

Support for SB469_HTCIA_AngelaDWilson.pdf

Uploaded by: Angela Wilson

Position: FAV

Angela D. Wilson

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February 18, 2025

Senator Joann Claybon Benson
James Senate Office Building, Room 201
11 Bladen St
Annapolis, MD. 21401

RE: Support for SB469: Harriet Tubman Community Investment Act

Dear Honorable Benson,

First, let me introduce myself. I am Angela Denice Wilson, a direct descendant of Catherine "Old Cate" Barens, my 6th great grandmother. She arrived in Maryland around 1730 with Col. Abraham Barnes and is believed to have been the first person he enslaved. She was held in bondage at the plantation that later became known as America Felix Secundus, then Tudor Hall, and is now known as the Saint Mary's County Historical Society.

My ancestors were also forced to labor at Col. Richard Barnes' Montpelier Plantation, as well as at Sotterley Plantation and Saint Inigoes in St. Mary's County. Some were enslaved at the McPhearson Farm in Bryantown, Charles County, by the Edlin's of the Piscataway region, and in other locations including Maryland's eastern shore and the northern neck of Virginia.

I am in my retirement years and have spent 15+ years as a Family Historian. I have volunteered on multiple archaeology projects at Jesuit plantations with students and faculty from the Anthropology Department of the Catholic University of America, contributed to several documentaries for Historic Sotterley Plantation, and was featured in *Untold Truths: Exposing Slavery and Its Legacies at Loyola University Maryland*. I have also been acknowledged or featured in other books and news articles. Additionally, I am also a founding member of the White Marsh Historical Society, a member of the Sacred Heart / White Marsh Vision Committee for the African American Burial Grounds, and a supporter of the mission and vision of the Braxton Institute.

I wholeheartedly support **SB469 Harriet Tubman Community Investment Act (Maryland Reparations Study for Black Descendants of Enslaved Individuals)**.

Disparities in education, criminal justice, and economic opportunities between whites and the descendants of the enslaved are deeply rooted in this country's history of slavery, segregation, and

systemic racism. These disparities have been shaped by centuries of discriminatory policies and practices that continue to affect individuals and communities today. In the interest of taking up as little of your time as possible, I will briefly touch on a few reasons why I support establishing a Reparations Committee.

Wealth Gap: There is a significant wealth gap between Black and white Americans. The descendants of enslaved people, whose ancestors were denied access to land, education, and economic opportunities, continue to face barriers to wealth accumulation. The average white household has far more wealth than the average Black household, a disparity that has persisted for generations.

Redlining and Housing Discrimination: Historical policies such as redlining, which denied Black families access to home loans and housing in certain neighborhoods, have contributed to long-lasting disparities in wealth. As homeownership is one of the primary ways people build wealth in the U.S., Black Americans were systematically excluded from this opportunity.

Lack of Access to Capital and Entrepreneurship: Black entrepreneurs often face challenges in securing funding for their businesses, as they are less likely to have access to venture capital or business loans compared to their white peers. This limits their ability to create and expand businesses, further exacerbating economic disparities.

The Legacy of Slavery: The lasting effects of slavery are felt through these disparities. While slavery itself was abolished in 1865, the systems that followed, including sharecropping, Jim Crow laws, and discriminatory practices in housing and employment, built an economic and social foundation of inequality that persists today.

Intergenerational Impact: The descendants of enslaved people often experience the compounded effects of historical discrimination. The generational trauma and systemic disadvantages passed down over time make it harder for many Black families to break out of cycles of poverty, limited opportunity, and disenfranchisement.

Let us never forget—Our ancestors did not come here by choice. They were torn from their homeland, shackled, bound, and loaded onto ships, bound for a foreign land where they couldn't even speak the language, for to serve a masters who were not their God.

Respectfully Submitted,

Angela D. Wilson

SB469 Favorable 2025.pdf

Uploaded by: Debi Jasen

Position: FAV

Education, Energy, and the Environment Committee
Senate Bill 469
Favorable

Honorable Chair, Vice Chair, and Members of the Education, Energy and the Environment Committee;

Please give Senate Bill 469, the Harriet Tubman Community Investment Act, a FAVORABLE report.

The consequences of enslavement have continued to affect Black people 160 years after emancipation. This is the result of us never truly coming to terms with the evils of slavery. Enslavement; the failures of Reconstruction; Jim Crow laws; discrimination in housing, loans, employment, education, voting access, and police actions, etc. have had negative effects on the upward mobility of Black people in the United States. (You can't pull yourself up by your bootstraps if you don't have bootstraps to pull yourself up by.) These wrongs can never be righted, but reparations are a way to acknowledge that the white people of the United States unjustly benefited from the oppression of Black people, and that we must attempt to make amends.

