

Hello. My name is Gregory W. Johnson. I reside at 650 River Oak Court, Salisbury, MD, 21801. My cell is 410-251-4050. Thank you for taking time to read my thoughts and comments regarding HB 99.

While I am currently a licensed realtor, I am a retired banker/CEO with over 30 years of experience. Today, I so enjoy working with first time home buyers as I am able to explain and guide my clients through a cumbersome process of buying a home. Both as a banker and now a realtor, I am constantly surprised at how little today's youth know about budgets, check writing, accounting, savings, retirement accounts, income taxes, financing/loans, credit scores, renting a home, compounding of interest, the downfalls with credit cards, bank fees/overdrafts, pay day lending, financial fraud schemes, etc..... In my day, the family unit used to educate us on the aforementioned topics, took us to the bank to start a savings account, showed us how to balance a checkbook, co-signed for our first loan to start a credit history, etc.... Unfortunately today, I find that the family unit is uninvolved in their children's financial education. Therefore, it is imperative that our public schools, which are publicly funded, fill this void. I understand the teacher unions do not endorse this legislation as they do not want to be mandated to teach certain subjects. I guess I would not either. However, I would ask you to pass HB 99 even without the union's endorsement as we must be strong enough to protect and educate our children, who are our country's future. We must focus on the greater good!!