

FREE

# Calvert County Times

THURSDAY, DECEMBER 10, 2020

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# Book of Hope



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### COVER

Marie Andrews, author of new book of poems called "Seasons." Cover Photo by Margaret Dunkle.



### LOCAL

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Three members of the Harrod family were severely burned in the fire that destroyed their home.



### COMMUNITY

21

Church of SOMD: Harvest Fellowship

**“PLEASE REACH OUT. THERE ARE FUNDS AVAILABLE TO YOU.”**

COMMISSIONER BUDDY HANCE ON RENTAL, RESTAURANT GRANTS.

## WEEKLY FORECAST

<b>Thu 12/10</b> 53°   36°F  Sunny	<b>Fri 12/11</b> 57°   45°F  Mostly Sunny	<b>Sat 12/12</b> 62°   49°F  AM Clouds/PM Sun	<b>Sun 12/13</b> 62°   39°F  Few Showers
<b>Mon 12/14</b> 49°   34°F  AM Showers	<b>Tue 12/15</b> 47°   32°F  Mostly Sunny	<b>Wed 12/16</b> 51°   38°F  PM Showers	<b>Thu 12/17</b> 53°   33°F  AM Showers

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 For staff listing and emails, see page 23

**INSIDE**

*Countdown to Christmas*

**Pg. 9**

**2020**

**COVID-19**

As of December 3

**Positive Cases** | **Deaths**

**Calvert** | **2092** | **20**

Information provided by Calvert Health Department

# Rod N Reel Revises Expansion Plans

## Town Planners to Hear Changes

By Dick Myers  
Editor

The Chesapeake Beach Planning Commission will be hearing at their Dec. 15 meeting the plans by Rod N Reel, Inc. to revise their expansion.

According to the narrative supplied with the application, Phase One of the expansion has been completed that includes: “the parking facility, 1936 Bar and Grille, the majority of the site and utility work (up to 5 to 10’ from the future Phase 2 building’s foundations) and that portion of the elevated walkway running from 1936 Bar and Grille to the northeast corner of the parking facility. In addition, the southwest foundation wall and electric room of the Phase 2 five-story building have been completed.”

Phase 2 construction was to consist of:

(1) A five-story building with a small barbeque restaurant (CBQ) and gaming on the ground floor, gaming on the second floor, 48 hotel rooms on floors 3 through 5, and an outdoor assembly space on the roof;

(2) a two-level atrium situated between the existing Rod ‘N’ Reel restaurant and the existing hotel, displacing the southern stairway area and elevator of the restaurant and the entry foyer and swimming pool of the existing hotel);

(3) Renovation of the existing Rod ‘N’ Reel restaurant;

(4) The existing bait and tackle shop would remain, but have minor adjustments to its southeastern façade and roof to facilitate life-safety);

(5) Continuation of the elevated walkway from the northeast corner of the parking facility to a second story entrance to the five-story building; and

(6) Miscellaneous site work surrounding those structures to facilitate access and utilities.

The plan says, “With the advent of the Covid-19 pandemic, it became clear that the prior designs

of the Phase 2 construction were insufficient.”

Instead, the revised plan consists “of moving the 3rd through 5th floor hotel rooms of the five-story building eastward to be over top of the Rod ‘N’ Reel restaurant, so that the currently designed five-story building would become a two-story building, remaining as the CBQ restaurant (though smaller) and gaming space, with an outdoor pool (completely screened) on the roof. With the hotel rooms moving over the Rod ‘N’ Reel, the previous five-story building would move eastward to become a four-story building. The atrium is made smaller and no longer would remove the indoor swimming pool and foyer of the existing hotel.

“A portion of the hotel rooms would run over top of the atrium, thus allowing the new hotel rooms to be re-configured and a total of 62 new hotel rooms would be added instead of 48. All the structures would be brought to elevation 9, to match with the existing hotel.”

The plan goes on to say, “The two-story building would be built first, to facilitate the Rod & Reel’s employees being able to work in that building (and 1936 Bar and Grille) during construction of the new Rod ‘N’ Reel building and atrium (as the existing Rod ‘N’ Reel structure would be replaced).”

Project Manager Eric Blitz told The County Times they hope to be able to begin construction of the new two-story building in January with the necessary approvals.

The Dec. 15 town planning commission meeting will be held virtually at 7 p.m. with public access and comment available via web and phone. To join the meeting via web, click <https://us02web.zoom.us/j/8697557180>. To join via phone please dial (929) 205-6099 and enter the Meeting ID: 869 755 7180.

