return of travel by establishing common vaccination and testing protocols while jumpstarting economic recovery.

The Meridian Center for Global Leadership also hosted the first in-person International Visitor Leadership Program in two years: Contribution of Television Programs to Civic Debate in the United States: A Project for Cameroon. These IVLP participants gathered both on the Meridian campus and virtually to learn about the federal government and freedom of the press and expression in the United States. Alternatively, this month began our French-speaking 2021 Pan-Africa Youth Leadership Program (PAYLP) cohort connecting 60 students and 11 adult mentors from across Africa completely virtually!

Support Diversity in Foreign Policy



This past spring, Meridian introduced DiplomacyRISE (Readiness, Innovation, Skill, and Equity), an inclusive diplomatic professional development program that provides greater access to critical skills training, career guidance networks, and emerging issue expertise to cultivate the next generation of U.S. diplomats. Meridian President and COO Lee Satterfield announced DiplomacyRISE as "a part of the solution to shared global challenges," and reinforced the need for initiatives like it, "to cultivate the next generation of diplomats that reflect America's diversity and 21st-century statecraft. We all have a role to play and can work together to build a better world."



Help us spread this message at 2022 SXSWedu! Our proposal for the SXSWedu PanelPicker program, "American Diplomats Should Look Like America", showcases the vitality in creating a pipeline that educates, mentors and prepares underrepresented U.S. youth for global affairs careers. "Vote up" our pitch at <https://panelpicker.sxsw.com/vote/112666>

The Uninsurance Rate Held Steady during the Pandemic as Public Coverage Increased

By Michael Karpman and Stephen Zuckerman • Brief Abstract • [Research Publication](#) • The Urban Institute • <https://www.urban.org/>

Rapid job losses in the early months of the COVID-19 pandemic raised fears that millions of people would lose their employer-based health insurance and become uninsured. But laid-off workers and their families, regardless of whether they previously had employer-sponsored insurance (ESI), had more options for health insurance than in previous recessions because of the safety net established by the Affordable Care Act (ACA). And Congress further supported access to coverage by not allowing disenrollment from Medicaid through the March 2020 Families First Coronavirus Response Act.

In this brief, we examine national changes in health insurance coverage among nonelderly adults ages 18 to 64 during the pandemic using data from the Urban Institute's Health Reform Monitoring Survey. Our analysis focuses on changes in coverage across three rounds of the survey: March 2019; March/April 2020, just after the pandemic caused a steep decline in employment; and April 2021, more than one year after the secretary of health and human services declared a national public health emergency. We find the following:

- Between March 2019 and April 2021, the share of nonelderly adults reporting ESI declined from 65.0 to 62.3 percent, a decrease of approximately 5.5 million adults. The share reporting public coverage increased from 13.6 to 17.5 percent, an increase of approximately 7.9 million adults. The national uninsurance rate held steady at approximately 11 percent.
- The share of adults reporting public coverage increased between 2019 and 2021 in both states that had and had not expanded Medicaid under the ACA. Such coverage increased from 14.9 to 19.2 percent in expansion states and from 10.7 to 14.3 percent in nonexpansion states.

- In Medicaid expansion states, the uninsurance rate was near 8 percent across all three study years. In nonexpansion states, the uninsurance rate was higher in 2021 (18.2 percent) than in 2020 (16.5 percent) and 2019 (17.2 percent), though the difference between 2019 and 2021 was not statistically significant.

- Declines in ESI and increases in public coverage between 2019 and 2021 were concentrated among adults with low and moderate incomes. Uninsurance rates among the national nonelderly adult population did not change significantly for any income group examined.

- The share of adults with low incomes reporting public coverage increased in both expansion states (from 54.6 to 62.9 percent) and nonexpansion states (from 30.4 to 37.3 percent) between 2019 and 2021. More than one in three adults with low incomes in nonexpansion states (37.7 percent) were uninsured in 2021, compared with about one in seven of such adults in expansion states (14.5 percent).

Despite losses of jobs, income, and ESI during the pandemic, the uninsurance rate did not change between March 2019 and April 2021. Increased public coverage helped counter ESI losses, protecting many adults from becoming uninsured both in Medicaid expansion and nonexpansion states. Maintaining the current uninsurance rate will require protecting coverage for current and prospective Medicaid enrollees as the economy improves and the Medicaid disenrollment freeze is lifted. Policymakers can further reduce uninsurance by permanently extending the enhanced Marketplace premium tax credits authorized by the American Rescue Plan Act and by addressing the persistently high uninsurance rates among adults with low incomes, particularly in the 12 states that have not expanded Medicaid.

Download Full Research PDF Publication From
<https://www.urban.org/research/publication/uninsurance-rate-held-steady-during-pandemic-public-coverage-increased>



Do you have Diabetes?

What diet is best for you?

To find out, **Come Dine With Us!**

PI: Lawrence Appel, MD • Study # IRB00232059

DASH 4D is a research program at the Johns Hopkins ProHealth center in Woodlawn, Maryland.

If you participate in DASH 4D, you will receive:

- Over 4 months of fresh meals, valued at ~\$3,500
- Up to \$1,625 upon completing the study

Plus, you will play an important role in the fight against diabetes and high blood pressure.

What is DASH 4D?

- DASH 4D is a research program for people with diabetes.
- Participants receive four meal plans with different foods and levels of salt (sodium).
- Our goal is to find the healthiest meals for adults with diabetes by measuring blood pressure and blood sugar.

Safety during the COVID-19 pandemic

- DASH 4D is committed to safe practices to prevent the spread of COVID-19
- Our kitchen and research staff follow strict protocols for food safety, sanitation, hygiene, and wearing masks and other personal protective equipment
- While dining at our ProHealth center, participants will maintain physical distance according to guidelines from the Centers for Disease Control (CDC) and Johns Hopkins

Is DASH 4D right for you? You may qualify for DASH 4D if you:

- Are age 18 or older
- Have diabetes
- Are willing to dine with us for 21 weeks



Those who have dined with us say:

- "The food was great and I felt healthier."
- "It was an enjoyable experience for me. I would definitely participate again."
- "It was like going out to eat with friends every day."
- "I saved money because I didn't have to buy groceries."
- "I learned a lot and now I make healthier choices."

Why is DASH 4D important?

Heart disease affects Millions of Americans with diabetes.

A healthy diet reduces heart disease, but this has not been studied in people with diabetes.

This research program will help find a healthy way for people with diabetes to eat that lowers their risk of heart disease.



Diabetes, Blood Pressure, and Your Diet

- Three quarters of adults with diabetes have high blood pressure.
- Changing your diet can lower blood pressure and reduce the need for medications.
- In persons without diabetes, diets proven to reduce blood pressure include diets that are low in sodium, and the Dietary Approaches to Stop Hypertension (DASH) diet.
- We are not yet sure how effective these dietary patterns are in people with diabetes.
- The DASH 4D research program uses a DASH-style diet that is adapted for people with diabetes.
- This program will determine how this diet, alone and in combination with lower sodium intake, will reduce blood pressure for people with diabetes.

If you think DASH 4D may be right for you, or if you want to learn more please CONTACT US:

- Call us at: [410-281-1600](tel:410-281-1600)
- Email us at: dash4d@jhmi.edu
- Complete our online form at: <http://www.dash4d.com/>



Four Strategies Community Colleges Are Using to Connect Their Students to Employment

By Madeline Brown and Lauren Eyster • Bonnie Jo Mount/The Washington Post/Getty Images
UrbanWire • The Urban Institute • <https://urban.is/361vxYe>

Imagine you are a community college administrator in an area that revolves around the hospitality industry. A new employer walks into your office and says that in the next year, they need 2,000 new employees trained for advanced manufacturing—but you only have 75 students in your pipeline. What do you do?

This was the situation for Kyle Dalpe, vice president of instruction and institutional effectiveness at Western Nevada College. To connect more students to employment, Dalpe needed to act quickly and creatively.

In a series of panels titled Connecting Community College Students to Employment, hosted at the Urban Institute in fall 2019, Dalpe and other community college representatives shared four innovative strategies community colleges are using to connect their students to employment and meet employer needs.

1. Build relationships with employers.

When Dalpe was faced with a new industry prepared to employ thousands of his students, he knew he had to get them in a room to discuss curriculum. Through a series of conversations with advisory boards and employers, Dalpe and his faculty built certificates and curricula that matched local industry job descriptions.

Christi Amato of Sinclair Community College discussed the importance of asking employers to bring human resources representation to the table, “if you put HR people in a room, they will help you tinker with job descriptions.”

Community colleges also need to build trust with employers, which can form the basis of a mutually beneficial partnership. For example, Northern Virginia Community College (NOVA) worked with Amazon and in six weeks, developed a curriculum that prepared students for cloud computing and artificial intelligence jobs at Amazon Web Services.

Thanks to the same relationship, Amazon created a program called the “Interview Accelerator,” in which any student who completes the program through NOVA gets a guaranteed interview with a recruiter from Amazon or one of Amazon’s partners.

Shanika Hope of Amazon Web Services said the program “came as a result of NOVA challenging us to examine our gates around [job] readiness.” Other community college representatives echoed wanting industry to see them as a go-to partner.