As a white woman, I won't benefit from reparations. I may even have to pay higher taxes in order to help cover the costs. But I'm okay with that because reparations are the right thing to do. The proposed Commission is an important and long-overdue first step. Please give Senate Bill 469 a favorable report. Thank you for your consideration.

Sincerely,
Debi Jasen
Pasadena, MD

2025 - SB 0469 - Maryland Reparations Commission.

Uploaded by: Ken Phelps Jr

Position: FAV



TESTIMONY IN SUPPORT OF SB 0469

**State Government - Maryland Reparations Commission - Establishment
(Harriet Tubman Community Investment Act)**

****FAVORABLE****

TO: Sen. Brian J. Feldman, Chair; Sen. Cheryl C. Kagan, Vice Chair; and the members of the Senate Education, Energy and Environment Committee

FROM: Rev. Kenneth Phelps, Jr., Co-Director, Maryland Episcopal Public Policy Network; Episcopal Diocese of Maryland

DATE: February 20, 2025

The Right Reverend James Kemp, Second Bishop of Maryland (1816 – 1827) once said: “When any country, and particularly a young one, finds that men whose principles are unfriendly to their peace and happiness are flooding in upon them, they may with much propriety declare that such men shall be placed under certain limitations and restrictions. But to do this and then to suffer their own citizens to steal said men from their own country cannot be defended on any principle. Further to extend slavery to unborn children is a thing for which I do not know even the shadow of reason.”

And, to quote our former Bishop, Eugene Taylor Sutton: “People in the United States, in the Episcopal Church and in the Diocese of Maryland have inherited our share of breaches and broken places, especially with our legacy of slavery. For generations the bodies of black and brown people did not belong to themselves, but were bred, used, and sold for the purpose of attaining wealth. Not only did our nation prosper under this evil institution, but our Episcopal Church profited as well.”

However, as Jesus teaches us, a structure with a broken foundation cannot hope to stand. The subject of reparations is mired in emotion; it is often mischaracterized and certainly largely misunderstood. It is a complex issue that involves economic, political, and sociological dimensions that are difficult to grasp without a willingness to engage more deeply than having a quick emotional response to the word. The issue highlights the racial divide among us, creates varying levels of resentment and suspicion, and accentuates a pain that has long plagued our country since its founding.



Reparations, at its base, means to repair that which has been broken. It is not just about monetary compensation. An act of reparation is the attempt to make whole again, and/or to restore; to offer atonement; to make amends; to reconcile for a wrong or injury.

And isn't that our collective work in this broken world?

This work will require honest reflection and a holy devotion to reconciliation. Forgiveness alone is but one step in the long journey to reconcile our past with the present. We need to repair the broken places and wounds that we have all inherited from centuries of the degrading treatment of our fellow human beings.

While the history of slavery is widely understood in the U.S., the continuing impact of its legacy is less understood. The symptoms and wounds of that old sin continue to poison our society and threaten the health of the Body of Christ of which we are all a part. After the hard-fought abolition of slavery, there was a fateful denial in our nation of reparations for freed African American people for their centuries of undeserved bondage, even though in many instances white plantation owners received reparations in the form of compensation for the losses they incurred from the Civil War and the end of slavery. Racism and greed fueled that basic injustice, and those attitudes have poisoned race relations ever since. From the implementation of Jim Crow laws, lynching, segregation, redlining, job discrimination and unequal funding for majority African American school districts, to our own segregated church demographics, we see that we have not fully reckoned with our past. We are not yet fully a community or a nation of love.

It is time for all of us to understand how power gained by force and wielded unevenly impacts African Americans in this country. We can all celebrate the tremendous strides that have been made in racial attitudes in our nation, and we are very proud of the accomplishments of many individuals who have overcome great odds to achieve success. But for the millions of descendants of American slaves who are trapped in a pernicious cycle of hopelessness, poverty and rage due to their real experience of racial segregation, redlining, inferior schools and the like, the widespread assumption that everyone can pull themselves up by their own bootstraps is a long way from being accurate.