[dickmyers@countytimes.net](mailto:dickmyers@countytimes.net)



Artist's rendering of the new four-story building with the Rod N Reel Restaurant and gaming facilities on the first two floors and hotel rooms on the top two.

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# Family Loses Home, Possessions in Fire

*Couple Severely Burned, Still Hospitalized*

By Dick Myers  
Editor

As Christmas approaches, a well-known, highly respected Lusby couple are recovering at Washington Hospital Center Intensive Care Unit from severe burns incurred in a fire on Oct. 29 that destroyed their home and all of their possessions.

Owen and Linda Harrod and their daughter Aretha Harrod-Henderson were in the home at around 3 a.m. when Harrod-Henderson smelled smoke and sprang into action. She is an LPN who was visiting for several days to help care for her dad Owen, Jr. and his swollen foot.

Owen Harrod, Jr., 77, served in the Vietnam War. According to their son, Elder Owen E. Harrod, "In 1968 he (his father) stepped on a landmine and received severe injuries to his foot, and still has the hole in his foot and shrapnel in his leg. The blast left his lower leg paralyzed but intact. He was treated at the Walter Reed hospital for over a year before he was able to return home. He received the Purple Heart."

Before joining the service, he attended University of Maryland Eastern Shore and while there played with a band called the Vibra-tones, which



Charred remains of the Harrod home in Lusby.

included famous saxophonist Clarence Clemons, who later went on to play with Bruce Springsteen. Owen later played with several local bands, "The Gospel Cavaliers" and "The True Gospel Singers."

Harrod is retired from Maryland state government at the local unemployment office, where "he has helped

hundreds of local citizens obtain career positions, and they remember him for it," his son said.

Linda Harrod, 68, is an accomplished singer. For many years she worked as a security guard at Calvert Cliffs Nuclear Power Plant, where she became a supervisor, and later at the Prince Frederick courthouse. She currently is a counselor at Carol Porto addiction rehab center in Prince Frederick.

The Harrod family are faithful members of Greater Faith Ministries in Prince Frederick.

The Harrod family's Cape Cod home of 46 years is located on Saw Mill Road in Lusby. Their son Owen E. Harrod relayed what happened on that fateful late October night. After smelling the smoke, their daughter went to her parents second-floor bedroom and awakened then. Her father followed her back to her room as the lights went out.

"Aretha then broke the window with her bare hands when a cloud of flames exploded into their direction," Her brother recounted. She was able to pull her father onto the second-floor roof.

Meanwhile Mrs. Harrod had attempted to escape by going down the stairs and became the most severely burned.

Her brother reported, "Aretha said that dad went off of the roof first very quickly and went around to the lower window near the bottom of the stairs and broke it to pull mom out through the lower window. Aretha said that by time she got down off of the roof, dad already had pulled mom out through the window."

By then Mr. Harrod was exhausted and their daughter told her mother to roll away from the burning house, which she did.

Family neighbors called in the fire and volunteers did what they could, but the house was a total loss. The cause is still under investigation.



Owen and Linda Harrod

Mr. and Mrs. Harrod and their daughter were transported first to CalvertHealth Medical Center and then to the Washington Hospital Center burn unit. The daughter has since been released but her parents remain there.

Their son said, "With 2<sup>nd</sup>- and 3<sup>rd</sup>-degree injuries (they) will have to endure a lengthy recovery process to include surgeries and rehabilitation."

He was living there at the time but was not at home, so all of his possessions were destroyed as well.

The Harrod Family sons and daughters say they "are sorrowful that their parents and sister suffered in this ordeal but are so grateful that they made it out alive."

We have talked about Mr. and Mrs. Harrod so that you our readers know what they have done for their country and for Calvert County. Now the community is being asked to thank them by helping them in their recovery.

When they return home, they will need a rental to live in while their house is rebuilt on their property.

Reverend Barbara Buchanan, founder/director of The HEART Project, a nonprofit 501c3 organization incorporated in Virginia and Maryland, has stepped in to assist the Harrod Family in rebuilding their lives and livelihood. The HEART Project is asking businesses, churches, and the general public to be a part of this outreach. HEART is accepting gift cards, gift certificates and non-monetary items to present to the family. All proceeds will go to the family.

You can mail donations to: The Heart Project, Rev. BJ Buchanan, Box 7, Ninde, VA 22526-0007. A donation receipt will be mailed to the donor, if requested.