Julian Alssid, formerly of the Community College of Rhode Island, explained, “we want to become the trainer of choice for industry. We know industries are going to rise and fall... but what we want above all is for everyone in the state to think of us as a really serious resource for talent.”

Once trust is established, community colleges can leverage relationships to advocate for students. For example, Monroe Community College in Rochester, New York, leveraged its relationship as a health care education and training provider for local hospitals to increase wages and advancement opportunities for nursing aides in training.

2. Harness data to develop programs for in-demand jobs.

Labor market needs of industries shift over time:

- In Dayton, Ohio, formerly home to 1–3 big employers, there are now 20–30 small to midsize employers that Sinclair College must work with.
- Rochester has seen growth in small and midsize businesses, and the rise of advanced manufacturing has companies seeking fewer employees with more skills.

To keep track of the jobs available to their students upon completion—both in quantity and quality—community colleges are increasingly turning to data for labor market insights.

Mildred Coyne of Broward College in Florida described how her institution is partnering with researchers from the nonprofit Opportunity Insights to determine whether their students have increased economic mobility following completion, as measured by their movement to new income quartiles.

3. Equip students with the skills needed to keep up with today’s dynamic nature of work.

In discussing careers available to students, Alssid noted, “when you really look at the skills and how people’s careers evolve, probably most of us in this room, it’s less like a linear pathway and more like the career vortex.”

Other panelists echoed this sentiment throughout the series, noting that in today’s labor market, there is the need to constantly up skill and even to shift careers multiple times through one’s working life. Anne Kress, formerly of Monroe Community College, emphasized that, “higher education is no longer ‘I’m going to go for four years and have my degree, and I’m set for life.’ There are things that we need to come back for.”

Community college representatives explained that the current economy has lessened the need for students to have two- and four-year degrees, but colleges need to prepare for major shifts in the economy and a downturn that might bring many former students back to college.

Several panelists said their institutions are working to ensure that credits and credentials stack and count in meaningful ways. Thus, a student could return when they need new skills and accelerate their time to degree.

As a result, a student’s employment wouldn’t rely on a single skill or credential, making them more resilient in a shifting labor market. Coyne discussed how “the changes in the marketplace are going to require a different type of employee that’s going to have the sustainability, that ability to navigate through those economic changes—we are integrating entrepreneurial-type competencies across all pathways.”

Panelists also noted that in thinking about resiliency, they work beyond technical competencies and skills to ensure their students have the life skills and critical-thinking capabilities to adapt to changing working environments. Julie Strawn of Abt Associates explained how it’s important that schools are “integrating foundational skills with job training.”

4. Expose students to meaningful work experience.

Giving students real work experience is crucial because many young students are unaware of the careers available to them.

Kress noted, “We talk about these pathways as though they are these roads I can see out of the window from here—that are very clear and straight, and there are these little signs that tell you get on 395, and then you’ll know where you’re going—but most of our students don’t know.”

Such exposure can come in different forms, including apprenticeships, job shadows, internships, and skills training, that connect students to employers or industries they would not otherwise have access to. States and local governments can also support such employment.

For example, Haden Springer of the Foundation for California Community Colleges described how they serve as the employer of record for students in work-based learning opportunities, which takes some of the risk off employers and allows them to provide these opportunities.

In Utah, the Aerospace Pathways program provides high school students a 48-hour curriculum that includes a paid internship by the state. “Everything we are doing is geared to bridging the divide so that students can have exposure to different professions and career tracks, rather than just dead-end service jobs,” said one community college representative.

“We want our work-based learning opportunities to unlock the ability for students to be able to communicate to employers that they are ready willing and able to contribute — and the best way to do that is to have done that before and to be able to point to those contributions in the past.”

-Paul Thompson, City Colleges of Chicago

Community colleges are invaluable in training and educating America’s workforce. By maintaining relationships with employers, utilizing labor market data, teaching dynamic skills, and exposing students to work experience, colleges across the country are improving their students’ ability to obtain and retain employment.

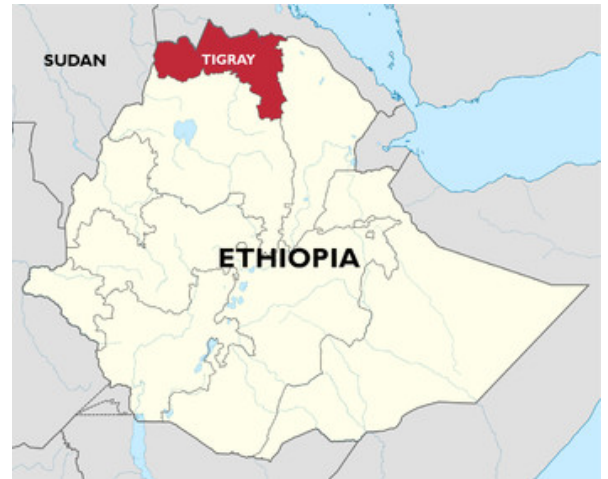
OPPORTUNITY

STOP THE TIGRAY GENOCIDE

On November 4, 2020, the unelected Prime Minister of Ethiopia Abiy Ahmed and his administration declared war on Tigray (the northern most region of Ethiopia) and subsequently enforced a communications and media blackout.

Since then, it has been reported that:

- 50,000+ civilians have been killed
- 61,000+ refugees fled to Sudan
- 4.5M+ need emergency food aid
- 2.3M+ children need humanitarian assistance
- 2.2M+ are internally displaced



THE ONGOING WAR HAS RESULTED IN:

CIVILIANS KILLED FROM BOMBS AND MASSACRES FROM INVADING FORCES

FORCED STARVATION VIA BLOCKAGE OF FOOD AND WATER FOR MILLIONS OF CIVILIANS

MASS RAPE OF WOMEN AND GIRLS, MANY OF WHOM ARE GANG RAPED FOR 7+ DAYS

MASS LOOTING, DESTRUCTION OF HOSPITALS, AND LIMITED ACCESS TO MEDICINE AND AID

TO LEARN MORE AND FIND WAYS TO HELP

With the potential extermination of an ethnic group (7M+ people) and the destabilization of the Horn of Africa at risk, Tigrayans are calling on you to help stop the war on Tigray and potentially one of the most catastrophic humanitarian disasters in modern history.

VISIT omnatigray.org for ways to help.

#TIGRAYGENOCIDE

#STOPWARONTIGRAY



**OMNA
TIGRAY**

Norms and Narratives That Shape US Charitable and Philanthropic Giving

By Benjamin Soskis • Abstract • [Research Report](#) • The Urban Institute • <https://www.urban.org/>

The past few decades have brought about a profound shift in the norms and narratives surrounding smaller-scale charitable giving and larger-scale philanthropic giving. In this report, I analyze some of the most significant of those norms and narratives—that is, the rules governing accepted or valued charitable and philanthropic behavior and the replicable, archetypal stories that have developed to make sense of that behavior. I also examine how those norms and narratives have been shaped by and have shaped responses in the United States to the COVID-19 pandemic and to the mass protests after the killing of George Floyd. This analysis focuses on two clusters of giving norms and narratives: one surrounding the relationship between large-scale and small-scale giving, and one surrounding time-based considerations in giving.

Key findings:

- **Large-scale philanthropy has become increasingly public and routinely critiqued.** One of the most important norms surrounding philanthropy that has developed over the past decade has encouraged living donors to conduct their giving in a public manner, pushing back on an older norm that prioritized donors' privacy and discretion. This norm toward publicity has been accompanied by another that affirms the value of scrutiny and critique of philanthropy by the general public. Together, these norms of publicity and criticism have fostered a host of philanthropic narratives, including narratives celebrating donor entrepreneurialism, warning about donors' excessive power, and focusing on "tainted money." Norms promoting more public philanthropy have also encouraged philanthropic conspiracy theories. The COVID-19 crisis heightened the attention on philanthropy. For some, this has meant encouraging an understanding of the pandemic as a "test" confronting philanthropy that donors can pass and in doing so gain legitimacy. For others, it has stoked critical attention directed toward large-scale giving, including conspiracies.
- **The rise of large-scale philanthropy has been increasingly understood in the context of the imperiled status of small- and medium-scale giving. But the pandemic has boosted confidence in the power of "everyday giving" and checked the narrative of its decline relative to larger-scale philanthropy.** Over the past decade, the growth of large-scale philanthropy has often been associated in public discourse with rising levels of wealth and income inequality, and with concerns regarding the vitality of an

American tradition of mass giving. These concerns persisted even as new forms of person-to-person giving through crowdfunding platforms emerged. The charitable response to the COVID-19 pandemic and to the protests in the wake of George Floyd's killing addressed some of these concerns. The media focused more on smaller-scale forms of giving, especially those involving mutual aid and person-to-person cash transfers. This attention signaled the strengthening of giving norms and narratives that recast dominant attitudes about how best to help those in need, emphasizing solidarity and trust in the decisionmaking of recipients, and potentially posing a challenge to established norms encouraging giving to tax-exempt nonprofits.

