

# Maryland OUTloud

A Voice for the LGBTQIA+ Community & Their Allies

May 2025

MarylandOUTloud.com

Vol. 1 No. 3

Happy Pride Month!

It's time to celebrate and be proud of who we are

By Adam Romanik

While we are busy celebrating being our true selves, it is also important to remember that this is a very tumultuous time for many in our communities and in our country. It is important to recognize that while we may be celebrating, some may be struggling to make sense of it all. In April 1972, Bill Withers produced what has become a popular lyric that many of us know titled *Lean on me*. The song starts out with the following line: Sometimes in our lives, we all have pain, We all have sorrow, But if we are wise, We know that there's always tomorrow. In this tumultuous time, it's important to remember that we are not alone and we have a great community we can lean on for strength, for resources and for help after the pride celebrations are over.

#### Maryland Resources:

Chase Brexton Health Care  
410-837-050  
chasebrexton.org

AIDS Action Baltimore, Inc.  
410-837-2437  
aidsactionbaltimore.org

Hearts and Ears, Inc.  
410-523-1694  
heartsandears.org

Moveable Feast  
410-327-3420  
mfeast.org

#### National Resources:

Trans Lifeline  
877-565-8860  
translifeline.org

The Trevor Project  
1-866-488-7386 or text "Start" to 678-678  
thetrevorproject.org

LGBT National Help Center  
888-843-4564  
lgbthotline.com

The 988 Lifeline  
Call 988 and press 3 for an LGBTQI-trained crisis counselor, text PRIDE to 988, or chat online at 988lifeline.org

LGBTQ+ Center Directory  
lgbtqcenters.org/LGBTCenters



Crisis Text Line – text "HOME" to 741-741,  
crisistextline.org

Call Blackline  
1-800-604-5841  
callblackline.com

DeQH Helpline  
908-367-3374,  
deqh.org

## What to Do If You Have Been Laid Off

By Woody Derricks, CFP®, Accredited Domestic Partnership AdvisorSM

Changes spurred by the Trump Administration have resulted in over 62,000 federal layoffs in just two months. Civilians working as contractors are also seeing losses, and many more are worried that the cancelation of federal funding will impact their careers. With job security on the line for so many people, it is important to know the necessary steps if you become or have been furloughed or laid off.

**Avoid Snap Decisions:** If you lose your job, you'll be coping with sudden change and presented with many options. Dealing with all this at once can make financial decisions even more challenging. Slowing down and researching your options properly is better than making hasty decisions. Ideally, schedule a meeting with a financial planner to review everything in detail with an impartial expert to help maximize your choices.

**Communication is Key:** Make sure you know how to contact your firm's Human Resources department for any questions or documentation that you may need. The HR Team will likely be the best place to learn more information about the company's policy, federal and state legislation, and the best methods for filing for unemployment benefits.

**Get the Facts:** Confirm with your employer whether you are laid off or furloughed. Furlough means you are still an unpaid employee – there is just no work. While a layoff typically indicates a permanent, full separation from the employer. It can mean the company is firing workers or likely eliminating their positions. If you have been notified of a layoff or furlough, ask for your company's Federal Employer Identification Number (FEIN).

**Unemployment Benefits:** Visit your state's unemployment website right away. It will provide you with a checklist of the necessary documents and information. Furloughed workers CAN collect unemployment, but qualifications vary by state. Click [HERE](#) for information about how to file for unemployment insurance.

**Health Insurance:** Ask your employer how long your health insurance coverage will last. This will help you determine your eligibility for COBRA. COBRA is a health insurance program aiding eligible employees and their dependents to continue health benefits when they lose their job or reduced hours.

**Out-of-Pocket Costs/Health Savings Accounts:** If you have a Health Savings Account (HSA), you can still use those funds for qualified, out-of-pocket healthcare expenses such as co-pays and prescription costs.

**Retirement Plans:** If you lose your job, you should get the contact information regarding your 401(k) or any other investments you may have (such as an employee stock purchase plan, restricted stock (RSUs), or stock options) from your employer. After you find new employment, you can weigh your options for consolidation or potential rollovers.