They know that the odds are against them on so many fronts: they cannot change their environment, and they cannot change the color of their dark skin. All of these



THE EPISCOPAL DIOCESE OF MARYLAND

The Maryland Episcopal
Public Policy
Network

factors have played into creating a lack of power for brown and black people. This lack is a social problem: it goes beyond an individual's character and will. It is time for all of us to move towards a place of acceptance of humans who want the same things we do, but who have not been found to be worthy of those desires by the dominant society.

The time to act is now. It will take courage and vision. But we firmly believe that true reconciliation and peace can only be achieved by repairing what has been broken.

The Diocese of Maryland requests a Favorable report

SB0469 LETTER SUPPORT MAYOR CEPHAS.pdf

Uploaded by: Lajan Cephas

Position: FAV



City of Cambridge

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Phone: 410-228-4020 Fax: 410-228-4554

Testimony in Support of Maryland SB0469-The Harriet Tubman Community Investment Act

Lajan Cephas

Mayor of the City of Cambridge

Dorchester County Resident - 02/18/2025

lcephas@chooscambridge.com

Good afternoon Honorable Chair Feldman and Honorable Vice Chair Kagan and respected members of this committee. My name is Lajan Cephas, and I am a proud resident of Dorchester County and mayor of the city of Cambridge.

I am writing to express my strong support for SB0469, the Harriet Tubman Community Investment Act. This bill represents a critical opportunity to address overdue inequities and lack of economic growth in historically marginalized communities across our state, much like Cambridge. I urge you to support this vital piece of legislation.

Daily we walk and drive on the same roads traveled, and structures entered by Harriet Tubman. We are in a different time, yet the effects of lineage enslavement are still overwhelmingly present. SB0469 honors Harriet's legacy by directing much-needed funds to minority-owned businesses, affordable housing initiatives, and infrastructure improvements in underserved areas. Furthermore, SB0469 will strengthen our communities by supporting affordable housing initiatives, ensuring that working families are not displaced due to rising costs and investment in infrastructure.

The Harriet Tubman Community Investment Act is more than just a bill—it is a commitment to justice, equity, and economic empowerment. It is a necessary step toward rectifying historical inequities and ensuring that every Marylander has a fair shot at success.

I strongly urge the General Assembly to pass SB0469 and stand in support of communities that need these investments the most. Thank you for your time and consideration.

Lagen Cetae

SB 469

Uploaded by: Senator Benson Senator Benson

Position: FAV

JOANNE C. BENSON
Legislative District 24
Prince George's County

MAJORITY WHIP

Budget and Taxation Committee

Education, Business and
Administration Subcommittee

Pensions Subcommittee

Joint Committees

Audit and Evaluation Committee

Children, Youth, and Families

Ending Homelessness

Fair Practices and
State Personnel Oversight



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THE SENATE OF MARYLAND ANNAPOLIS, MARYLAND 21401

Testimony of Senator Joanne C. Benson SB469

Maryland Reparations Commission-Establishment (Harriet Tubman Community Investment Act)

Good afternoon, Chair Feldman, Vice Chair Kagan, and esteemed committee members, I stand before you on this amazing Civil Rights Heroes Day to express my unwavering support and the importance of the Harriet Tubman Community Investment Act.

As a proud graduate of the oldest HBCU in Maryland Bowie State University and a lifelong civil rights activist, I have witnessed firsthand the challenges individuals have faced due to unfair policies that have affected African Americans. the lasting impacts of systemic racism and inequality. Families torn apart by the weight of history; dreams deferred by the invisible chains of discrimination. The echoes of our ancestors' suffering still reverberate through the halls of our schools, the wards of our hospitals, and the streets of our neighborhoods.

This legislation is not just a policy proposal but a moral imperative. It is a testament to our collective commitment to righting the wrongs of Maryland's challenging past and is a crucial step towards increasing equity, protecting vulnerable populations, and improving access to resources, and helping fulfill the promise of the American Dream, here in Maryland.

The purpose of this bill is to establish the Maryland Reparations Commission which will develop and administer a program that will provide compensatory benefits to the descendants of individuals enslaved in Maryland.

The key provisions of this bill are:

Eligibility: Individuals whose ancestors were enslaved in Maryland are eligible for benefits.

Commission Composition: The Commission will include members from various organizations and institutions, such as the Maryland Historical Society, the Greater Baltimore Urban League, and historically Black colleges, among others.

Responsibilities: The Commission is tasked with: Developing processes and applications for benefits. Administering cash payments and tuition reimbursements to eligible individuals. Collaborating with state agencies for support and implementation.

Funding: The Governor is required to include necessary funds in the annual budget to support the Commission's activities.