- **The past decade has also seen a significant increase in giving norms and narratives related to timeliness, which I define in two ways: as a norm elevating temporality as a mode of analysis with respect to decisions on giving, and as a norm insisting upon the giver's responsibilities to the present moment.** The report chronicles some of the developments that fostered the growth of norms of timeliness, including the increased prominence of engaged living donors and a "giving while living" ethic; mounting challenges to perpetual institutions and the increased popularity of time-limited philanthropic institutions; the growth of donor-advised funds, which raise questions about the speed at which philanthropic funds should be disbursed to working charities; the emphasis on "distributive immediacy" and the commitment of many large-scale donors to get funds out the door as quickly as possible; and the spread of crisis-based giving and a concomitant ethic of responsiveness.
- **The response to the COVID-19 pandemic has amplified time-based norms and narratives.** This includes a heightened commitment to rapid-response philanthropy and charitable giving to address immediate needs, calls for increased foundation payout and challenges to the legitimacy and purpose of endowments, and the growing salience of temporality within public discourse about philanthropic and charitable giving.

Although the COVID-19 pandemic and protests against racial injustice have prompted a realignment of giving norms and narratives, it is unclear whether this shift is permanent or bounded to the pandemic. That answer will depend partly on who has and who wields the power to define and delimit what constitutes a crisis after the pandemic ends.

Download Full Research PDF Publication From

<https://www.urban.org/research/publication/norms-and-narratives-shape-us-charitable-and-philanthropic-giving>

WHAT IS HUMAN TRAFFICKING?

HUMAN TRAFFICKING IS...

Exploiting a person through force, fraud, or coercion

Anyone under the age of 18 involved in a commercial sex act

Sex trafficking, forced labor, and domestic servitude

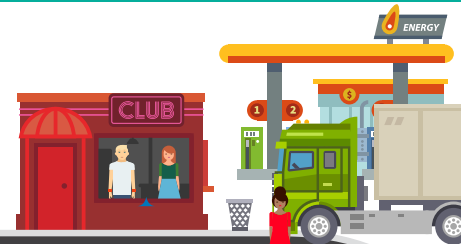
A highly profitable crime

Exploitation-based and does not require movement across borders or any type of transportation

THERE ARE DIFFERENT TYPES OF HUMAN TRAFFICKING

SEX TRAFFICKING

Victims are manipulated or forced against their will to engage in sex acts for money.



HUMAN TRAFFICKING IS HAPPENING IN THE UNITED STATES



SUBURBS



RURAL TOWNS



CITIES

FORCED LABOR

Victims are made to work for little or no pay. Very often, they are forced to manufacture or grow products that we use and consume every day.



DOMESTIC SERVITUDE

Victims are hidden in plain sight, forced to work in homes across the United States as nannies, maids, or domestic help.



IT CAN HAPPEN TO ANYONE

NO MATTER AGE, RACE, GENDER IDENTITY, SEX, ETHNICITY, NATIONALITY, IMMIGRATION STATUS, AND SOCIOECONOMIC CLASS



VICTIMS OF HUMAN TRAFFICKING MIGHT BE AFRAID TO COME FORWARD, OR WE MAY NOT RECOGNIZE THE SIGNS, EVEN IF IT IS HAPPENING RIGHT IN FRONT OF US.

RECOGNIZE AND REPORT HUMAN TRAFFICKING

- To report suspected trafficking to federal law enforcement, call 1-866-347-2423 or submit a tip online at www.ice.gov/tips.
- Get help from the National Human Trafficking Hotline by calling 1-888-373-7888 or text HELP or INFO to 233733 (BEFREE).
- Call 911 or local law enforcement if someone is in immediate danger.

WHAT YOU CAN DO

- Visit the Blue Campaign website to learn more about the **indicators** of human trafficking: DHS.gov/BlueCampaign.
- Use Blue Campaign **materials** to raise awareness of human trafficking in your community.
- Follow @DHSBlueCampaign on **Facebook**, **Instagram**, and **Twitter**.

Reenvisioning Rural America

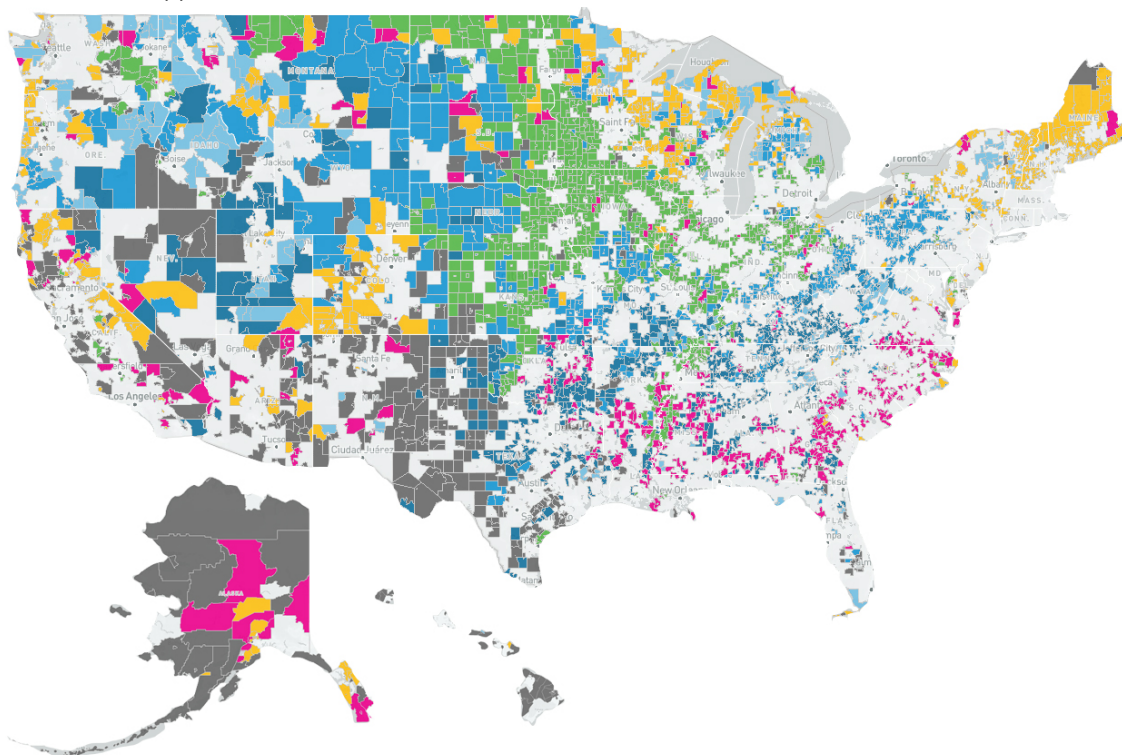
How to Invest in the Strengths and Potential of Rural

Features :: Reenvisioning Rural America • The Urban Institute • <https://reenvisioning-rural-america.urban.org/>

There is no single rural America. Its communities have diverse industries, cultures, and people. But definitions of these areas tend to lump them together under the catch-all of “not urban” and focus on what they are perceived as lacking. These practices result in the categorizing of rural communities by their challenges, not their strengths, and the obscuring of their varied realities.

Rural communities are much more than what they need. Many are rich in resources, diversity, and potential. By better understanding these strengths, policymakers from the local to the federal level, practitioners, and investors can build on communities’ potential to better target investment and support.

The peer groups are based on measures of 50 assets organized across seven types of community capital, building on the Community Capitals Framework, which defines capitals as “resources that can be invested or tapped for the purpose of promoting the long-term well-being of communities.” We identified and categorized each rural census tract into groups of tracts with similar characteristics. From infrastructure to the natural environment, political participation to community life, these capital types can provide a window into how a community operates, where its strengths lie, and what challenges it faces.



To help build a better foundation for leveraging rural assets, we studied populated census tracts across the US that are defined as “micropolitan,” “small town,” or “isolated rural” by the rural-urban commuting area codes from the US Department of Agriculture. Using characteristics of these rural census tracts, we constructed a typology that places each tract in one of seven peer groups according to their assets.

- Accessible, Energy-Rich Hubs
- High-Employment Agricultural Areas
- Centers of Wealth and Health
- Diverse, Institution-Rich Hubs
- Remote, Energy-Rich Tracts
- Diverse, Outlying Tracts
- Remote Recreational and Cultural Areas
- Urban tracts or uninhabited

Built

“Infrastructure” casts a wide net, encompassing housing, transportation and communication systems, and anything else constructed by people to support society. To summarize a tract’s built capital, we analyzed commute times, affordable-housing supply, cell service coverage, and access to broadband internet, fire stations, highways, transportation, and emergency response centers.

Cultural

Culture encompasses the fabric of community life, including the people who live in a region, the languages they speak, and the institutions they support. We measured a tract’s cultural capital through its diversity of languages, religions, races, and ethnicities and its cultural institutions, including historic properties, cultural organizations and occupations, and convention centers.

Financial

A region’s financial stability depends on the wealth of its people, the availability of financial resources, and the strength of its financial organizations. To measure financial capital, we considered income, home value, banking capacity and access, and federal and community development investments.

