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METRO CARDS NEED REPLACING

On March 1st, old SmarTrip cards will no longer work. So, if you're one of the 400,000 old card users in the DMV, you'll need to replace it. If your SmarTrip is in your mobile wallet, you're good.

Metro has several options to help you replace your old SmarTrip cards.

Here's what you can do:

1. Check to see if your card really needs to be replaced. Look at the back of your card. If you don't see a set of numbers that begins with "0167," you must replace your card.

2. Register your card to make sure your balance stays protected. If you prefer not to register your card, be sure to take a picture or make a copy of the back of your card to note the serial number before proceeding.

3. Visit the WMATA website to check on instructions on how to transfer balances.

<https://www.wusa9.com/article/news/local/dc/metro-smartrip-cards-replace-by-march-1/65-3f796551-8448-4101-8cd2-8680e6dc1b61>



Married Couples Living Apart



The Wall Street Journal recently published an article about married couples living separately. The reasons range from marital strife, to older individuals who wish to maintain their present lives to newly married people who have children from previous relationships who wish not to disrupt the lives of the children.

The article goes on to state that "the number of married people living apart, which includes military couples, is still small but rose 4.8% in the last decade to 3.6 million, according to figures from the Census Bureau."

One couple on the verge of divorce, decided to sell the marital home and separate. They rented two apartments in the same building. The daughter lived with mom and the son lived with dad. While apart they were able to evaluate if they wanted to remain apart or stay together. They eventually moved into a home together, but maintain separate bedrooms.

Just like people, marriage is not a one-size fits all.

<https://www.wsj.com/articles/the-secret-to-these-successful-marriages-living-apart-11638716401>

A survey recently conducted by the travel website YourMileageWillVary.com gathered information about American travel habits.

- 11% percent of the respondents have never traveled outside of the state where they were born.
- 54% of those who were surveyed have visited 10 states or less.
- 13% of the people who took the survey said they had never flown in a plane.
- 40% of respondents reported they had never left the country (but 63% of those said that an international trip would cost more than they could afford.
- 25% said they can't find the time to travel. But three-quarters of them would like to travel more than they do).
- Over half of those surveyed said they've never owned a passport (note: Until 2009, U.S. citizens didn't need a passport to enter Canada or Mexico, or to go on a cruise, which might have something to do with those numbers. I suspect that percentage will go down over the years.).
- 76% of the people who took the survey said they would like to travel more than they do, but don't because of finances, trepidation, lack of time, etc.

<https://yourmileagemayvary.net/2022/02/12/survey-percentage-of-americans-whove-never-flown-traveled-outside-their-birth-state-owned-luggage-more/>



Off The Press

TIP FOR MARYLAND CAR OWNERS

BY: J. RENEE BOSTON, ESQ.

A few years ago, the Maryland Legislature passed a law regarding underinsured motorist coverage. Underinsured and uninsured coverage is in addition to your liability coverage. It helps you in the event that you are hit by someone with little or no insurance, or a hit and run driver.

How UIM works presently in Maryland:

Driver hits you. You have \$80,000 in medical bills. They have liability coverage of \$30,000 (Maryland's current state minimum required coverage). You have \$50,000 in UIM coverage. Under present policies you can recover \$30,000 from the at fault driver and \$20,000 from your UIM for a total of \$50,000. (You can only receive a maximum of the amount of UIM coverage that you have. In this example, \$50,000.) This will not cover your loss.

However, by adding enhanced underinsured motorist coverage (EUIM), you will be able to recover more. Let's take the same example, with you having \$50,000 in EUIM. You can recover \$30,000 from the at-fault driver and \$50,000 from your own policy. With EUIM all the bills are covered in the example.

Enhanced underinsured motorist coverage is available. Many customers in the Maryland market are either unaware of its availability or were never offered it, if they have renewed their policies recently.

Check your policies and opt-in for Enhanced Underinsured Motorists Coverage. This could save you a lot of time and aggravation in the long run. For those of you outside of the State of Maryland, be sure to check your policies and check with your insurance professional.



Irish Apple Cake



Ingredients

For the Streusel Topping:

6 tablespoons cold salted butter, plus more for the pan
3/4 cup all-purpose flour
1/4 cup rolled oats
1/2 cup granulated sugar
Pinch of salt

For the Cake:

1 stick salted butter, at room temperature
1/2 cup granulated sugar
2 teaspoons pure vanilla extract
2 large eggs
1 1/4 cups all-purpose flour
1 teaspoon baking powder
1 teaspoon ground cinnamon
1/8 teaspoon salt
3 tablespoons milk
3 Granny Smith apples, peeled and thinly sliced
Confectioners' sugar, for serving

Directions

1. Preheat the oven to 350° F. Butter a 9-inch round cake pan and line the bottom with parchment paper.
2. Make the streusel topping: In a medium bowl, combine the flour, oats, granulated sugar and salt. Next, rub in the cold butter until fully incorporated and you've reached the texture of coarse breadcrumbs. Set aside in the fridge while you make the cake.
3. Make the cake: Cream the butter and granulated sugar in a large bowl with a mixer on medium-high speed until light and fluffy. Add the vanilla, then beat in the eggs one at a time. In a medium bowl, combine the flour, baking powder, cinnamon and salt. Fold the dry ingredients into the wet ingredients with a rubber spatula along with the milk. Once the batter has formed, transfer it to the prepared pan and lay on the sliced apples, making sure they are arranged in one even layer. Cover the apples with all the streusel topping.
4. Bake the cake until the top is golden brown and crisp, 60 to 70 minutes. Remove from the oven and let cool slightly before turning out of the pan onto a rack. When ready to serve, dust the cake with confectioners' sugar or mix the confectioner's sugar with a little milk and drizzle on top.

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