This bill is crucial to rectifying the harm done to people of African descent caused by discriminatory policies. Making sure those who are descendants of those who have been enslaved in the state receive compensation for their trauma.

Nonetheless, many states have adopted similar reparations bills which illustrate the transformative potential for a bill like this one, such as.

To illustrate the transformative potential of reparations programs, let us look to the examples set by other states:

1. **California:** The state of California has embarked on a journey of reconciliation by establishing a task force to study and develop reparations proposals for African Americans. Their preliminary findings indicate that addressing disparities in housing, education, and economic opportunities could potentially uplift over two million residents, bridging the gap between the past and the promise of a brighter future.
2. **North Carolina:** In 2020, the city of Asheville in North Carolina took a bold step toward justice by approving a reparations resolution focused on investing in housing, healthcare, and employment opportunities for Black residents. The positive outcomes are already evident, with noticeable improvements in the economic stability and well-being of the community proof that change is not only possible but within our reach.
3. **Illinois:** Evanston, Illinois, made history by becoming one of the first U.S. cities to fund reparations for Black residents in 2019. Through grants for homeownership and property improvements, this initiative has empowered Black residents, fostered increased homeownership rates, and created a foundation for generational wealth.
4. These examples serve as powerful testaments to the potential of reparations to effect meaningful change, restore dignity, and build bridges to a more equitable society.

Finally, I implore you to support MD SB469. This is more than a bill it is an opportunity to take a stand against the injustices of the past and to pave the way for a future where every Marylander can thrive. Let us honor the sacrifices of our ancestors, acknowledge the pain that lingers, and take decisive action to ensure that their legacy is one of resilience, justice, and hope.

Therefore, currently I am respectfully urging the committee to issue a favorable vote. Thank you for your time and consideration.

Senate Bill Support.pdf

Uploaded by: Tonet Cuffee

Position: FAV

The Harriet Tubman Community Testimony in Support of Maryland SB0469

Investment Act

Tonet Cuffee
313 Pine Street
Hurlock MD 21613

RELATIVE OF HARRIET TUBMAN

2/17/2025

Dear Chair Feldman, Vice Chair Kagan, and esteemed members of the committee,

My name is Tonet Cuffee, and I am proud to be a descendant of Harriet Tubman from Dorchester County on the Eastern Shore of Maryland. I am writing to express my enthusiastic support for SB0469, also known as the Harriet Tubman Community Investment Act. This bill presents a crucial opportunity to address longstanding disparities and promote economic growth in historically marginalized communities throughout our state.

As a relative of Harriet Tubman and a Marylander, I have personally witnessed the impact of systemic disinvestment on communities like mine. It is imperative that we rally behind this legislation to make a positive change.

The Underground Railroad is still being built today, which is why my family and I stand in solidarity with SB0469. The Eastern Shore of Maryland has a rich history intertwined with the struggles and triumphs of Black Marylanders, particularly in the realms of economic self-sufficiency and community resilience. Harriet Tubman's legacy serves as a beacon of liberation and empowerment, reminding us of our duty to invest in communities that have long been deprived of essential resources.

SB0469 pays homage to Harriet Tubman by allocating much-needed funds to minority-owned businesses, affordable housing projects, and infrastructure enhancements in underserved areas. This bill is a step towards rectifying the economic disparities that have plagued marginalized communities for far too long.

A key advantage of SB0469 is its focus on promoting equity and leveling the economic playing field for marginalized communities. The Eastern Shore of Maryland, like many other regions in our state, continues to face challenges in accessing capital for Black- and minority-owned businesses and nonprofits. By implementing targeted investments, this bill will empower small business owners, create job opportunities, and stimulate local economic growth in areas that have historically been neglected by mainstream financial institutions.

Moreover, SB0469 will be another major milestone met on the Underground Railroad. Please support.

Sincerely,

Tonet Cuffee

SB 469

Uploaded by: Ya'akov Castro

Position: FAV

Testimony:

My fellow Marylanders, I am Ya'akov Castro de Almeida, representing District 41 in Baltimore. I stand before you as a descendant of the Bradley Family, whose harrowing history was immortalized in the film *Rosewood* (1997). The question of Maryland Reparations is not an abstract policy debate; it is a moral imperative that weighs heavily upon my heart and conscience.

Today, I seek to serve as the NAACP representative for this critical commission because justice demands nothing less. In Florida, my family is afforded scholarships in recognition of the Rosewood Massacre, but Maryland now has the opportunity to make history becoming only the second state in the nation to establish a Reparations Task Force.