Human

People need access to institutions that promote their health, support their education and training, and provide them with a livelihood. We measured a tract’s human capital through that lens, focusing on employment opportunities and access to and the capacity of health care and educational systems.

Natural

Communities are often considered in relation to their built environment, but the natural environment also shapes a region’s identity, industry, and culture. To measure an area’s natural capital, we considered its air quality; its protections for natural resources and land; its land coverage in crops, parks, and water; and its access to extractive resources, such as oil, coal, and natural gas.

Political

Small or large, every community has governments that shape its priorities and future. We measure a region’s political capital based on the region’s influence over policy: through government employment, political competition, and social welfare organizations and the degree to which its population participates in elections and the census.

Social

If cultural capital represents the fabric of community life, social capital represents the stitches holding the fabric together. Social capital encourages economic growth that benefits an entire community, so we measure it through the access a region has to organizations that encourage interconnectedness, including places of worship, public libraries, schools, and civic and social-minded organizations.

Institutional contexts also shape rural realities. Local governments, other governing bodies, and support networks can all vary in structure and presence across rural areas. For each tract in the tool below, we summarize additional contextual factors.

By illustrating the varied realities of rural communities, this dashboard allows local, state, and federal policymakers; practitioners; and investors to see the diversity of rural America and to better invest in its full potential.

About the Data

Our study focuses on the 13,048 census tracts defined as “micropolitan,” “small town,” or “isolated rural” by the rural-urban commuting area codes from the US Department of Agriculture and excludes tracts without housing units or population. We included data in the typology only if they were available at no cost, recent (2010 or later), and reasonably reliable and accurate for rural areas. Ultimately, we selected 50 measures from 25 data sources. We prioritized tract-level data, although only county or zip code data were available for some measures.

We constructed distance-based measures by calculating the Euclidean distance from the population-weighted centroid to the nearest asset (all measured by point data). For tracts with one or more assets within their boundary, we took the average distance from all assets. For tracts without any assets, we calculated the distance to the nearest asset outside the tract. We used Simpson’s Diversity Index to measure racial and ethnic, linguistic, and religious diversity. The resulting score measures both the richness (i.e., the number) and evenness (i.e., the distribution) of the groups. For example, given two communities with three groups, the Simpson’s Diversity Index score would tell us that community A (80 percent, 10 percent, 10 percent) is less diverse than community B (33 percent, 33 percent, 33 percent). One limitation of this measure is that it defines any tract that is heavily skewed toward a single group as having low diversity, regardless of the group. For example, a community that is 100 percent white non-Hispanic would receive the same low diversity score as a group that is 100 percent Black non-Hispanic (a score of 0 diversity). The measure could more appropriately be called an integration index, but we use the common name of the measure instead.

To prepare data for analysis, we imputed (estimated) values when data were missing. For most measures, the number of missing values was low (less than 1 percent of the data for each measure). In these instances, we assigned tracts with missing data the average for the county. For Hawaii and Alaska, the national average replaced missing data for cropland coverage and air quality. In Alaska, voter participation and political competition had to be imputed based on the state average because Alaska reports voting data by borough, whose boundaries do not align with those of tracts or counties. The measure of life expectancy required more extensive imputing for tracts in Wisconsin and Maine and 550 other tracts.

We used min-max normalization to put all cleaned data on the same scale. Once data were cleaned, we used principal component analysis to reduce the dimensionality of our data and selected the first seven components to use in cluster analysis (describing about 80 percent of the variation in our data). We then used k-means cluster analysis to construct seven groups of tracts by minimizing differences within groups (i.e., minimizing within cluster sum of squares).

Our study has several limitations. Our focus on assets resulted in the exclusion of many common, deficit-based measures. Also, we could not find good public data sources for some concepts we wanted to measure. This includes some measures of natural capital, including the potential for carbon capture, climate resilience, and renewable energy sources like solar and wind. In some instances, we used measures that were only the best proxy of the capital we were trying to describe (e.g., a measure of Euclidean distance instead of travel time and a measure of crop coverage instead of all types of agricultural land use). Many contextual measures may not provide a complete picture of the institutions important to rural community governance. Nongovernmental bodies in particular are highly varied or unique to communities and are thus not well-captured by national datasets. Finally, it is critical that users of the tool also incorporate local qualitative information as a complement to the data. Decisions should not be made on the basis of quantitative analysis alone.

For more information about our measure definitions, analysis, robustness checks, and study limitations, see the technical appendixes.

You can also download the data from <https://datacatalog.urban.org/dataset/reenvisioning-rural-america-data>

Project Credits

Support for this feature was provided by the Robert Wood Johnson Foundation. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission. The views expressed are those of the authors and do not necessarily reflect the views of the Robert Wood Johnson Foundation or the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. More information on our funding principles is available at <https://www.urban.org/aboutus/funding-principles>. Read our terms of service at <https://www.urban.org/terms-service>.

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Finally, we appreciate all the organizations that collect, maintain, and share data on rural places, including the Homeland Infrastructure Foundation-Level Data, the National Center for Charitable Statistics, United Way, and the National Association of Counties. Without their careful stewardship and commitment to data sharing, this study would not have been possible.

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Read Full Article At

<https://reenvisioning-rural-america.urban.org/#financial-capital>



"Allahu Akbar, You are a *****!"

In 2010, I visited Afghanistan on a "fact finding" trip for Peace Action. I interviewed many people, trying to understand the war. Here is an article I wrote based on the interviews with a couple of young women.

"We are depressed all the time and we have to keep pushing each other," a young woman tells me, explaining how she and her sister manage to continue their art and cultural work in the face of both war and oppression. Sheda, age 20, and Palvash, age 23 (not their real names), are glad that they have minimally more freedom now than under the rule of the Taliban. For example, they can go out of the house, work, and go to school, but such freedoms for women are limited to those who live in Kabul. The situation of women in the provinces—the huge majority of women in this country—has not improved, they tell me. And the freedoms Sheda and Palvash have, while very important to them, are not "rights" and can be retracted at any time.

They are concerned about U.S. negotiations with the Taliban, fearing that these negotiations will lead to more restrictions on women.

Sheda, petite and pretty, has spent a year in France studying film, and in fact, her short movie will soon be featured in a major international film show. Palvash, too, is cute and exuberant, talking constantly and switching from English to Dari whenever she can't remember an English word. The two of them help each other out with English, often finishing each other's sentences. Their eyes light up and their speech quickens as they describe their art projects.

I ask about being a woman in Afghanistan. Palvash replies that it is very hard. She tells me that family sexual abuse is endemic here, that unmarried daughters, sisters and other women living in a family compound are at great risk of rape by the men of the family; if a girl becomes pregnant as a result of such sexual abuse, she is killed.

In fact, they tell me, violence against women in all forms is common throughout Afghanistan. For example, Sheda says, last month in Herat, two women were beheaded by their husbands; nothing happened to the killers. Palvash explains that men want women to stay in the house, to do whatever they are told, and not to have any ideas, work or thoughts of their own. If a woman objects to living like this, she will be killed by her husband.

Some three years ago, a law was passed that codified the status of Shia women. Among other things, Sheda says, this law allows marriage of girls at age 9; requires written permission of a woman's husband for her to work, and if she does work, requires her to hand over all the money she earns to her husband; and allows men to have up to seven wives. There was sufficient outrage among women in Kabul at the time this law was being considered in Parliament that a women's demonstration was held, with Sunni as

well as Shia women participating—even some women in burqas demonstrated.

Palvash shows me a video of the demonstration, pointing out the mob of angry men shouting and yelling at the women. Palvash translates their words: "Allahu akbar [God is great], you are a bitch!" and "Die, women, die!" and "Death to women!" The bill was signed into law by Karzai and enshrines the status of Shia women as living at the mercy of men.

Palvash and Sheda are so worried about the possible return of the Taliban, which they say would consign them to house prison, that they cannot bring themselves to advocate for the removal of foreign troops. On the other hand, they see little good and much bad that the NATO and U.S. presence has brought to Afghanistan. "We do not want to be a battleground of other countries, but we are," Palvash says.

Culture and Art as the Way to Peace

Palvash and Sheda have given up on the Afghan government as a force to bring stability, freedom or development to Afghanistan. Like others I have met, they describe the government as a mafia, one that is corrupt from top to bottom. Every law that is passed, they say, is an expression of corruption because all the people involved in the process are corrupt.

They believe the government intentionally keeps people poor as a way to manage them. Afghanistan has a proverb, Palvash says: "If you want power, keep the people hungry." Those who must struggle for the basics of life have no time or energy for rebellion.

Palvash and Sheda have also turned against Islam, which they say has been used by politicians to drag the nation down. "We do not believe in Islam any longer, we believe in humanity," Sheda says. I ask how this is received here, and they reply that they have a small cadre of friends who all agree with them and who provide support to each other. They don't express such sentiments outside their small group of friends, though, as it would be far too dangerous. They tell me that probably there are others in Afghanistan who share their point of view, but no one would dare express such beliefs publicly as to do so would be to court death.

Desperate for change in Afghanistan, these two young women see no hope of achieving it through the political process. Instead, they aim to affect the mentality of the Afghan people through art—film, photography and music.