It is difficult to stay hopeful when you feel constantly surrounded by negativity for weeks, if not months. Still, it is important to remember to be financially responsible with how you spend and save. Financial planning is an important part of preparing for the future; contact us today to get started:  
[www.partnershipwm.com](http://www.partnershipwm.com).





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## Maryland OUTloud

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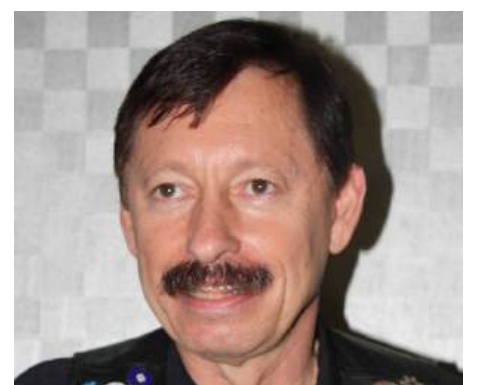
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## Leather Line - Meet International Ms. Leather 2025

By Rodney Burger



On April 24th Velvet-Storm was sashed International Ms. Leather 2025 in Piscataway, New Jersey. Just over a week later, I was honored to have our new titleholder, a proud non-binary Puerto Rican, sit down for an interview.

When writing interviews, I usually take a chronological approach and would construct a timeline from their birth in Camden, New Jersey to the day our titleholder was selected. I found that Velvet-Storm is both complex and down-to-earth. Although we only spoke for an hour, this interview is going to stay with me for a long time.



On one hand, Velvet-Storm is a throwback to the titleholders of the past, who built a solid resume and did the work before seeking a big leather title. We've all seen the contestants who see a title as a start in the leather community. Velvet-Storm has been doing the work in the community for years having been Ms. New Jersey Leather 2017 and Leather Woman of Color 2019. When Velvet-Storm saw a need for more diversity and representation in our area leather clubs, they co-founded the Mid-Atlantic ONYX Pearls, a group for woman and non-binary people of color with a motto of "Educate, Empower, Explore."

On the other-hand, Velvet-Storm also brings the

spirit of the new generation of leather folks, who often feel unseen and left behind. Velvet-Storm doesn't feel the need to be constantly standing around in full leather. Velvet-Storm's deep love for the leather community is inside and not just an outfit. Velvet-Storm is shaped, not just by the strong values learned in the military, where they felt woman were not wanted, but also the compassion for people, who like them, struggle with anxiety and mental health. Those "visible invisible disabilities." Velvet-Storm is passionate about the importance of boundaries and consent and provides instruction in these areas.

Having first been introduced to the leather community in the 1990's when a partner took them to San Francisco's Folsom Street Fair, Velvet-Storm always knew they were kinky. A seven-year D/S relationship helped them grow. Velvet-Storm "learns from watching people, both elders and the younger generation." When Velvet-Storm completed their title year as Leather Woman of Color 2019, they felt ready to run for International Ms. Leather, a "legacy title" Velvet-Storm holds in high regard after knowing many of the past titleholders. Then the pandemic hit along with personal health issues and a busy college schedule. Time went by, as it so often does. Someone even told them that they are now too old to run for International

**Continued on Page 6**



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# Defensive Estate Planning For the LGBTQ+ Community

By Lee Carpenter, Esq.



The political landscape has shifted, and many of us in the LGBTQ+ community are worried about what the future may hold. There is a lot to lose, and the new administration promises to be decidedly anti-gay. The rights of same-sex couples, adoptive parents, transgender individuals, and queer youth could well be in jeopardy.

Among these is the simple right to get married. In *Dobbs v. Jackson*, the Supreme Court decision that overturned *Roe v. Wade*, one justice suggested revisiting *Obergefell v. Hodges*, the landmark ruling that legalized same-sex marriage nationwide. The right to marry was a milestone victory for the LGBTQ+ community. With the arrival of a new administration and conservative majorities in both houses of Congress, an emboldened Supreme Court could strike down marriage equality.

With so much at stake, it is more important than ever to harness the protections the law currently provides.

## The Benefits of Marriage

For couples in committed relationships, the best protection may well be marriage itself. Marriage not only provides a wide range of federal and state legal benefits; it also ensures that in a crisis, your spouse has essential rights regarding inheritance, health care decisions, and other critical matters. Taking advantage of the right to marry now—while it is still secure—could be a prudent move.

