

# BUSINESS AND FINANCE

## SBA Announces Funding Opportunity to Provide Entrepreneurship Training to Service-Disabled Veterans

By JACK SPIRAKES, MPA  
U.S. SBA

WASHINGTON (July 20, 2022)—The U.S. Small Business Administration announced a new funding opportunity for eligible non-profit organizations, state and local government agencies, private sector firms, and institutions of higher learning to provide entrepreneurship training to service-disabled veterans. The awarded organization(s) can use the funding to market, deliver, and scale existing service-disabled veteran entrepreneurs' training programs for veterans, service-disabled veterans, and Reserve component members who intend to start new businesses or expand existing small businesses.

"In line with the Biden-Harris Administration's priorities, the SBA continues to work to remove barriers for service-disabled veterans who are interested in pursuing entrepreneurship after their military career," said Larry Stubblefield, As-

sociate Administrator for SBA's Office of Veterans Business Development. "Through this funding opportunity, awarded organizations will help us extend our reach to the service-disabled veteran small business community to help them succeed at every stage of their entrepreneurial journey."

The Service-Disabled Veteran Entrepreneurship Training Program (SDVTEP) award is for a base project period of 12 months, with three 12-month non-compete continuation year periods. A total of \$300,000 in funding is available for this program in FY 2022. SBA anticipates making up to six (6) awards, each valued between a minimum of \$50,000 up to a maximum award of \$150,000.

### How to apply:

For specific instructions on obtaining, completing, and submitting

See **OPPORTUNITY Page A7**

## Social Security Matters

### Ask Rusty:

## I'm 78 and Still Working; Should I Apply for Social Security?

By RUSSELL GLOOR,  
National Social Security Advisor at the AMAC Foundation,  
the non-profit arm of the **Association of Mature American Citizens**

**Dear Rusty:** I am 78, still working, have a good healthcare plan and I make a nice salary. Can I still get my Social Security check since I paid into it all these years? **Signed: Still Working in My 70s**

**Dear Still Working:** You not only can get your Social Security check now, I recommend you apply for it as soon as possible. Regardless of your current earnings, you'll not suffer any penalty because you are still working. That's because you stopped being subject to Social Security's "earnings test" when you reached your full retirement age (FRA) of 66 some years ago. Indeed, your Social Security benefit continued to grow until you reached 70 years of age, at which point it reached your maximum benefit, which is 32% more than your benefit would have been at age 66.

Since your benefit reached maximum some years ago at age 70, and since working now won't hurt your payment amount, you should claim your benefits immediately. You should also ask for six months of retroactive benefits. Although your benefit stopped growing at age 70 and you're now 78, Social Security will only pay up to six months of retroactive benefits, thus you have lost some of your benefits by waiting until age 78 to claim.

You can apply for your benefits either by calling SS at your local office or the national Social Security service center at 1-800-772-1213 to make an appointment to apply, or you can apply online at [www.ssa.gov/retire](http://www.ssa.gov/retire). Applying online is by far the most efficient method, but you'll need to first create your personal "my Social Security" online account to do so (simply go to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and follow the instructions).

Since you're still working, and assuming you have "creditable" healthcare coverage from your employer, you can delay enrolling in Medicare until you stop working ("creditable" coverage is a group plan with at least 20 participants). If you haven't yet enrolled in Medicare and you've had creditable healthcare coverage since you were 65, you will not incur a late enrollment penalty for enrolling in Medicare now, but you can also continue to defer enrolling in Medicare without penalty if your employer coverage is "creditable."

I strongly encourage you to apply for your Social Security benefits as soon as possible, because you will continue to lose money by delaying further. You will still get credit for your current earnings even after you start your Social Security benefits and, if appropriate because of your recent earnings, your benefit amount will be automatically increased, so there is no reason to delay claiming Social Security any longer. You earned your Social Security benefits, you aren't subject to a penalty because you're still working, and you'll continue to get credit for your current earnings while still working, so you should apply for your Social Security benefits as soon as possible.

The 2.4 million member Association of Mature American Citizens [AMAC] [www.amac.us](http://www.amac.us) is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation ([www.AmacFoundation.org](http://www.AmacFoundation.org)) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at [www.amac.us/join-amac](http://www.amac.us/join-amac).

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## LHS Elects New Officers and Board Members

By PRESS OFFICER  
Laurel Historical Society

The Laurel Historical Society (LHS) has elected new officers and members of the Board of Directors. The officers are President: Denise Redmond; Vice President: Alicia Fields; Treasurer: Robert Mignon; Recording Secretary: Melanie Dzwonchyk; and Corresponding Secretary: Amy Dunham. Beth West is the newly elected Board member. The officers and new board member terms began July 1, 2022 and run through June 2024.

Denise Redmond, the newly elected President of the LHS, has served on the LHS Board of Directors since 2020 and is a longtime community volunteer with the Woman's Club of Laurel, West Laurel Civic Association, and the Prince George's County Public Schools. She is also an award-winning Realtor with Long and Foster Realtor Real Estate. Bob Mignon, who was also newly elected to the position of Treasurer, is a long-time Laurel businessman, and former owner of MinuteMan Press. He is also active in the Lions Club, The Laurel Board of Trade, and Side By Side. Re-elected to their current officer positions were: Vice President Alicia Fields who is an Assistant Vice President Commercial Lender for Sandy Spring Bank, Recording Secretary Melanie Dzwonchyk, a former LHS President, and former editor of the Laurel Leader and Corresponding Secretary Amy

The Laurel Historical Society (LHS) has elected new officers and members of the Board of Directors. From L-R: Board Chair Karen Lubieniecki, Treasurer Bob Mignon, President Denise Redmond, Vice President Alicia Fields, Recording Secretary Melanie Dzwonchyk. Not pictured: Corresponding Secretary Amy Dunham and newly elected Board member Beth West. The officers and new board member terms began July 1, 2022 and run through June 2024.

