



State Wants Biggest Budget Ever!

10% More \$, No Post-Covid Spending Cuts, Shortfalls Coming.

Delaware Governor John Carney has unveiled a proposed state operating budget exceeding \$6 billion for the upcoming fiscal year, marking an 8% increase despite a projected 2% revenue decline in the current year. Carney's plan is higher than the benchmark recommended by the state's revenue projection panel, following a nearly 10% increase in the current year's budget, while the state's population grew only 1%.

The notable growth in spending is attributed to pay raises for state employees and escalating healthcare costs for both current employees and retirees.

Future Revenue Shortfalls Ahead: Finance Secretary Rick Geisenberger warns of projected flat revenues for the next two years, declining by 2% in the current fiscal year and then increasing by an equal amount in fiscal 2025. Looking ahead to fiscal year '26, there's a possibility of drawing from the stabilization fund unless revenues significantly rebound.

State Needs Cash Next Year Carney warns of potential revenue softening over the next two years and suggests a reliance on the "budget stabilization fund," created in 2018 to address future shortfalls. The Governor anticipates the need to tap into the stabilization fund to cover shortfalls in the coming years.

Despite this, the State is proposing:

The Largest State Operating Budget: The operating budget will now exceed \$6B almost \$2B more than Carney's first budget.

No Post Covid -19 Cuts : Following Covid-19, the budget increased by almost 9% each year. There are no post-covid budget cost savings.

Another 8% Salary Increase for Teachers: Carney's proposed budget allocates for 8% up after 2024's 10% wage hike for teachers, aiming to raise starting pay for teachers to \$60,000 by fiscal 2028.

Unstoppable Healthcare Costs: now 40%: Healthcare spending constitutes nearly 40% of the budget growth and recommending a \$200 million increase for Medicaid and healthcare plans for state employees/retirees.

9% Less for Non-Profits: Carney also wants a smaller grants and aid package of \$66.5 million for community organizations, non-profits, and volunteer fire companies.

Almost Nothing for EV Mandate: Budget calls for \$4 infrastructure to support the EV mandate.

Despite the proposed budget's growth, Carney urges caution in expenditure to ensure long-term sustainability given the anticipated revenue challenges in the coming years.



Colonial School District Seeks First Property Tax Hike in 7 Years VOTE!

On Thursday, February 29th the Colonial School District community will have the opportunity to vote on two important proposals: More money to Operating the Schools 2. More money for Capital Improvements. If passed, these will increase your school tax bill beginning July 1, 2025.

“It’s Time” states School Officials via their website. The district stretched the last referendum timeline from 4 years to 7 years through strategic fiscal management and the help of Elementary and Secondary School Emergency Relief (ESSER), COVID relief funds, will end this September. Not everyone agrees more money is the answer. Some parents and residents believe the school district must address key issues before being trusted with more money.

Colonial School District is asking for is an increase in taxes of 25 cents per \$100 of assessed Home Value in 2025; 10 cents in 2026; and 5 cents in 2027 for a total of 40 cents every year thereafter. Based on average Colonial's house assessed value of \$62,547 this is a yearly average school tax increase of \$270 over the next four years. **Note:** This increase does not include the property reassessments which are not yet completed. As a resident, you get to decide! Learn more. www.colonialschooldistrict.org.

Vote on February 29, 7 am - 8 pm at William Penn High School or Route 9 Library & Innovation Center or 9 others.



We want your opinion:

Tell us what you think about the Governor's Administration plan for growing the Government 10X faster than the State's population?



State Treasurer Offers Families Financial Advice

54% of Families Stress About Finances.

State Treasurer Offers Tips for Managing Families Finances.

Advice from Personal Finance Experts is posted on the State of Delaware website by State Treasurer Colleen Davis:

1. Explore Cost-Saving Measures

Learn and implement ways to save on everyday expenses. This might involve energy-efficient home improvements, comparison shopping for insurance, or using coupons and discounts when shopping

2. Re-evaluate Your Budget

In times of rising prices, it's essential to reevaluate your budget regularly. Identify areas where you can cut back on discretionary spending to offset the impact of inflation on necessities.