Before tying the knot, talk to a lawyer to ensure that you understand the state and federal benefits, as well as the tax obligations. For example, being married means having to file your annual tax returns as a married couple, and some couples will pay more in income taxes under the “marriage penalty.” But most couples pay less in taxes, and they enjoy a sense of security that simply being partners may not provide.

If the Supreme Court decided to overturn *Obergefell*, it would mean that marriage equality would no longer be federally protected, leaving it up to individual states to determine whether to allow same-sex marriages. This could lead to a patchwork of state laws, some continuing to permit same-sex marriage and others outlawing it. Already having a marriage license will help guard against such uncertainty.

## The Importance of Estate Planning

Marriage confers significant legal benefits, but a marriage license alone isn’t enough. No matter what the future holds for same-sex unions, an estate plan will help protect your relationship from some of life’s most significant uncertainties.

### 1. Wills

The backbone of most estate plans, a will specifies how your assets should be distributed upon your death, who will care for any minor children, and who will be responsible for settling your estate. For same-sex couples, wills are particularly important to ensure that each partner is legally recognized as an heir. Without a valid will, your partner may not inherit your property automatically, and your assets could go to family members who do not have your best interests at heart.

### 2. Powers of Attorney

If you should ever become incapacitated, someone would need to pay your bills, file your taxes, and possibly even sell your home if the incapacity appears to be permanent. A power of attorney will authorize a partner, spouse, or other trusted individual to take on this role.

If you have no power of attorney, it could be necessary for someone to become your legal guardian. This is an expensive and time-consuming process, and it involves a court hearing. At just a few pages, a power of attorney can prevent the need for a guardianship and save your loved ones a lot of stress.

In Maryland, it’s helpful to have the state’s statutory power of attorney, which banks and other entities are obligated to accept. You can even include special instructions in the document, such as authorizing your attorney in fact to make gifts on your behalf.

### 3. Advance Medical Directives

An advance directive enables you to name a “health care agent”—someone you trust who will manage your health care if you ever become incapacitated. It also says what kind of care you want to receive in an end-of-life situation, like a terminal illness.

If you have a partner, naming them as your agent helps ensure that they have the legal right to make critical medical decisions on your behalf. Without such a document, hospitals or medical staff may default to family members who may not recognize or support your relationship.

Being married means your spouse automatically has the legal right to make medical decisions for you. But an advance directive is an important backup. It ensures that your spouse is in charge even if your marriage is not recognized, and it names a backup agent in case your spouse is not available.

For trans individuals, an advance medical directive can also help make their care as dignified as possible. For example, the document can instruct your health care providers to address you by your preferred name and pronouns, regardless of your legal name or the gender marker on your driver’s license. This simple provision can prevent the distress of being called by the wrong name at an especially vulnerable time.

To help prevent being misgendered, you can also request that your appearance be maintained to align as much as possible with your stated gender. Including this instruction in an advance directive will alert your health care providers as to your wishes and also help your health care agent ensure that they are followed.

### 4. Trusts

In addition to a will, many people choose to set up a trust to manage their assets during their lifetime and distribute them efficiently upon their death. A trust allows you to specify how your assets will be used for the benefit of your loved ones, and it can enable them to bypass the lengthy probate process. A trust is also more private than a will. In a hostile political environment, having a trust can protect your privacy as a member of the LGBTQ+ community.

## Second-Parent Adoptions

Less certain than the right to marry is the future of adoptions by same-sex couples. If one parent has a legal connection to a child, such as through birth, it’s smart to have the other parent file for a “second-parent adoption” to create a clear legal relationship. (This will require the consent of the child’s other

**Continued on Page 7**



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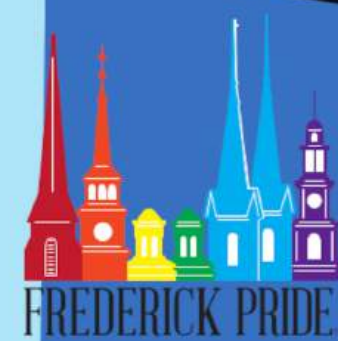
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## Sounding Off with Karen

By Karen Kendra Holmes

Welcome readers to "Sounding OFF with Karen" and my pronouns are She Her Hers. I will be your writer and advocate for the column. I am very happy to be writing for Maryland OUTloud Newspaper.