"We really want to do something for Afghanistan," Palvash says. "But we are afraid that we may get tired. The way is long. Still, we are lucky to live in Afghanistan. Maybe if I lived in the U.S., I would not be the same person. The situation makes your character. Living here makes you grow up quickly."



School Boundaries Can Cause Unnecessary Segregation: A Case Study in Illinois

By Macy Rainer • Jose Luis Pelaez Inc/Getty Images • [UrbanWire](#) • The Urban Institute • <https://urbn.is/3nYxSQo>

More than 65 years after the landmark *Brown v. Board of Education* case, racial segregation in American schools remains pervasive and may be worsening (PDF). Using neighborhood and school enrollment demographic data, my colleagues and I developed a set of criteria to determine which school or district boundaries result in the most racial segregation. But there's also a legal test of segregation established in the 1974 Equal Educational Opportunities Act (EEOA), which states that if school borders within a district create a greater degree of racial segregation than would occur if students were assigned to the school closest to their residence, that district would be engaging in unlawful segregation.

“no State shall deny equal educational opportunity to an individual on account of his or her race, color, sex, or national origin, by... the assignment by an educational agency of a student to a school, other than the one closest to his or her place of residence within the school district in which he or she resides, if the assignment results in a greater degree of segregation of students on the basis of race, color, sex, or national origin among the schools of such agency that would result if such student were assigned to the school closest to his or her place of residence within the school district of such agency providing the appropriate grade level and type of education for such student”

-Equal Educational Opportunities Act

Many students are zoned to a school that is not geographically closest to their home. This might be because the closest school is in a different school district or locality than their home, or physical barriers, such as a highway, make access difficult. Often, school boundary lines align with residential segregation previously enforced by redlining or restrictive covenants. But if school boundaries are increasing segregation, the district could be in violation of federal law and obligated to redraw its boundary lines.

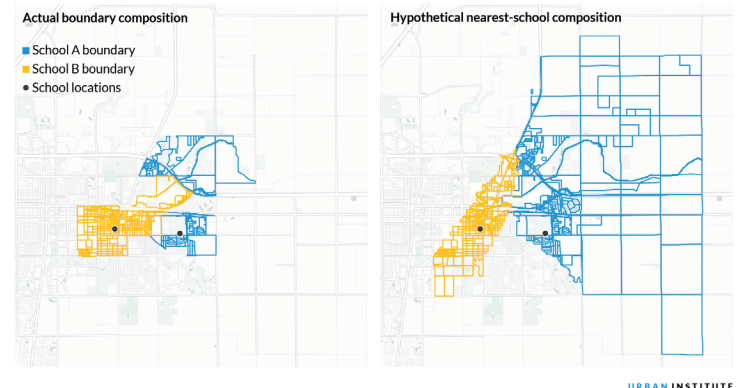
Consider Illinois, which is the most racially representative state in the US. Among the 126 Illinois school boundary pairs we identified as highly segregated—that is, places where there is a substantial demographic difference between students on either side of the school or district line—there is an average 36.8 percentage point difference between the combined Black and Hispanic populations across the two schools. This means schools with shared boundaries, one might have a Black and Hispanic population share of 60 percent, while the other is only 23 percent. But given the presence of residential segregation, would assigning students to the school nearest to their home result in more integrated school pairs?

To test this, we gathered Illinois census-block population data by race and ethnicity for people ages 5–17 and matched each block to the school it is geographically closest to (assuming a direct path), and to the elementary

school that it is zoned to. Census-block demographics differ from actual school enrollment numbers and undercount Black and Hispanic populations in our case study schools, but these data are useful for broadly identifying patterns of racial segregation.

If every student went to the school nearest their home, these segregated school pairs would have an average 35.3 percentage point difference between the combined Black and Hispanic populations. Additionally, 63 percent (80 of 126) of the school pairs we identified are more segregated across boundary lines than they would be if every student went to their nearest school.

Actual School Boundaries and Hypothetical Nearest Boundaries for School A and School B



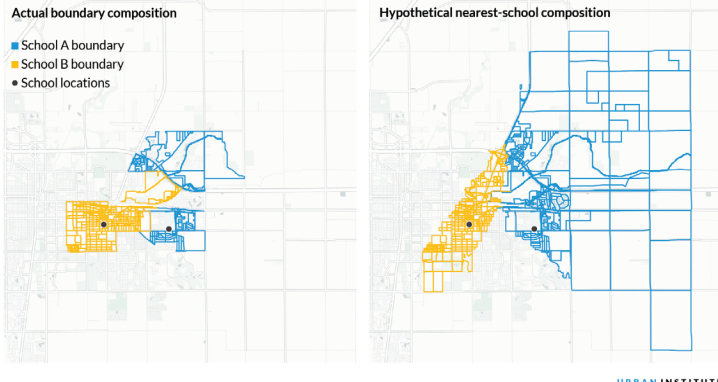
Sources: Urban Institute analysis of 2010 census block data and 2020 Precisely Boundaries GIS school boundary line data. Notes: These schools and neighborhoods are unnamed in this blog post to avoid an outside focus on one pair of schools out of the country's many segregated boundaries. Interested readers can learn more about segregation in these and other schools pairs here: <https://www.urban.org/research/publication/dividing-lines-racially-unequal-school-boundaries-us-public-school-systems>. The schools pictured are the only two in the Urbana-Champaign region our research team identified as having bad shared boundary lines.

Take these two bordering school zones located in the same district in the Urbana-Champaign metropolitan region. These schools have a large racial disparity despite being only a five-minute drive apart and serving the same grade levels. The left shows the actual school attendance boundaries by census block, and the right is a hypothetical attendance region that assumes every student attends their nearest school.

The boundaries for these schools were likely designed around main streets or highways, and the boundaries for school B might relate to the residential areas surrounding a major university campus contained in the borders. The area to the east of the university, which is majority white and Asian, is incorporated into school B while the neighborhood to the west, which is more integrated, is zoned to a third school. A neighborhood to the north of the university, which is majority Black, is also left out of the boundary. If every student were zoned to their nearest school, some students from these neighborhoods to the west and north would attend school B, and school A's borders would expand to encompass much of the surrounding, less dense areas that are majority white.

Under the nearest school scenario, the difference between the share of Black and Hispanic students across the two schools decreases from 37 to 21 percentage points. This result suggests these schools might meet the threshold for unlawful segregation outlined in the EEOA. Though there is still a sizeable demographic discrepancy, this exercise demonstrates that school boundary decisions can artificially segregate students into schools less diverse than their neighborhoods.

Actual School Boundaries and Hypothetical Nearest Boundaries for School A and School B



Sources: Urban Institute analysis of 2010 census block data and 2020 Precisely Boundaries GIS school boundary line data.
 Notes: These schools and neighborhoods are unnamed in this blog post to avoid an outsize focus on one pair of schools out of the country's many segregated boundaries. Interested readers can learn more about segregation in these and other schools pairs here: <https://www.urban.org/research/publication/dividing-lines- racially-unequal-school-boundaries-us-public-school-systems>. The schools pictured are the only two in the Urbana-Champaign region our research team identified as having bad shared boundary lines.

There are several caveats, however. The geographically nearest school assignment doesn't take into account school capacity limits or actual transportation times, which are affected by the availability of public transit and street design (factors often rooted in structural racism). The nearest-school scenario encompasses significantly more students than the actual school boundaries in our example, and the inverse is true in other pairs. Additionally, the census data encompass everyone between ages 5 and 17, a larger range than elementary schools enroll. Further, unlike in the example, the majority of the segregated boundary pairs we identified are located in different school districts, while the EEOA relates only to schools within a single district.

These are all important considerations, but they have too often been used to justify inaction. Though the exact assignments created in this hypothetical are flawed, the borders between these two schools and many others can certainly be redrawn to reduce inequity. The urgency of racial integration in our schools is clear, as are the benefits to all students.

The Urban Institute has the evidence to show what it will take to create a society where everyone has a fair shot at achieving their vision of success.

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CARTER JOHNSON
President & CEO

In 2021, Fort Worth, Texas native and fourth-generation trailblazer, Carter Johnson, great granddaughter of Amon G. Carter Sr., created the Penguin, a revolutionary, blade-free alternative for opening packages, boxes, and sealed containers of all kinds.

Johnson's idea for this invention came to her in 2011. She applied for her first trademark in 2016. Patent applications were filed and in October of 2020, Johnson launched XIT Xtreme LLC to manufacture and produce the Penguin.

As an artist, Johnson began a career in photography in 1994. She has exhibited her work in Southampton, Montauk and Jamesport, Long Island as well as her hometown of Fort Worth. As an art collector, she serves as president and owner of Intaglio Collective and has provided art consulting services since 2013.

A graduate of the University of Texas at Austin, Johnson received a Bachelor of Fine Arts degree in Art History in 1993 and is a member of Kappa Kappa Gamma sorority. She was named a 40 Under 40 Fort Worth Business Press honoree in 2006 and is a sustaining member of the Junior League of Fort Worth.