Let us be clear: the descendants of enslaved Marylanders are owed over \$230 billion for generations of uncompensated labor, an amount that dwarfs the state's \$25 billion annual budget. It is our duty not only to recognize this debt but to ensure that any reparative measures are transformational and enduring.

Given Maryland's current fiscal constraints, scholarships and cash payments are a starting point, but they alone will not suffice. True reparations must empower colored families for generations to come. That means the transfer of assets stocks, ETFs, real estate, and precious metals/mineral rights to create lasting generational wealth beyond a single decade.

I commend Senator Benson for her leadership and stand in full support of SB469. The time for action is now. Maryland must not only acknowledge its past but take bold steps toward economic justice that will shape our shared future. - Ya'akov Castro de Almeida

Maryland Senate Reparations Comm

Uploaded by: Vincent Fry

Position: FWA



ADOS Advocacy Foundation Maryland State Chapter

Senate Bill 469

State Government – Maryland Reparations Commission – Establishment (Harriet Tubman Community Investment Act)

ADOS Position: **Support with Amendments** To: **Education, Energy, and the Environment Committee**
February 20, 2025 From: **ADOS Advocacy Foundation Maryland Chapter**

ADOS Reparations, Data Disaggregation and a Commission on ADOS Affairs

The American Descendants of Slavery (ADOS) Advocacy Foundation is a national grassroots advocacy organization with statewide Chapters across the nation. Its mission is to secure through rigorous genealogical research and documentation, lineage-based cash reparations for descendants of U.S. chattel slavery from the federal government and to advocate for a transformative Black agenda. Maryland ADOS is a statewide Chapter with members across the State and whose mission is aligned with the national ADOS Advocacy Foundation.

The American Descendants of Slavery (ADOS) Advocacy Foundation supports Senate Bill 469, which establishes a commission to develop and administer a reparations program for African-Americans in Maryland because we believe Maryland's primary contribution to this national imperative lies in providing robust data and historical insights that inform and strengthen the federal program's design and implementation. Crucially, to refine and strengthen this vital bill, we propose several amendments to address the unique and ongoing harm caused by slavery and its legacy, specifically impacting American Descendants of Slavery (ADOS):

- The bill should mandate state and county agencies to create a data disaggregation plan within the Black/African American category to accurately identify ADOS needs.
- The bill should include two ADOS Maryland Chapter representatives, selected by the Chapter's Executive Council, on the Commission.
- The bill should add an economist and race researcher to the Commission to calculate unpaid wages from slavery in Maryland.
- The bill should establish a Commission on ADOS Affairs with two members from the ADOS Maryland Chapter, selected by the Executive Council.

The 1921 Tulsa Race Massacre and the Maryland Lynching Truth and Reconciliation Commission underscore the enduring consequences of slavery, Jim Crow, and systemic disadvantages for American Descendants of Slavery (ADOS). These historical injustices, combined with persistent disparities in health, housing, education, and economics, necessitate data disaggregation and a dedicated Commission on ADOS Affairs. This commission should collect disaggregated data, analyze the unique challenges ADOS communities face, and recommend targeted policies to address the legacy of slavery.

Precedents like Japanese-American and Holocaust survivor reparations emphasize targeted redress for specific harms. General economic, housing, and education policies, while necessary for a transformative Black agenda, do not constitute reparations for the unique injustices experienced by ADOS. Accurate, disaggregated data is crucial for defining reparations as a remedy for specific harm against a specific group. Establishing a Commission on ADOS Affairs, with ADOS representation, leveraging existing state resources and expertise, and including economic and research expertise are essential first steps toward achieving justice, ensuring any reparative efforts are effective and grounded in historical accuracy.

Given that, WE urge you to support SB 469 with the amendments submitted as written testimony by ADOS Maryland.

9007 Manchester Rd., Silver Spring, MD 20901, maryland@adosfoundation.org

2025 SB0469 Testimony Against 2025-02-20.pdf

Uploaded by: Alan Lang

Position: UNF

Testimony Against SB0469

Honorable Senators

Please enter an unfavorable report against SB0469.

I am against:

- establishing the Maryland Reparations Commission to develop and administer a program to provide compensatory benefits to the descendants of individuals enslaved in the State;
- providing that any individual whose ancestors were enslaved in the State is eligible to receive certain benefits;
- authorizing the Commission to seek the assistance of State agencies to develop and evaluate processes and applications; and
- requiring the Governor to include in the annual budget bill such sums as necessary to carry out the Act.