Alternatively, cash donations may be made @GoFundMe: <https://gf.me/u/y696kp>

Non-monetary donations (new or like new housewares, toiletries, clothing, dinnerware, furniture, etc.); Email: [Wholeheart2heart@gmail.com](mailto:Wholeheart2heart@gmail.com) or send a message via the 'Contact' page at <http://herheart.net/contact-heart>

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# Community Center Construction Planned for 2024

To Be Named After Harriett Elizabeth Brown

By Dick Myers  
Editor

A community center in Prince Frederick is still in the Calvert County Capital Improvement Plan (CIP) for construction in Fiscal Year (FY) 2024.

The Calvert County Board of County Commissioners (BOCC) was told by Director of Parks and Recreation Shannon Nazzal during a Dec. 1 work session that public input is the next step to help design the new facility. It will be named the Harriet Elizabeth Brown Community Center after a legendary county civil rights leader. A temporary center in the old SMECO building on Dares Beach Road now is named after her. That was established in 2015.

According to Nazzal, "The conversation regarding a community center in Prince Frederick began in 2009." She noted, "In 2015, the Harriet E. Brown Task Force was implemented by Governor Larry Hogan with the task of commemorating Harriet Elizabeth Brown. The temporary community center was named in her honor with the direction that the name would be used for the permanent facility to be built in the future."

The county purchased 22 acres on Fairgrounds Road in 2018 and combined it with an additional five acres owned by the Housing Authority.

In 2019 a conceptual plan was presented with a slightly scaled down version of an earlier plan. But by then the center had slipped off the six-year CIP, with planning to commence in FY '26.

The project has considerable public support from potential end users as well as the advocates for a permanent home to honor Brown, who was responsible for getting equal pay for black teachers.

With that public pressure, on Aug. 11, the BOCC advanced planning to the FY '22 budget with construction in 2024.

The Dec. 1 report was a follow up at which the BOCC had asked for some information about potential funding sources and public/private partnerships.

Nazzal said up to \$350,000 is yearly available to the country from the state's Program Open Space Program,



although there are several other projects vying for those monies, including Dunkirk Regional Park and Breezy Point Park.

Nazzal also said that up to \$800,000 is available in a Community Development Block Grant. Other sources are the state's Community Legacy Program and from the Arts and Accessibility Foundation.

The commissioners asked Nazzal to return after they find out what is heard in the community outreach effort scheduled to begin early next year. Commissioner Tim Hutchins said that could help them to decide what design to use, although Nazzal said the project had no budgeted monies for design until next fiscal year beginning July 1.

The current budget for the project is \$300,000 for planning next year and \$7.5 million for construction in FY '24.

The out years of the CIP beyond the next fiscal year are purely for planning purposes, Director of Finance and Budget Tim Hayden has advised the BOCC.

He has also warned that the commissioners need to trim the overall CIP for the next fiscal year. It is \$5.9 million more than an earlier agreed to threshold, Hayden said.

And, the six-year, \$373 million requested CIP is \$37 million more than was presented last year.

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# COVID-19 Rental Assistance Available

Grants Also Offered to Restaurants

By Dick Myers  
Editor

"Please reach out. There are funds available to you," said Calvert County Commissioner Buddy Hance. He was referring to the news the board received of additional emergency rental assistance for those impacted by the economic impacts of the COVID-19 pandemic.

The county was informed of an additional \$180,000 in rental assistance in a letter dated Nov. 24 from Maryland Department of Housing and Community Development Secretary Kenneth Holt.

Director of Community Resources Jennifer Moreland informed the commissioners at their Dec. 1 meeting that "LifeStyles of Maryland and Southern Maryland Tri-County Community Action Committee will each have an additional \$90,000 to distribute in emergency rental assistance to households impacted by COVID-19."

Those are the two vendors managing

Calvert County's Rental and Mortgage Relief Fund.

According to the grant, the funds must be distributed by the end of the year.

Also, at the Dec. 1 meeting, the commissioners were told about additional assistance that's available to restaurants, one of the hardest hit business sectors.

According to Director of Economic Development Kelly Robertson-Slagle, the amount of additional monies available under the Maryland Economic Development Assistance Fund is \$646,295.

Robertson-Slagle, in a memo to the commissioners, said, "These funds must be dispersed by December 31, 2020. To receive this grant, the Department must supply the Department of Commerce with a signed copy of the... Maryland Economic Development Assistance Fund Grant Agreement." The commissioners approved signing that agreement.