Sober since 2016, and with a strong belief in giving back, Johnson most recently served as a recovery advocate for Awakenings Hill Country (now The Fullbrook Center) in Fredericksburg, Texas in 2020. In 2021, she became credentialed as a Mental Health Peer Specialist (MHPS), a Youth and Young Adult Peer Specialist (YAYAPS) and an Alcoholism and Substance Abuse Counselor (CASAC-T). It is her passion to assist individuals and their families struggling with substance abuse and mental health issues.

Fulfilling a heritage of community service, Johnson has served on the Board of Directors for a number of Fort Worth nonprofit organizations including the Amon Carter Museum of American Art, Streams & Valleys Inc., Fort Worth Dallas Ballet, Fort Worth Symphony Orchestra and Kinderplatz of Fine Arts. Johnson is a current member of the University of Texas Fine Arts Advisory Council. She serves on the Board of Directors for the Fort Worth Museum of Science and History. Most notably, she founded the Museum's primary fundraiser – the Mad Scientist Ball, in 2004 and chaired it annually until 2019. She received the National Philanthropy Day award from the Association of Fundraising Professionals in 2005, honoring that accomplishment and her commitment to volunteerism.



“

We were both physically attracted to each other from the very beginning. We weren't friends before we dated, it was all very quick.

We dated for eight weeks and would fight basically every weekend but would have it resolved by the beginning of the week every time.

I personally felt like it was love-bombing, how he would take away approval or affection but would give it back. Four weeks in I tried to leave, and he said, 'if you leave me, I will kill myself.' I knew he had a toxic home life, an abusive father, and struggled with mental health. He had a previous suicide attempt and tried to guilt me into staying two more times before our very complicated breakup. During the relationship, it felt like we were only together for validation, and we would both flirt with other people to make each other jealous. He wasn't publicly out as bisexual during our relationship but was out to me- and would flirt with other guys to make me jealous.

”

“

I dated a guy for eight months, and for the last three months of our relationship would take nude photos of me without my consent, which is basically sexual assault. To get them deleted, I had to involve my dad and would threaten to notify authorities. He started getting distant, more aggressive, and would only talk to me for sexual reasons. He'd only praise me if I did "things" for him. I really tried to stay amicable after the breakup, but I realized that he only loved me for what he wanted me to do to him, and I really just wanted validation. 2-3 months post-breakup, I really needed closure, so I went up to him in person. I said to his face, "I don't respect you as a person."

”

Narratives from domesticshelters.org

“

He would change moods moment to moment.

At first, he was so sweet, but would just turn pure evil at the drop of a hat. I held on for his sweet side.

While on a trip and during our breakup, he raised his hand at me ready to hit.

Thankfully before he made contact, it was lowered. Years later, I still have relationship fear and trust issues.

He ended up repeatedly cheating on me out of fear I was doing the same.

I'm terrified to get into another relationship even though it's been almost ten years.

”

“

Got into a relationship right before the pandemic hit and right after my grandfather's cancer diagnosis.

Suddenly minor inconveniences of his were my fault, and I couldn't do anything right. His mood would change second-by-second, and I was honestly scared to say anything at all in fear I would just be labeled a "problem." I felt degraded, upset, and like a failure while in the relationship—except for the days where he was the opposite. The days I would wake up to "good morning" texts, the FaceTime calls full of giggling, and the flirting, were the best days. Unfortunately, I can count on one hand how many times that happened.

He even accused me of lying to him when I told him I couldn't go out because I was spending time with my ailing grandfather.

Towards the end, when I made myself as crystal clear as I could that I no longer wanted the relationship, he guilted me into staying another three months; until suddenly he cut contact completely.

I was thankful he did that, as I was sick of his manipulation and games.

I am so much happier without him.

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“

I lived in a violent marriage for years. I was very naive at first and really didn't know people like him existed. He would kick me, slap me, push me, trip me over, throw things at me, stand on my feet, yell abuse, call me names like 'social cripple', the list goes on and on, but he never punched me. In fact he would say to people that he couldn't stand 'wife bashers'. He would tell me that he didn't want the children to play with so-and-so's children because they were a bad influence. He tried to isolate us from all those who loved us and new people we met would go through character assassinations by him. Life was continuous hell, fear and horror and he always blamed the children or me for his violence. Things got a lot worse towards the end. He would threaten to run us all off the road in the car and kill us. The violence became a daily occurrence if not several episodes a day.

”

HOW I COPE

Basically I coped by trying to keep him happy so he wouldn't do these things to us. I believed for a long time that it was my fault or the children's. I cried a lot when he wasn't home. I lost all my belief in myself. I was totally isolated and spoke to no one about what was happening. I don't think I really did cope except to hide it from the world and from myself.

HOW THE SITUATION CHANGED

When his violence became much worse and was being directed at the children I changed. I began to read about self-esteem and positive affirmations. I contacted a friend I used to know who worked in a Woman's Centre and speaking to her made me realize we were not alone. Finally I began to see the reality of what was happening. When we left, I believed he was going to kill us.

WHAT HELPED ME

The Domestic Violence Center women have helped me so very much. The support and understanding and sharing of experiences. Counselling, and I have done some violence recovery and self-confidence courses. When the Family Court recognized what hell, we went through and ordered absolutely no contact for him with my children, was a big turning point in my healing. Good friends and family have been wonderful as well.

WHAT I WOULD SAY TO OTHERS

If I could come and help you leave I would but it, is you who has to do it. Leaving permanently is the only thing that will change the situation. You can't make him better no matter how much you love him. It is NOT your fault, it is his. You are a wonderful person and deserve so much better. You are not alone, there are many people who know what you are going through. Reach out to people and contact support groups like those who own this website, they are the experts. Most of all believe in yourself and know you are strong.

Narratives from domesticshelters.org

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My journey to hell and back began twelve years ago. I met him when he moved in next door to me. We became friends and later he moved in with me and we became an item. He had me hook, line and sinker, a real charmer. He was a rebel, and life became fast and exciting. Parties, dancing, drinking and then more drinking. I didn't see it coming...he had been drinking all day, and then his old girlfriend arrived. I was upset...The next day when he arrived at the flat, he was full of remorse – things would be different, he wouldn't drink, and he would never hurt me again. I believed him; things did improve for a while. Soon I discovered I was pregnant, he seemed over the moon with the news. A few months later he came home drunk, and after arguing he punched me...Returning home I gave him an ultimatum – his mates or me. He chose me. However after our baby was born the drinking and abuse continued. I stayed, as I could not see a way out. Brief times when he was sober, things seemed pleasant...As people became aware of my situation, I had learnt to hide the bruises and he was good at not leaving them where they could be seen. Over the years I took out several Intervention Orders on him, which I then dropped when he made his promises and sometimes, even, threats against me. He received a jail sentence of several months... I still didn't leave. During his time in jail I visited often – he made more promises: no more drinking, no more abuse. When he left jail, things were great for a while, and I hoped that his time in jail had changed him. I got pregnant...we moved again, this time to be closer to his family, as I was going to need help and support with twins on the way. This was a move I should never have made. His father also had a drinking problem; they were a bad influence on each other. During my pregnancy he abused me again and again...There were times when he was at the hotel with his parents, I would pray that someone would knock on my door and tell me he was dead, rather than face him coming home. I was trapped; the only people I knew were his family. I had no way out...Life was tough and often there was no money for food. I stopped eating so what we had would go further. As long as he had his beer, he didn't care...Every day I lived in fear, never knowing what his mood would be. I knew I had to protect my children. I found the phone book and looked under 'Domestic Violence' in the front. I got several phone numbers; I started with the first. The first few refuges I rang were full and asked if I could wait. Finally I rang a Salvation Army refuge, and an elderly man answered, I don't know how he understood me through my many sons as I tried to tell my story. He said 'not now, tell me when you get here, do you need help, how soon can you get here?' my reply was 'we are on our way.' I grabbed my box of photo albums, a garbage bag of clothes for the children and myself, and took my dog, which had been a loyal friend for many years, and we left. Driving early that morning, I was a little scared of the future, but not like I had been every day for the last five years...I changed my name and began to rebuild my life...Fourteen months later, after I trusted the wrong person, he contacted me. He pleaded with me to believe that he had changed, he had been to counseling, anger management etc. etc. He was really convincing – the old charm was back. I agreed to give it a trial but said that things would have to go slowly. He could not live with me. And no more alcohol. He saw us once a month to begin with as he lived a long way away. Soon he moved to the town where I was living. One weekend when he was staying with us, he started drinking. We argued and I asked him to leave, but he refused. I went to phone the police... I was able to break away and I ran out the front door. He caught up to me in the neighbor's garden. A female voice called out that she had called the police and he fled. I believe if it wasn't for the intervention of a stranger, I'd not be here today!

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It's Almost Time for #WearBlueDay
U.S. Department of Homeland Security

The Final Countdown to #WearBlueDay Is On

President Biden has proclaimed that January is Human Trafficking Prevention Month, a time to bring attention to the crime of human trafficking.