About three weeks ago I was placed on Administration Leave due to DOGE coming into my agency. I have worked in DC, now for 23 years and 11 months. I am so tired of the ups and downs of what this Administration has done and not thinking of what some Federal Agencies have and are doing with programs to help people in need. Coming to peace with what is happening, I am happier now and my soul is at peace and my plan to retire this year. Getting paperwork filled out and calling the bank to set up accounts to roll over funds. I had no idea my plans would change a year-half earlier. God reminded me today while I was at Staples, "For I Know the Plans I Have For You" (Jeremiah 23:11).

Now to get to my really pissed off issue to sound off about. Why the hell is President Trump so fixed on the Transgender Community. I am so tired of it. All I hear every other day is FOX News on Transgender Women in Cis-Gender Women sports or Transgender People in the Military. I wonder what Caitlyn Jenner thinks about #47 and his attacks on our community. We have awesome people who are Transgender military, police, fire fighters, doctors, nurses, politicians, etc. I am sure #47 hasn't really talked with a Transgender person to know who we are. We are not killing or raping women or children at any time, and reports shows that. Transgender people just want to live a happy life. Please leave the transgender people alone we are not hurting YOU!!! To #47 keep doing what you do getting rid of MS13 and other gang members who are hurting, raping, shooting, and killing people. The people who have come into this country illegally. So, #47 only wants to say there is only two genders Male and Female, well Mr. #47 I am Female, fully transition and there is nothing you can do about it. I know some of you cannot afford SRS because of health or medical reasons. Know who you are in your mind, heart, and soul, you are female. Remember to yourself that You are Loved. You Know Your Worth. You can Make a Difference. So, learn from your Challenges, and You will Succeed and Most of All Believe in Yourself!

Now to the military issue, which is only a problem with #47 and Pete Hegseth who don't want Transgender people in the military. As for #47 he has never served and has no idea what it takes to serve and put his life on the line for others in this country. We joined to serve our country and protect the rights of others. I remember attending at the University of Maryland and being a part of ROTC Airforce. I left and transferred schools leaving ROTC then, which then changed the course and path of my life. Again, being reminded "For I Know the Plans I Have For You" (Jeremiah 23:11), doing what I do today serving other in my community. Being in the military we learn all types of skills to be the best soldier the country has. #47, we have those soldiers in all branches who can do the things you could never do to protect this country. Taking away our rights to serve is not and will not stop us from being our True Selves. We all are like a story book, just because the cover has changed, we are still the same story inside.

Now to end my Sounding Off this article issue is #47 taking a 400M luxury Qatar Jet Plane as gift is unbelievable, did he not take OGC training class on what he can accept as a gift as a Federal Employee. I really can't believe the White House will allow something like this that NO Other Federal Employee can do as a federal employee cannot accept anything over \$20.00. Hummm it looks like that value will go up if #47 gets and keeps the plane after his term. Every federal employee should be going nuts of what we are held to. I am sure a lot of Federal Employee would say, "I would be stupid to turn a gift down, when #47 does not".

Until next time stay safe out there and again my email address is: karen@marylandoutloud.com. You can also catch me on my podcast on Fridays "The Fireplace Chat" at 3pm E.S.T. on Facebook live under Karen Kendra Holmes. Until next time Sound OFF with Karen.

### Leather Line Continued

Ms. Leather. But Velvet-Storm does not listen to negative people and doesn't feed into negative energy. They have discovered the power of meditation and box breathing, a deep breathing exercise where you inhale, hold, exhale, and hold for a count of four seconds each. It has helped anxiety that began a while ago when they encountered a burglar in their home. Velvet-Storm meditates twice a day and it has helped with relaxation and staying centered.

Although Velvet-Storm has only been IMsL 2025 a short time, they already have made lots of plans including New Jersey Leather Pride, World Pride in Washington, New York Pride, Southeast Leather Fest, Fetish Festival in Tokyo, and much more. Velvet-Storm doesn't just attend events, Velvet-Storm volunteers and helps with the work. This is a strong unapologetic, outspoken modern International Ms. Leather, who has been sashed at the perfect time in our history. For Velvet-Storm the time is now.