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# Those On Pandemic's Front Line Will Get Vaccine First

By Guy Leonard  
Staff Writer

Maryland's plan to vaccinate its citizens could begin as early as next week, according to Deputy Secretary of Health Dr. Jinlene Chan, adding that the first shipment of a little more than 150,000 doses would likely be divided between the vaccine produced by Pfizer, with 50,000 doses and about 104,000 doses from Moderna.

Chan joined Gov. Larry Hogan at a Dec. 8 press conference in Annapolis, along with other state health officials to talk about the vaccine distribution.

Much depends on emergency approvals that still must be given by the U.S. Food and Drug Administration, she said.

"The early data from the first two vaccines being considered in the United States have shown a high level of effectiveness in preventing disease from COVID-19 and most people involved in the clinical trials have reported minimal side effects," Chan said.

The first phase of distribution would be divided into two parts, with hospital-based health care workers, patients and staff at long term care facilities and first responders getting the first inoculations.

Roughly 50 percent of COVID deaths occurred in nursing homes, Chan said.

The second part of Phase 1 would include inoculations for people with chronic diseases, such as conditions of the kidney's, the heart and the pulmonary system, said Chan.

Phase 2 of the vaccination plan would reach out to workers in critical infra-

structure such as education, transit, public utilities and others.

Despite the apparent effectiveness of the vaccines – both have prevention rates of better than 90 percent – Chan said wearing masks, continuing social distancing and rigorous hand washing would still be necessary to prevent the spread of the disease to those who had not been vaccinated.

Phase 3 of the plan would bring vaccinations to the public at large, she said.

"This is by far the most massive undertaking of the pandemic," Hogan said of the vaccine distribution. "Both Lt. Gov. Boyd Rutherford and I will take the vaccine in public as soon as it is available."

Hogan said he and Rutherford would do this as proof of its safety and efficacy.

Hogan also said the state ordered that any health care official in Maryland, once they had received the proper training, would be able to administer the vaccine.

COVID metrics continue to worsen, he said, with 85 percent of statewide intensive care beds occupied and 87 percent of acute care beds also occupied.

So far, 4,755 Marylanders have died from COVID-19, Hogan said, and the past 35 consecutive days have seen more than 1,000 new cases of COVID-19 each day.

"The cavalry is coming; a vaccine is on the way," Hogan said. "But we must continue to fight this virus with everything we've got."

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Saturday, December 12 /starting at 1:00 p.m.



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# Sarbanes Remembered as Man of Integrity

Former Senator Dies at Age of 87

By Dick Myers  
Editor

Paul was never afraid to do the right thing," said Rep. Steny Hoyer about his long-time friend Paul Sarbanes, who died Dec. 6 at the age of 87.

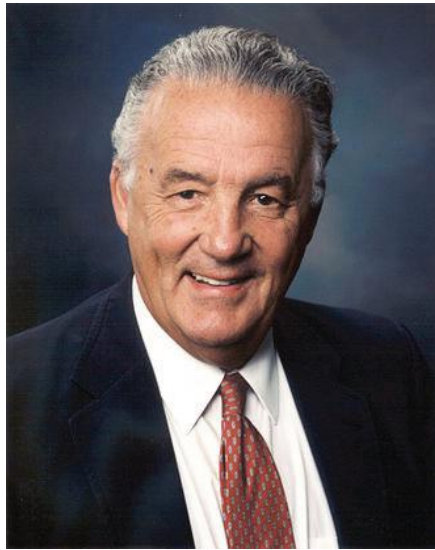
Sarbanes served six years in the U.S. House of Representatives and then 30 years in the U.S. Senate (1977-2007). He was at the time the longest serving senator in Maryland history until Barbara Mikulski surpassed him by one day.

Sarbanes was a native of Salisbury and a graduate of Princeton University, Balliol College, Oxford, and Harvard Law School.

His political career began in 1966 as a member of the Maryland House of Delegates, the same year and place in which Hoyer began his political career.

"Paul was a true champion for the people of Maryland and America. I will miss him greatly. His loss will be felt deeply throughout our state, and I join in expressing my deepest condolences to his children - John, Michael, and Janet - as well as the entire Sarbanes family."