On Tuesday, January 11, 2022, Blue Campaign invites you to shine a spotlight on human trafficking by participating in **#WearBlueDay**. Anyone can make a difference by raising awareness about this crime. It is as simple as wearing a piece of blue clothing and posting about it throughout the day on the social media platform of your choice. There are many ways you can get the conversation started:

- Take a selfie
- Gather family, friends, or colleagues for a group photo
- Share a video about why you wear blue
- Host an in-person or virtual event

However you decide to share your support, just make sure you use the hashtag #WearBlueDay. Stay tuned for what is coming up throughout the month by following Blue Campaign on social media (@DHSBlueCampaign on Twitter, Facebook, and Instagram).

Blue Campaign Team Takes over Social Media This Week

Starting Monday, January 3, Blue Campaign team members will be featured on the Campaign's Instagram and Facebook Stories. Team members will share what's new with Blue, how it is combating human trafficking, and how you can get involved. Share our stories with your friends and followers to educate them about human trafficking and encourage them to participate in #WearBlueDay.

SOCIAL MEDIA SHAREABLES

Tag Blue Campaign on Twitter, Facebook, and Instagram using **@DHSBlueCampaign**. Each month we share content you can distribute on your social channels to raise awareness of human trafficking in your community.

- Did you know that January is Human Trafficking Prevention Month? All month long, @DHSBlueCampaign is sharing what you can do combat #HumanTrafficking. More details here: bit.ly/35kSt7s
- #WearBlueDay is finally here! It's time to raise awareness of #HumanTrafficking. Learn how a simple gesture can make a big difference: bit.ly/2MCCT0o
- Anyone and everyone can support the awareness and prevention of #HumanTrafficking — even at work. Today, post a selfie or a group photo of your staff in blue clothing with the hashtag #WearBlueDay. More ideas for your organization: bit.ly/2MCCT0o
- Meet the team behind #WearBlueDay. All week long, @DHSBlueCampaign is sharing resources to educate the public, specific industries, and law enforcement about the crime of human trafficking. Learn more: bit.ly/35kSt7s

For more information visit the Blue Campaign at <https://www.dhs.gov/blue-campaign>

To report suspected human trafficking: 1-866-347-2423

To get help from the National Human Trafficking Hotline: 1-888-373-7888

or text **HELP** or **INFO** to BeFree (233733)

Kids Helping Kids

Why It's Good For Your Kids To Be Mentors – And Where To Do It

Tanni Haas, Ph.D.

Most people know that having a mentor is really helpful for the person being mentored - the mentee. But mentoring is also good for the person who's doing the mentoring - the mentor. Research shows that kids who help other kids improve their own leadership, organizational, and time management skills, become more self-confident and patient with others, and feel a strong sense of accomplishment and fulfillment.

If being a mentor is such a great thing, where can your kids go to do it?

National Mentoring Organizations

One possibility is to volunteer with the local chapter of well-known national mentoring organizations like Big Brothers Big Sisters of America or the National Mentoring Partnership. These organizations have formal programs that provide extensive training to anyone who wishes to be a mentor. However, their preference is for young adults aged 18 or older to serve as mentors.

Local Schools

If your kids are younger than 18 and / or there's no local chapter of a national mentoring organization near you, they can join a peer mentoring program at the local school. Most middle and high schools have mentoring programs that pair up kids from different grades (typically seniors with freshmen) during the school day or at their after-school programs. While national mentoring organizations tend to focus on developing the mentees' general life skills, like how to focus on the positive in their lives and make good life choices, school-based program typically focus on enhancing their academic skills, such as how to take

better notes in class, how to organize their homework, and how to prepare for exams. My son's middle school had such a peer mentoring program in its after-school program, while his high school matches up older and younger students once a week during the regular school day. If your kids are really strong academically, mentoring in a school-based mentoring program may be just right for them.

Local Community Institutions

Another option is to find a mentoring program at your local community center or library that offers mentoring programs aimed at helping kids learn to read, write, and do basic math. If no formal programs exist, some places let kids to start up their own informal programs. Our local community center has had many informal programs run by groups of local high school students over the years. So if your kids aren't afraid to roll up their sleeves and create a mentoring program together with one or more of their friends, this could be a great experience for them.

Private Mentoring

Finally, if your kids are very mature and independent-minded, nothing should stop them from creating and offering their own private mentoring program. If you know of neighborhood kids who could benefit from having positive role-models in their lives, encourage your kids to meet up with them on a regular basis to serve as their mentors. Mentoring is not only the right thing to do if you have what it takes; it can also help your kids in both the short and long term. Many middle and high schools have a community service component that requires them to volunteer for a certain amount of hours in order to graduate.

Participating in an authorized mentoring program often satisfies that requirement; it does at my son's high school. Your kids can also use any letters of recommendation that they receive about their mentoring activities as part of their college application. Virtually all colleges and universities across the country consider giving back to the community - especially helping other kids achieve their academic potential - a worthwhile goal, and service through mentoring could be an asset during the admissions process.



Bio:

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OPINION: 308 - The 1974 House Bill that Saved Maryland from Everybody Kung Fu Fighting

By Roberto E. Alejandro - October 19, 2021

The writer has a Ph.D. in religion and theology and practices law in Maryland, but this is what happens when he also has free time.

In 1974, the Maryland General Assembly passed House Bill 308, which banned the concealed or open carrying of nunchakus (colloquially known as "nunchucks"). House Bill 308 initiated Maryland's successful war against martial arts-based violence and remains an important lesson in the ways policy can effectively curb threats to public safety.

Just the year prior, in 1973, Warner Bros. had irresponsibly released the film "Enter the Dragon," which introduced dangerous new ideas into the American criminal landscape. The movie stars Bruce Lee and finds him entering a secretive martial arts tournament in order to investigate the tournament's organizer for drug ties.

With its generally too real depictions of martial arts combat, "Enter the Dragon" taught American audiences dangerous new combat and weapons techniques that would soon debut on urban battlegrounds across the country. Of particular concern, the film taught audiences across the country how nunchakus could be used safely and effectively in the commission of violence.

By 1974, everybody was kung fu fighting. See Carl Douglas' "Kung Fu Fighting" (1974). Mastery had come quickly, with lightning-fast kicks and expert timing being used by criminals to frighten a defenseless citizenry. See *id.* No town was spared. Maryland was in crisis.

But as the 1974 legislative session of the Maryland General Assembly drew near, Maryland lawmakers' hands were to some extent tied. Maryland law treated the question of expertly timed kicks as assaults. See *Apple v. State*, 190 Md. 661 at 664-65. The Maryland Constitution's Declaration of Rights guarantees to citizens the English Common Law of 1776, and the common law treated assaults as misdemeanors. See *Md. Const. Decl. of Rights at Art. 5*; and also *Hobbs v. Warden*,

Md. Penitentiary, 223 Md. 651 at 653 (1960).

As Maryland's highest court, the Court of Appeals, long ago explained, "The common law declares that no arrest can lawfully be made for any misdemeanor [including assault] unless it is committed in the presence of the arresting officer or until a warrant has been issued by a magistrate." See *Brown v. State*, 207 Md. 282 at 285-86 (1955). This meant that law enforcement officers responding to reports of martial arts-based violence could not make arrests in most instances, no matter how many witness accounts or corroborating signs of nunchaku use.

The Maryland Declaration of Rights was having the unintended consequences of insulating martial arts-wielding assailants from prosecution. But with everybody kung fu fighting, inaction simply was not an option. Enter House Bill 308, which represents the first appearance of the term "nunchaku" in Maryland law.

The nunchaku was clearly at the forefront of legislators' concerns since, according to the Session Laws of 1974, available from the Archives of Maryland Online, House Bill 308 was introduced, "For the purpose of Baking it unlawful to wear or carry, concealed or openly, a nunchaku, defining the term, providing penalties, and relettering subsections." Emphasis in the original. Usually, legislatures are content to restrict themselves to simply making laws. When they venture to bake a law, they really mean business.

With the bake underway, the Maryland General Assembly carefully defined the object of its concern, legislating that:

THE TERM "NUNCHAKU" MEANS ANY DEVICE OR PRODUCT CONSISTING OF TWO 12 TO 15 INCH LONG HARD OAK STICKS JOINED BY A CHAIN OR LEATHER STRAP, USED AS A DEFENSIVE WEAPON IN THE ORIENTAL MARTIAL ARTS AND CAPABLE OF INFLECTING DEATH WHEN PROPERLY USED, OR

ANY SIMILAR OR SIMULATED DEVICE OF WHATEVER MATERIAL CONSTRUCTED.

House Bill 308 (1974) (emphasis in original). House Bill 308 then added nunchakus to the list of traditional, old-timey gangster movie weapons that the Maryland General Assembly had already seen fit to protect the public from:

Every person who shall wear or carry any dirk knife, bowie knife, switchblade knife, sandclub, metal knuckles, razor, NUNCHAKU or any other dangerous or deadly weapon of any kind, whatsoever (penknives without switchblade and handguns, excepted) concealed upon or about his person, and every person who shall wear or carry any such weapon openly with the intent or purpose of injuring any person in any unlawful manner, shall be guilty of a misdemeanor.