3. Maintain an Emergency Fund

Emergency funds are financial safety nets to fall back on if something happens. Most

financial experts advise setting aside three to six months (at least) worth of living expenses in a readily accessible account. This fund can help you weather unexpected expenses without using credit cards or depleting your savings.



5. Pay Off High-Interest Debt

Paying off high-interest debts, i.e., credit card balances, should be a top priority. High-interest debt can compound your financial challenges in an inflationary environment.

6. Consider Salary Negotiations

If you're an employee, don't hesitate to discuss salary adjustments with your employer to keep pace with inflation. This is particularly important for maintaining your family's financial stability.

7. Automate Your Savings

Set up automatic contributions to your savings and investment accounts. Consistency helps you reach your goals.



School Board Tax Referendum on Feb. 29th

Colonial School Board Referendum on Feb. 29th. Your Opinion Matters.

Governor Carney's 2025 Budget Sparks Debate Over Spending and Sustainability.

By Former Rep. Ruth Briggs King

Can you imagine if you planned to spend more than you earn? Your family and friends would think you were nuts! It would be like stepping off a cliff without a parachute.

But that is precisely the risk the Governor's 2025 budget presents for Delaware. Let's examine this year's budget:

Repetitive Spending Patterns: Let's compare Governor Carney's budget proposal to an old, worn-out song, suggesting that it follows a familiar and potentially unsustainable pattern of increased spending.

DEFAC Recommendations Ignored: The Delaware Economic and Financial Advisory Council's (DEFAC) projections indicate a decrease in revenue for the state. However, Governor Carney's budget proposes the largest increase in spending, going against DEFAC recommendations. This divergence raises concerns about the prudence of the budget.



Continuous Budget Growth: The annual inclusion of 'door openers' in the budget, assuming that previous funding levels will be maintained or increased. This practice leads to an expanded budget each year, with little consideration for spending cuts or the elimination of outdated programs.

Impact on Delaware's Economy: The Delaware's economy is not growing due to factors such as increasing energy costs, expensive mandates, and labor issues. These issues not only affect state spending but also impact business revenue and personal income, which are crucial sources of income for the state.

Taxation and Surplus Funds: Past promises to reduce taxes when the economy improves, which were not fulfilled. It points out that while there were surplus funds, new spending was enacted, raising questions about fiscal responsibility.

Smoothing Fund: Governor Carney's support for a smoothing fund is acknowledged as a positive step. However, we

need legislative codification to ensure the policy's continuity beyond the current administration.

Healthcare and Education Costs: The significant budget allocation for healthcare and education, particularly the two billion dollars directed to each is unsustainable. We need policy changes in areas like Medicaid benefits, fraud prevention, and mandates on healthcare providers.

Education Spending and Performance: Despite being among the highest spenders on education, Delaware is cited as one of the lowest-performing states in terms of student outcomes. Change is necessary but not in the form of increased funding.

Remaining State Services: The remaining two billion dollars cover various state services, such as prisons, environmental enforcement, foster care, facility maintenance, and state vehicles must be prioritized like every family already does.

Let's Seek a Sound Fiscal Policy: We need for sound fiscal policy, which involves creativity, balance, prioritization, and sensible objectives, rather than merely increasing spending on existing programs.

Community Poll: Expand Government or Cut Taxes?

In an recent online survey, Delaware Residents seem to disagree with State Officials:

After four years of budget surpluses, should the State reduce taxes to let families spend more of their own money?

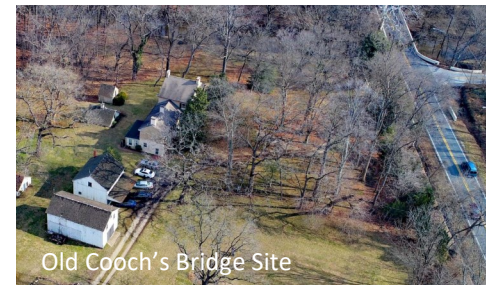
71% Yes, the emergency is over, stop spending.
29% No, everyone is not okay. Some still need help.

If Covid-19 was expensive and required increased spending to help people survive, should there be a spending reduction when Covid is over?