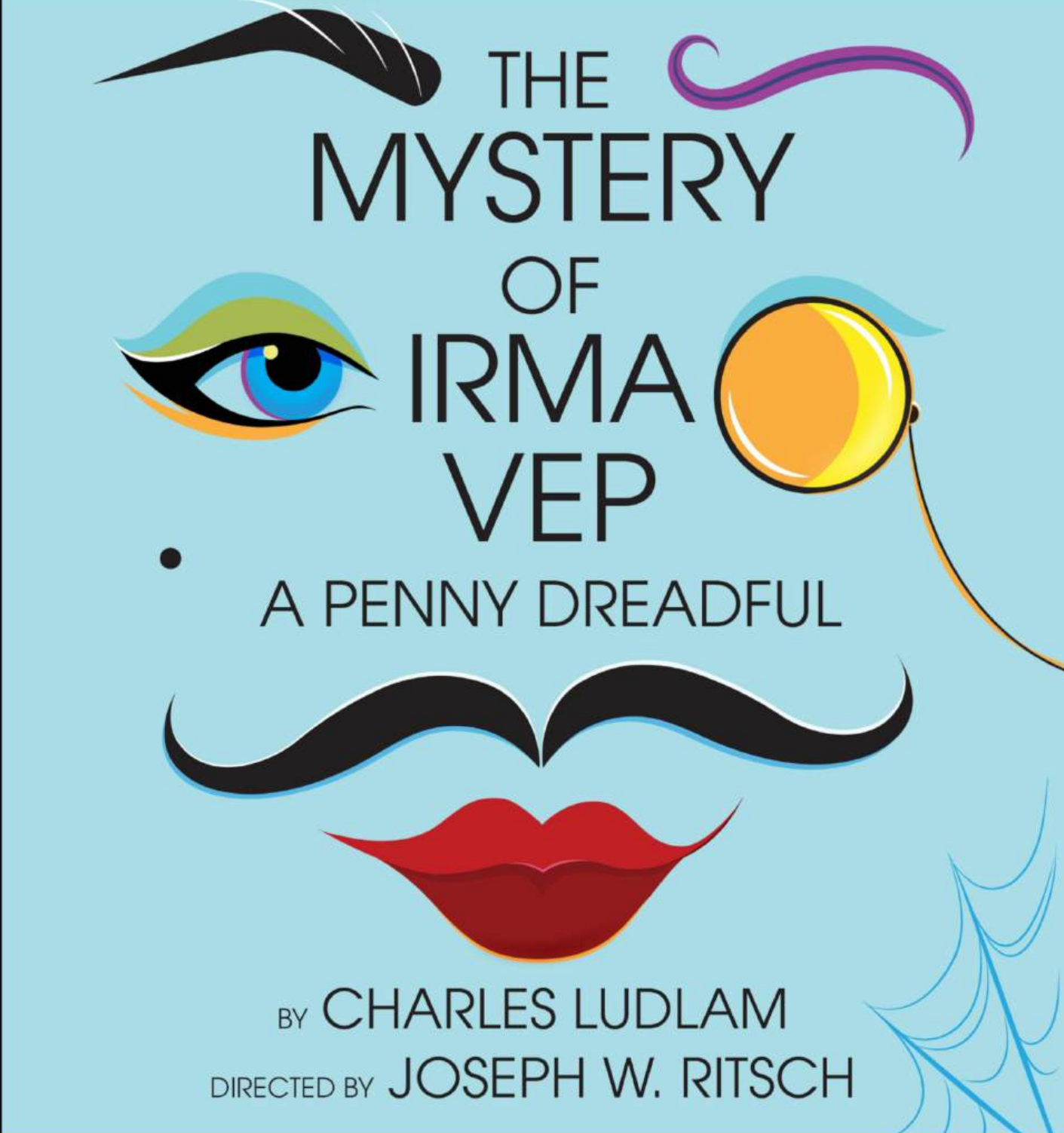
## Ask Dr. J - PROUD!!