Id. (emphasis in original). Law enforcement finally had the public safety tool it needed to effectively end the crush of "Enter the Dragon"-inspired street violence oppressing Maryland; and the text of the law, clearly demonstrates the General Assembly's preoccupation with the detrimental effects of Bruce Lee-based media.

While there remains some debate among scholars, "oriental martial arts" is generally considered a legislative term of art for "that Bruce Lee movie that came out last year." House Bill 308's description of a nunchaku is clearly a legislative aide's best guess as to what Bruce Lee is holding in the scene from "Enter the Dragon" where he aces everyone with a nunchaku ("it was about a foot long, maybe oak ..."). Lastly, the General Assembly's specific focus on the potential harm nunchakus can cause "when properly used" aptly demonstrates that, but for Bruce Lee's expert demonstration of how a weapon that is clearly most dangerous to the user can be used to harm others, House Bill 308 would never have been necessary.

House Bill 308's effect on martial arts street violence was not immediate, however. The threat

of martial arts-based violence continued, and the law would eventually be updated.

In 1985, the same year that would see the release of the film "American Ninja," House Bill 89 added the star knife (colloquially known as a "ninja star") to the list of banned weapons Marylanders could no longer carry.

House Bill 89 defined a star knife as, "A DEVICE USED AS A THROWING WEAPON, CONSISTING OF SEVERAL SHARP OR POINTED BLADES ARRAYED AS RADIALLY DISPOSED ARMS ABOUT A CENTRAL DISK." Emphasis in original. It is highly likely that the General Assembly's quick action on the threat of ninja weapons such as star knives in 1985, which it managed to pass and implement prior to the release of *American Ninja* in August of that year, prevented a martial arts arms race that would have seen Maryland's streets flooded with nunchakus, throwing stars, psais, katana swords, bo staffs and anything else the *Ninja Turtles* use to fight the Foot Clan.

Since 1985, Maryland has seen a stark reduction in martial arts-based violence.

Today, it is exceedingly rare for a Maryland citizen to find themselves staring down the barrel of a hard oak stick or on the receiving end of a star knife. Today's crime and court reports document a dearth of ninja activity or other martial arts-based street violence.

While some advocates argue that House Bill 308 and its progeny have had a disproportionate effect on Maryland's ninja population, anecdotal evidence suggests strongly that Maryland residents remain among the most satisfied Americans with the level of ninja and other martial arts-based violence in their communities, with the issue rarely arising in political campaigns or legislative debates.

As such, House Bill 308 serves as an important reminder that law can yet be marshaled to improve the lives of regular folk.



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The premier site for news about Maryland government and politics.

Media contact: Ashley Henyan, 843-571-8945, @RedCrossNCGC
RedCrossBlood.org

Blood and platelet donation appointments still critically needed amid first-ever Red Cross blood crisis

Winter weather, ongoing COVID-19 surge continue to threaten blood supply

Baltimore, MD (Jan. 25, 2022) — While there has been a significant and encouraging response to the dire need for blood across the nation, the American Red Cross needs more people to give in the weeks ahead to recover from its worst blood shortage in more than a decade. Those interested in helping are urged to schedule the earliest-available blood or platelet donation appointment in their area to help ensure accident victims rushed to the emergency room, those being treated for cancer and others who count on blood product transfusions can receive lifesaving care without delay.

Since the Red Cross issued its first-ever blood crisis alert, severe winter weather has further complicated efforts to rebuild the blood supply. Hundreds of blood drives have been canceled across the country due to winter storms in January, forcing about 6,500 blood and platelet donations to go uncollected. Here in the National Capital & Greater Chesapeake region, dozens of drives have been canceled or delayed—with more than 130 pints of blood uncollected.

As February approaches, and the effects from the spread of the omicron variant and winter weather persist, people are urged to make an appointment now to give blood or platelets in the weeks ahead by using the Red Cross Blood Donor App, visiting RedCrossBlood.org or calling 1-800-RED CROSS (1-800-733-2767).

Those who come to give blood or platelets Feb. 1-28, 2022, will receive a \$10 Amazon.com Gift Card via email, thanks to Amazon.*

Blood drive safety

Each Red Cross blood drive and donation center follows the highest standards of safety and infection control, and additional precautions – including face masks for donors and staff, regardless of vaccination status – have been implemented to help protect the health of all those in attendance. Donors are asked to schedule an appointment prior to arriving at the drive.

Save time during donation

Donors can also save up to 15 minutes at the blood drive by completing a RapidPass®. With RapidPass®, donors complete the pre-donation reading and health history questionnaire online, on the day of donation, from a mobile device or computer. To complete a RapidPass®, follow the instructions at RedCrossBlood.org/RapidPass or use the Red Cross Blood Donor App.

To donate blood, individuals need to bring a blood donor card or driver's license or two other forms of identification that are required at check-in. Individuals who are 17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood. High school students and other donors 18 years of age and younger also must meet certain height and weight requirements.

Health insights for donors

At a time when health information has never been more important, the Red Cross is screening all blood, platelet and plasma donations from self-identified African American donors for the sickle cell trait. This additional screening will provide Black donors with an additional health insight and help the Red Cross identify compatible blood types more quickly to help patients with sickle cell disease who require trait-negative blood. Blood transfusion is an essential treatment for those with sickle cell disease, and blood donations from individuals of the same race, ethnicity and blood type have a unique ability to help patients fighting sickle cell disease.

Donors can expect to receive sickle cell trait screening results, if applicable, within one to two weeks through the Red Cross Blood Donor App and the online donor portal at RedCrossBlood.org.

About the American Red Cross

The American Red Cross shelters, feeds and provides comfort to victims of disasters; supplies about 40% of the nation's blood; teaches skills that save lives; distributes international humanitarian aid; and supports veterans, military members and their families. The Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to deliver its mission. For more information, please visit redcross.org or cruzrojaamericana.org, or visit us on Twitter at @RedCross.

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*Terms apply. Visit rblood.org/together.

Circle Sacks Across The World

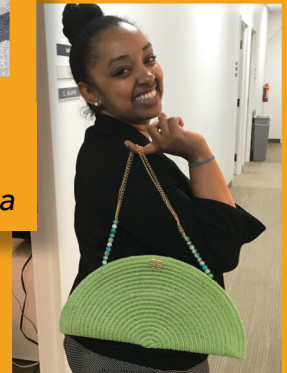
Alena
from
Indiana



Cynthia
from
Kansas



Rebecca
from
North Carolina



Liz
from
California



Tangina
from
South Carolina



Sade & Linda
from
Calgary, Canada



Helen
from
Queensland,
Australia



Crystal
from
California



Dorothy
from
North Carolina

My Story is Your Story is Our Story



Circle Sacs by J

**Renewed, Recycled, Repurposed Bags
Where Girls Meet Physics**

**Starting as an activity in Physics,
Circle Sacs By J was formed**

In Physics, when two forces are of equal magnitude and pulled in opposite directions, they balance each other. As in the case with Circle Sacs, the three forces, one in the middle, the sac and the chain or connector which holds or suspends it acts upon the object. When all the forces acting on an object work together to balance each other, the object will be at equilibrium, thus is what is created as we hold the sac from its handle or chain in most instances, hence a basic lesson in physics.

But beneath the surface is:

My Story Could be Your Story Could be Our Story

Arguably, considered an International Human Rights Crisis for women and children, both in the U.S. and abroad, children are led like lambs to the slaughter. I have endured the pain of losing a daughter to the cruel tide of purveyors of injustice partnered with enablers and perpetrators of Domestic Violence--A dysfunctional family court system. I have felt broken when there was no rhyme or reason for our daughters to be taken from the loving, stable, and nurturing home of her mother into the throes of the noted and court certified neglect of the father. I have felt lost and alone when others had not the bandwidth nor the patience to understand the intensity of my grief or the excruciating pain of my loss. Through unwavering faith, I stood the test of time transforming a great trial and test into a testimony, creating Circle Sacs by J and the accessories collection, Gifts by Faith, Not by Sight.

After facing the seventh Mother's Day alienated from my eldest daughter and overwhelmed by moments of sadness and despair, I remembered and adage my mother would say, "With lemon you make lemonade." So the rest is history. Borne out of deep anguish, Circle Sacs were designed with the help of recycled items, whereby immigrant women have helped the journey to add the finishing touches and to help bring them to the market. Each sac has a unique design of its own meticulously created from gift-aways, throw-aways, and buy-aways. Circle Sacs by J and Gifts by Faith, Not by Sight, are idiosyncratically designed and created from feelings of profound meaning. Recently, we have asked other women who are leaving the Penal system for addiction related crimes who also face the rigorous road to recovery and are living in Halfway Houses to join us in this quest as we teach them how to make jewelry. Like their adornments, Circle Sacs by J and Gifts by Faith, Not by Sight carry a story of faith, self-determination and the refusal to be defined by the thresholds of life's hardships. Please join and support us on this worthwhile journey to Recycle, Restore, Rebuild, and Renew. A portion of the proceeds support those women and causes who are least among us.

"I alone cannot change the world, but I can cast a stone across the waters to create many ripples."

With unfailing gratitude,
Joslyn Wolfe, Publisher
Focus On Women Magazine



Nadali from Dubai