68% Yes. Inflation is hurting families, They need help.
28% No. Government is better equipped to help people fairly.

An Online Survey of 250 Delaware voters between 1/15 and 2/4/2024

Former Delaware General Assembly member Ruth Briggs King, is a vocal critic of the budget and the process of building Delaware's State Budget.



Plans For Cooch's Bridge Historic Site Discussed

300 People Attend DelDOT Meeting to Review Plans for Road Work Around Historic Revolutionary War Battle Site.

In a bustling public workshop at Glasgow High School, the Delaware Department of Transportation (DelDOT) unfolded plans for safety enhancements along Old Baltimore Pike, particularly at its juncture with Old Cooch's Bridge Road. DelDOT stressed the preliminary nature of the project, actively seeking public engagement to address safety concerns while respecting the historical integrity of the Cooch's Bridge Historic Site.

compromised sight lines for turning traffic and a constricted turn due to the aging side walls on the Old Baltimore Pike bridge.

Project manager Santiago Rodriguez presented potential solutions, including the relocation of a segment of Old Cooch's Bridge Road westward by 150 feet. This adjustment aims to align seamlessly with the entrance to the Cooch property, providing opportunities for future enhancements catering to visitors expected at the museum being developed on-site.

Various proposals were outlined, ranging from a transformative roundabout, known for crash reduction and traffic calming, to a conventional T-intersection controlled by traffic signals or stop signs.

Addressing the necessity for pedestrian and cyclist access, DelDOT intends to

implement a multi-use path along one side of Old Baltimore Pike. This addition becomes imperative due to the absence of sidewalks, bike lanes, and even a shoulder on the bridge. Its significance amplifies with the projected surge in foot traffic accompanying the museum's opening.

Public input garnered from the workshop will play a pivotal role in finalizing a preferred option, subject to subsequent historic and environmental reviews.

While construction timelines may extend to 2027, DelDOT spokesperson C.R. McLeod expressed gratitude for the community's robust interest, affirming the department's commitment to a nuanced balance between safety enhancements and preserving the distinctive historical character of the site.

About This Paper

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“We Should Build the State Budget with Family Principles & Common Sense.”

Delaware State Representative
Michael Ramone, 21st District

The ongoing debate on government spending often overlooks a concept – fiscal responsibility. State government needs to emulate the financial prudence average families exhibit in their budgeting and spending decisions.

We should compare government practices to family financial management. The government



might be more inclined to operate within its means. Unchecked spending without corresponding income, akin to the lessons learned by families, can lead to financial instability and enduring consequences, particularly relevant as the State Budget reaches unprecedented levels.

The family budgeting principle of prioritization, proposing that the government prioritize essential expenses like infrastructure, healthcare, and education before allocating funds to discre-

tionary items, ensures that critical needs are addressed before resources are directed to non-essential projects.

Furthermore, saving for the future is essential and calls for the government to establish a fiscal reserve to address economic downturns and unforeseen challenges. By planning strategically, the government can be prepared for uncertainties without resorting to hasty and potentially harmful fiscal measures.

During challenging times, the government should mirror the discipline practiced by families, opting to evaluate and prioritize expenditures rather than resorting to deficit

spending and burdening future generations with debt.

We call for the government to adopt a family-like approach to budgeting is seen as a means to foster transparency and accountability. Clear communication about budget allocations, expenditures, and the rationale behind financial decisions builds trust between the government and its citizens.

The universal principles of prudence, prioritization, saving for the future, and living within means are applicable.

By incorporating these principles, the government can lead by example, promoting economic stability and securing a prosperous future for all. We should pursue more bi-partisan efforts, transcend political differences, and work towards a fiscally responsible and prosperous future.

Testimonials: Advice from Seniors About Challenging Times?

*“Trim the Family Budget”,
“Make Better Choices”*

"Budgeting isn't about restriction; it's about intentional choices. As an urban mom, I've discovered that planning meals ahead, embracing second-hand treasures, and diving into DIY hacks not only save money but also infuse our home with creativity and resourcefulness. It's not merely about cutting costs; it's about investing wisely in what truly matters for our family. From energy-efficient practices to clever subscription management, every decision is a step towards financial freedom. Our home is a haven of mindful spending, where every penny saved brings us closer to the security and fulfillment we cherish. It's not just a budget; it's a lifestyle of purposeful abundance."