By Janan Broadbent, Ph. D.



Last summer, I went to Columbia Mall to do some shopping. When I walked back to my car in the garage, I saw a gentleman and two young people, a boy and a girl, standing next to it. The gentleman asked me if that was my car, and I wondered what the problem might be. He pointed to the decal on my car (see below). He went on to say how reassuring it was to see it. In that moment, we connected with human kindness, acceptance, need for caring and welcoming spirit. We discussed our sense of living in a society where that feeling of warmth towards one another, regardless of age, appearance and so on should be the expected norm. We ended up with a hug...


So, at this time of PRIDE, I remember that day. I hope you all have such memories. I am not naïve enough to disregard the reality of what is going on around us, especially now. But I also maintain the hope that the human spirit will overcome adversity, sustain its positive qualities, and move towards calmer waters. The physiological body, our hardware, was not made to stay alert to danger constantly, to always watch for danger or threats via the stress hormone, cortisol, ever present. In the words of a wiser person than I am, "The smallest act of kindness is worth more than the greatest intention." – Kahlil Gibran, Lebanese-American writer, poet, and visual-artist.



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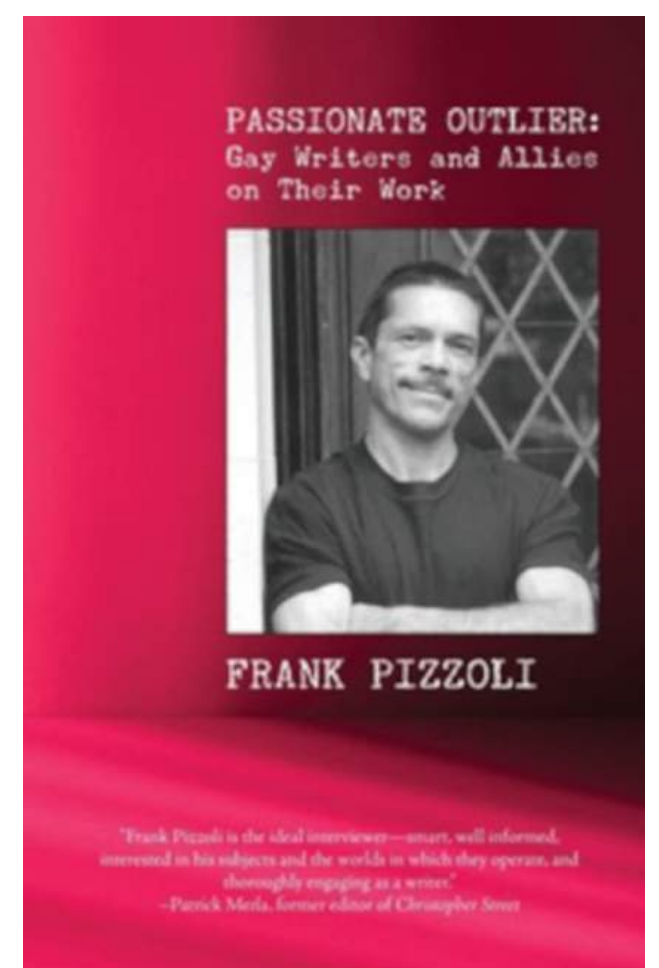
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## Estate Planning Continued

biological parent.) A court order giving the second parent full legal rights will prevent problems when enrolling the child in school or accessing their medical records.

## Trans Individuals

The incoming administration has directed some of its harshest rhetoric at the transgender community. Because the laws may shift in ways that limit protections for trans individuals, it's a good idea to take steps now to safeguard your rights.



For someone who is transgender or in transition, these might involve legally changing their name to reflect their gender identity or choosing a gender-neutral name that aligns with their preferences. It's also important to update the gender marker on their birth certificate. In many states, a new birth certificate will be issued—rather than an amended version—showing the updated name and gender marker.

A legal name change can occur at any time, regardless of the stage of the person's transition. Once the change is final, they should notify Social Security and the Motor Vehicles Administration of the new name. Having a driver's license and Social Security card bearing the new name will make it easier to have other agencies and businesses update their records as well. And of course, your will, power of attorney, and advance directive should be updated to reflect your new name as well.