Why should the tax payers of Maryland, who have never enslaved anyone, be forced to pay compensation to the ancestors of those who were enslaved? This is just ludicrous, even if Maryland had a huge budget surplus and could afford to do so (Which it cannot)..

Please enter an unfavorable report against SB0469.

Alan Lang
45 Marys Mount Road
Harwood, MD 20776
Legislative District 30B
410-336-9745
Alanlang1@verizon.net
February 19, 2025

Written Testimony for SB 469_ State Government -

Uploaded by: Trudy Tibbals

Position: UNF

Written Testimony for **SB 469**: State Government - Maryland Reparations Commission - Establishment (Harriet Tubman Community Investment Act) - Please **VOTE NO** on this bill.

Dear Education, Energy & the Environment Committee:

This bill reads "...Establishing the Maryland Reparations Commission to develop and administer a program to provide compensatory benefits to the descendants of individuals enslaved in the State; providing that any individual whose ancestors were enslaved in the State is eligible to receive certain benefits; authorizing the Commission to seek the assistance of State agencies to develop and evaluate processes and applications; requiring the Governor to include in the annual budget bill such sums as necessary to carry out the Act..."

It further states "...THE PURPOSE OF THE COMMISSION IS TO DEVELOP AND ADMINISTER A PROGRAM FOR THE PROVISION OF COMPENSATORY BENEFITS TO DESCENDANTS OF INDIVIDUALS ENSLAVED IN THE STATE...ANY INDIVIDUAL WHOSE ANCESTORS WERE ENSLAVED IN THE STATE SHALL BE ELIGIBLE TO RECEIVE BENEFITS ADMINISTERED BY THE COMMISSION..."

"...ANY APPLICANT DETERMINED BY THE COMMISSION TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE SHALL BE PAID A **CASH SUM** DETERMINED BY THE COMMISSION...THE COMMISSION SHALL REIMBURSE ANY APPLICANT DETERMINED TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE FOR **ANY TUITION PAYMENT** THE APPLICANT MAKES **TO ANY INSTITUTION OF HIGHER EDUCATION IN THE STATE**...THE COMMISSION SHALL COOPERATE WITH BANKING INSTITUTIONS AND STATE AGENCIES TO **ASSIST** ANY APPLICANT DETERMINED TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE **IN APPLYING FOR AND RECEIVING LOANS WITH LOW COLLATERAL AND INTEREST RATES** TO THE EXTENT AUTHORIZED BY LAW... (D) THE COMMISSION SHALL COOPERATE WITH BANKING INSTITUTIONS TO **ASSIST** ANY APPLICANT DETERMINED TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE **IN APPLYING FOR AND RECEIVING MORTGAGES WITH LOW INTEREST RATES** TO THE EXTENT AUTHORIZED BY LAW..."

"...FOR EACH FISCAL YEAR, THE **GOVERNOR SHALL INCLUDE IN THE ANNUAL BUDGET BILL AN APPROPRIATION IN AN AMOUNT SUFFICIENT** TO CARRY OUT THE REQUIREMENTS OF THIS SUBTITLE, INCLUDING ANY MONEY REQUIRED

**TO BE PAID TO APPLICANTS THE COMMISSION DETERMINES TO BE
DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE...**

This is a discriminatory and racist bill. This bill discriminates against anyone who would not be determined by the "Commission" to be descended from "individuals enslaved in the State"!! The entire premise of this bill is to **discriminate against non-descendents** of "individuals enslaved in the State" by giving "descendents" either a "cash sum", a tuition payment reimbursement, a low collateral and low interest rate loan, or a low interest rate mortgage.

This is a bill that will primarily benefit African Americans. What about Hispanic Americans, Asian Americans, Native Americans and Alaska Natives Native Hawaiian and Pacific Islanders, for example? Those groups would **NOT** receive any cash sums, tuition payment reimbursements, low collateral and low interest rate loans, or low interest rate mortgages!! This is the **very definition of discrimination and racism** and should **NOT** be allowed in any way and certainly not in business practices!! In fact, this discriminatory and racist bill should be reported to the federal government, to whatever department handles discriminatory practices!!

In light of this, please **VOTE NO** on this bill to show Marylanders that you will not tolerate or have any part of discriminatory and racist practices in this state!!

Thank you.

Respectfully,

Trudy Tibbals
Mother of 3 and Maryland Resident