**Florence,
Wilmington, Delaware**

"In times of uncertainty, the choice between saving and spending becomes a path for financial resilience. Saving is not just about storing money; it's a shield against the unknown. While spending brings temporary satisfaction, saving cultivates peace of mind and a sense of security. It's a balance that ensures stability in the face of unpredictability. In uncertain times, the real value lies not just in what we spend today, but in what we save for a more secure tomorrow."

Mark, Lewes, Delaware

*“Get Second Job”,
“Pay off the Cards”*

"Sometimes life hands you challenges that demand more than what one job can offer. Don't shy away from getting a second job. It's not about pride; it's about responsibility. I've learned that hard work is the key to overcoming obstacles. A second job isn't just about making ends meet; it's a testament to your determination and love for your family's well-being. Embrace the opportunity to provide not just for today but to secure a better tomorrow. It's a path paved with resilience and sacrifice, and your dedication will inspire generations to come."



**Edward,
Newark, Delaware**

"Paying off credit cards isn't just about money; it's a step towards freedom. It's not just about numbers; it's about reclaiming control and building a future free from debt's burdens. The advantage lies in the empowerment and peace of mind gained, a journey towards a debt-free horizon."

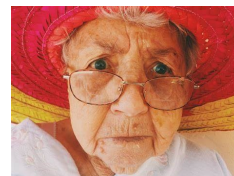


**Elizabeth,
Elsmere, Delaware**

See Editor's Note
on www.dispatchde.com

*“Invest in what's Important”
“Face difficult choices”*

"Being smart about your money isn't always easy, but it's undeniably crucial. It requires thoughtful decisions, discipline, and a vision for the future. In a world filled with temptations, choosing financial prudence is a testament to your commitment to a secure and fulfilling life. It's the path less traveled, but its rewards echo through your financial well-being and peace of mind. The difficulty lies in the choices, but the importance lies in the impact — shaping a future where your money works intelligently for you, not the other way around."



**Lois,
Middletown, DE**

"Juggling the family budget is no walk in the park; it's tough, sometimes a bit scary, and downright frustrating. But, here's the deal — you've got to face it. Think of it like solving a puzzle. Sure, it might feel a bit challenging, but finding a way to deal with it is the key to unlocking a more secure and peaceful future for your family. So, take a deep breath, tackle it one step at a time, and remember, you're not alone in this financial journey"

**Juan,
Wilmington, Delaware**

Delaware Sports

Blue-Gold Basketball Tournaments Tips Off with Best H.S. Players

On March 16 at Smyrna High School, the very best boys and girls basketball players in Delaware will be gathering for the Blue Gold Basketball Tournament. The top 30 boys and 30 girls are nominated by their coaches and selected by all the coaches statewide. 17 players from upstate represent the Blue team and 13 players from downstate represent the Gold team. Two upstate players are assigned to Gold to even the numbers.

But the event is not just about basketball. There is also a scholarship opportunity. All senior basketball players, regardless of whether they're selected for the tournament, are invited to write about an incident in their basketball experience, and the important lesson they learned from it. Additionally, the event supports a charity each year.

This year, the Delaware Safety Council will be the beneficiary. Outside, there will be exhibits by SmartDrive, the Safety Council, the Office of Highway Safety and the Delaware State Police focused on driving safety, always an issue of concern with teen drivers.

Sponsorships are being accepted. The Girls' game starts at noon, and the Boys will tip off at 2 pm. Use QRC for ticket information.





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State Treasurer
Colleen Davis presides over
largest State Budget Ever!



Christopher Piccuch, Sr.
President of the Board
Colonial School District



Sarah LaFave
Board President & Co -
Founder of Lori's Hands



Louise Cummings
Executive Director,
Supporting Kidds

People Making an Impact In Delaware!

- State Treasurer Colleen Davis offers tax payers advice on managing the family budget on her website. www.treasurer.delaware.gov/finlit/
- President Chris Piccuch, Sr. asks residents to pay a higher share their income to the public schools as an investment!
- Sarah LaFave co-founded Lori's Hands to honor her mom thru intergenerational services near Newark DE.
- After losing husband, Supporting Kidds helped her family. She took over to keep it going thru Covid. Only non-profit grief service for kids in DE.