## Conclusion

These are challenging times. The good news is that the legal rights of the LGBTQ+ community are still largely intact, even with the future uncertain. By acting now, can enjoy some peace of mind knowing that you have taken important steps to protect yourself and those you care about.

*Lee Carpenter is a Principal at the law firm of Offit Kurman, P.A., and can be reached at (410) 209-6426 or lee.carpenter@offitkurman.com. This article is intended to provide general information only and should not be construed as legal advice.*

 with 

Let's celebrate PRIDE together!


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8 - Maryland OUTloud - May 2025

# Hold on tight, 2025's gonna be a wild ride

By Sophie White

First off, a huge shoutout to Mary Taylor and Adam Romanik for bringing my column back from the void. It's been way too long, and I've missed spilling my thoughts onto the page. Most folks were probably itching to kick 2024 to the curb. It was a chaotic, drawn-out mess of a year, and the world seemed ready to flip the calendar. So, what's 2025 got in store? Well, so far, it's screaming, "You thought that was bad?" My take? It's an "Oh, hell no" kind of start. If 2024 was a dumpster fire, 2025 rolled up, and said, "Hold my beer."

January 20th brought Donald Trump's second inauguration. He didn't waste a second, unleashing a flurry of executive orders. If you thought his first term was wild, buckle up—this man's been plotting his comeback for four years, and he's not here to play nice. Early February hit like a sledgehammer for the LGBTQ community. A wave of new laws rolled back anti-discrimination protections. The Trump administration's poised to gut federal rules barring discrimination based on sexual orientation and gender identity. That means no protections for LGBTQ folks in jobs, housing, schools, healthcare—you name it. States and local governments are following suit. Trump's stance? Two genders, male and female, end of story. Now there's a push to force people to use bathrooms matching their birth certificates.

So, what happens to someone like Patricio "Pat" Manuel, the first openly trans man to box professionally in the U.S.? Is he supposed to use the women's restroom?

Or Paris Lees, a trans woman who's modeled for British Vogue—does she get shoved into the men's room? What about their safety? Are they just supposed to deal with harassment, or worse? And what about the 1.7% of intersex people—over 5 million folks? Do they just... vanish? That's about 100,000 trans people per state. You might not think you know a trans person, but trust me, we're out there. A lot of us blend in, and you'd never know.

I'm mostly retired now and when I'm not writing, I am spending my days hopping around the globe thanks to my new retirement profession. In the last six months, I've hit St. John, Newfoundland; Halifax, Nova Scotia; Roatan, Honduras; Belize City, Belize; Cancun, Mexico; and 20 U.S. states, from deep-red Texas and Florida to blue strongholds like New York and Massachusetts. Here's the deal: 99.9% of people don't give a damn that I'm trans. (Okay, it's been 100% so far, knock on wood.) I don't always "pass" as female—I dress super feminine, usually in a dress, but skip makeup most days and wear my hair up. Women read me as female about 75-80% of the time; guys, maybe 50%. But here's the thing: everyone's been respectful. No one's been a jerk just for kicks. I don't usually correct people on my gender either—I'm not here for drama, and honestly, I'm over caring.

Interestingly, non-Americans tend to see me as female more often. Maybe it's my voice; they don't have the same cultural cues. Speaking of customs, I got Clear, which means the government's got my biometrics now. (Jury's out on whether that's a win or a mistake.) But it makes travel a breeze—no lines, no hassle and customs in airports or cruise terminals have not cared that I am trans. Travel's been a blast, but there's always this nagging worry in the back of my mind: what if I get arrested for using the women's bathroom even though I've have a female marker identification?

Some trans folks are sticklers for being gendered correctly, and I get it—that's their fight. Me? I let it slide unless someone's being an asshole and trying to hurt me. It keeps life simpler. Doesn't mean it doesn't sting sometimes, but I have been able brush it off.

A word of advice: travel young if you can. My body's creaking—knee replacements are on the horizon, but I'm stubborn and saying no for now. Traveling when you're older can be tough, but it's still worth it. It just takes more time and grit.

We've got trips planned to Hawaii, New York, and Connecticut soon. This year's already a beast. Welcome to 2025. As always, I'm sending peace, love, and light. Sophie



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