Dunham who is a physical education teacher for the Prince George's Public Schools, based at Laurel Elementary.

LHS volunteer Beth West was elected to the LHS Board of Directors. West, who has been volunteering with the LHS for many years, is currently a Government Information Specialist at NIH. She is also a volunteer with the Woman's Club of Laurel. In addition to the officers, several currently serving members were reelected for another term: Mike Boivin, Larry Eldridge, Marlene Frazier, Michelle Keating, Karen Lubieniecki, and Margie McCeney.

The Laurel Historical Society is located at 817 Main Street, Laurel, Md. Its current Laurel Museum exhibit: What's Cookin' Laurel: Recipes, Restaurants & Community runs through December 2022. The Laurel Museum is open Fri.-Sat. 12-4. Admission is free. For John Brennan Research Library appointments, tour groups and more information visit [www.laurelhistoricalsociety.org](http://www.laurelhistoricalsociety.org) or contact [info@Laurelhistoricalsociety.org](mailto:info@Laurelhistoricalsociety.org), 301-725-7975.



PHOTOS COURTESY LAUREL HISTORICAL SOCIETY

Denise Redmond is the newly elected President of the Laurel Historical Society. She has served on the LHS Board of Directors since 2020 and is a longtime community volunteer with the Woman's Club of Laurel, West Laurel Civic Association, and the Prince George's County Public Schools. She is also an award-winning Realtor with Long and Foster Realtor Real Estate.



## PGCMLS Welcomes New Board of Library Trustees Members

By SILVANA QUIROZ  
Prince George's County  
Memorial Library System

LARGO, Md. (July 11, 2022)—The Prince George's County Memorial Library System (PGCMLS) is honored to present two new members of the Board of Library Trustees. Patrice Garnette and Robert Fernandez were sworn in last week during a public hearing event at the Prince George's County Council. "We are excited to welcome these new board members who will advocate for and support the efforts of PGCMLS as we continue to work toward social impact for our community members," said Roberta Phillips, CEO.

The PGCMLS Board of Library Trustees is a seven-member board appointed by the County that governs the Library. During members' five-year terms, they bring knowledge of the community, a commitment to the rights of citizens to information, and a willingness to continually maintain and strengthen library services in Prince George's County.

### Meet the New Board of Library Trustees Members:

**Patricia Garnette** is currently a capital markets compliance manager at Freddie Mac, overseeing the firm's compliance with financial obligations. Garnette is a former teacher, an avid reader, and a lifelong learner. "I strongly feel that communities have free access to outstanding reading and research materials and other important library services. For generations, my family has emphasized the power of reading and learning and regularly uses our local public library. I've passed that value on to my children and believe strongly in the need to have great library resources available to all families in my area," Garnette stated. She holds a J.D. from the George Washington University Law School, a master's degree from American University, and a bachelor's degree from Hampton University. She resides in Bowie, Maryland.

**Robert Fernandez** has been a faculty member and librarian at Prince George's Community College since 2017. Fernandez serves on the board of directors of Wikime-

dia District of Columbia, a 501(c)(3) non-profit organization that works with cultural institutions in the greater Washington DC area, including the Smithsonian, the Library of Congress, and the National Archives. He engages these institutions and their audiences with Wikipedia and other open-source educational projects. "I have been a library patron since my mother regularly brought me to Morristown Public Library as a toddler. Libraries have been a key element of my intellectual and social growth throughout my life. I wish to deepen my family's roots in this community and contribute to its growth and well-being. I feel the best way to do that is to volunteer in an area where I have a significant skill set and use that experience to improve my community. I've grown to understand this community better through my work with library patrons here, and I am committed to the rights of those patrons to access information," Fernandez said.

PGCMLS also congratulates **Sylvia Bolivar** for being reappointed as a board member. Bolivar has been part of the Board of Library Trustees since June 2008. She advises municipalities on community and economic development programs. Previously, Bolivar served as senior advisor for place-based initiatives in the U.S. Department of Housing and Urban Development.

The Board of Library Trustees ensures that PGCMLS continues providing services in the community, advocating and maintaining programs and initiatives that empower the residents of Prince George's County.

For more information about the Board visit <https://ww1.pgcmls.info/board-of-library-trustees>.

The Prince George's County Memorial Library System (PGCMLS) helps customers discover and define opportunities that shape their lives. The Library serves the 967,000+ residents of Prince George's County, Maryland through 19 branch libraries, a 24/7 online library, and pop-up services throughout the community. PGCMLS is a responsive and trusted community-driven organization. Programs, services, and outreach activities serve book lovers, immigrants and refugees, job



PHOTOS COURTESY PGCMLS

Patricia Garnette



Robert Fernandez



Sylvia Bolivar

seekers, children, young professionals, seniors, and families alike. PGCMLS is the recipient of the 2021 Urban Libraries Council Top Innovator Award for Workforce and Economic Development. Learn more at [pgcmls.info/about-us](http://pgcmls.info/about-us).