Update on the General Assembly Proposals that Impact All of Us!

Liberty and Freedom vs. the Collective Good...in 2024

The debate over government spending and personal freedom is like a long-standing puzzle, showing the struggle between helping everyone and letting people help themselves and their family.

Some folks say the government should spend more to make sure everyone gets what they need, like good schools and healthcare. They believe this helps the whole community and makes things fairer. On the other hand, there are people who think the government should stay out of our wallets. They think if we have more of our own money, we can use it to start businesses, be creative, and take care of ourselves. Every dollar the gov't spends comes from someone else working.

It's like a tug-of-war between making sure everyone has what they need and letting people decide what to do with their own money. Finding the right balance is a bit tricky but very important. Some think more government is the answer, while others say less government is better.

It's a tough decision for leaders, needing to consider both short-term needs and long-term plans to create a money system that helps everyone and still lets individuals make their own choices.

Ultimately, finding the right balance becomes a delicate dance in policy-making. Here are a few of the bills moving through the legislature this month. Tell your legislator how you feel.

New Bills Impacting Taxes & the Budget

- HB29-HA1: "\$750 Senior Property Tax Credit"– Submitted by Rep. Hensley. Assigned to Appropriations in Apr. '23.–HB234, introduced by Rep. Ramone increases allowance to \$1000 for property
- HB36: Reduces real estate transfer tax from 4% back down to 3% . – Submitted by Rep. Bush (superseding HB71, previously submitted by Rep. Ramone).– Assigned to Appropriations in Jan. '23
- HB89 Increase Standard Deduction for DE Taxes"– Passed House 39-0, released from Senate committee. On Ready List.– Amended in Senate and provisions to INCREASE the Standard Deduction were STRIPPED, leaving only an increase in "refundable" earned income tax credit to 7.5%.
- HB128 "Revision to State Tax Brackets"– Establishing new brackets between \$60K-100K and above \$100K. Reported out of committee. On House Ready List since May '23
- HS1 for HB110 "Taxpayer-Funded Abortion"– Provides for insurance and Medicaid coverage for abortions –without deductible or co-pay. – Assigned to the House Appropriations committee.
- HB150"Universal Child Health Coverage"– Extend Medicaid coverage to children who are not otherwise covered, including those who are not documented.– Assigned House Appropriations committee
- SB59/SB58 "Government Control of Childcare Reimbursement Rates"– Establishes statewide wage for childcare rate for providers in Kent & Sussex that mirrors New Castle County rates. Eliminates childcare co-pay for 200% of the poverty level (as was done during COVID-19 emergency)
- HS1 for HB167 "Funding for School Resource Officers"– Up to \$21 Million for 219 public schools in Delaware, providing for at least 1 school resource officer in every school.– Assigned to Appropriations Committee.

OUR FEBRUARY/MARCH COMMUNITY CALENDAR

Keep Marching: The Road To The March On Washington a one act play with music that explores the historic 1963 march on Washington by Revered Martin Luther King Jr. on Tuesday February 27th at 9:30 am and noon.

Newark Symphony Orchestra continues their Chamber Series on February 24, at 7:30pm at First Presbyterian Church in Newark. www.newarksymphony.org

VOTE: Referendum on School Tax for Colonial School District on February 29 at 11 designated polling locations including Wilbur Elementary on Wrangle Hill Road.

Delaware Italian America Foundation host their annual Fundraiser at the Executive Banquet & Conference Center on Feb. 29th at 6:15. Call 302-521-5461.

Shine a Light on 1984 Concert is hosted Light Up the Queen Foundations on March 2 at 8:00 at the Queen Theatre in Wilmington. Proceeds support music education.

State of the State Address by Governor John Carney on Tuesday March 5 at 2:00 pm at Legislative Hall. Watch online at www.delaware.gov

Blue Gold All-Star Basketball Tournament, March 16 at Smyrna High School, features the very best boys and girls basketball players in Delaware .



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