Sen. Chris Van Hollen also commented on the passing of Sarbanes: "Today we mourn the loss of the son of Greek immigrants who rose from humble roots on Maryland's Eastern Shore to make an important and lasting impact on our entire country and help millions of his fellow Americans - Paul Sarbanes. Both during his time serving in the House of Delegates and as our state's second-longest serving United States Senator, Paul Sarbanes was a tireless advocate on behalf of all Marylanders. His leadership in preserving the Chesapeake Bay, expanding access to affordable housing, and protecting Main Street investors in the bill that bears his name, Sarbanes-Oxley, are enduring testaments to his legacy of positive change. Paul was known for always doing his homework and for his sharp



Sen. Paul Sarbanes

questioning - woe to the witness who appeared before his committees unprepared.

"On a personal note, I will never forget Paul's kindness when I worked with him as a staff member on the Senate Foreign Relations Committee in the 1980s, or his mentorship during my first term in the House, and his willingness to offer advice and counsel when I was elected to the Senate in 2016. He was a role model for me and so many others who believe that public service is a noble calling. Katherine and I send our condolences to his children John, Michael, and Janet, to his brother Tony, and to all of Paul's family during this difficult time. Paul Sarbanes left a legacy of compassion, integrity, humility, and hard work that Marylanders will never forget."

On Tuesday evening, Dec. 8, Hoyer and members of the Maryland Congressional Delegation held a "Special Order Hour" on the Floor of the House of Representatives to honor and reflect on the memory of Sarbanes. The Special Order Hour immediately followed the last votes in the House of Representatives and was streamed live on C-SPAN.

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# Ninety-Six-Year-Old Woman's Poems Tell of Heartbreak, Hope and Healing

By Dick Myers  
Editor

At the age of 96, a Calvert County woman has concluded a journey that began more than a half century ago with the tragic death of her son in a helicopter crash in the Vietnam War.

Marie Andrews, who lives at Asbury-Solomons, has just released her first, and she insists her only book. It's a book of poems called "Seasons," and it's billed as poems of "Heartbreak, Hope and Healing."

"For 30 years I had just a pile of poems in a dark drawer without thinking I'd ever use them for this purpose," she said.

Those poems had been written between 1988 and 1995 for the monthly newsletter of Compassionate Friends of Calvert County. She said, "It was started by a friend of mine whose young son had drowned. When she later left the county, I took over as the chapter leader and inherited the monthly newsletter writing task. The newsletter front cover gradually evolved into my writing a poem that was as inclusive and deeply serious, yet they end with hope and a sense of comfort."

Before we go any farther, here's a sample of her work from the book that Andrews chose to share with The Calvert County Times readers:

*Let us not ask too much  
Of ourselves...  
This is a wounded time.  
Let us care about our healing.*

*And do the things that  
Inwardly feel liberating.  
Slowly, slowly, let our steps  
Find the haven that's renewing.*

*So now our child lives on  
Within our memory...  
Enriched by that child so loved  
And our own long, hard journey.*

*Seeing once again the beauty,  
Reaching out to others hurting,  
Gathering all the riches known  
Into a Thanksgiving tapestry...*

In January of this year, Andrews decided it was time for all of those poems gathering dust to see the light of day again. She showed them to an acquaintance with an editing background and was quickly told they needed to be published. Robyn Truslow at Calvert Library put Andrews in touch with a local independent publisher, Suzanne Shelden of Prince Frederick, who did a masterful job incorporating her art and others' photos and art



"Mrs. Weems Christmas Tree," a painting by Suzanne Shelden is included in "Seasons" by Marie Andrews, who also included it in one of her poems before Shelden independently painted the scene which is visible along Routes 2/4 in Port Republic.

to complement the text.

Shelden noted, "The book is done to play down the imagery so that it does not compete with the poetry."

Shelden said, "I'm very proud of Marie. I'm impressed. She is amazing."

That original idea at Asbury-Solomons was pre-pandemic, but both author and publisher realized that the timing was right, that there was a need for a book like "Seasons."

"The poems really are a good fit for these times," Shelden said.

Andrews felt all along that the poems would resonate with people connected with the military. But she added, "Coronavirus concerns became more grave. Feedback made me realize that this book could provide comfort on a national scale."

The back cover notes, "In this time of the COVID-19 pandemic, with losses so widespread, this collection of poems reaches out not only to those whose children have died, but to all who have been affected by this tragedy, one that has taken so much from everyone."

Andrews said about writing being therapeutic for those suffering loss, "It depends on each individual. Finding that, though each person has a unique situation, we can still relate and know we are not alone; that there are others who are living with similar thoughts and feelings and that provides hope."

Andrews grew up during the Great Depression in Australia. Her father was a banker, so they were somewhat insulated from the economic impact.

She explained, "We kept getting transferred around because the Commonwealth Bank of Australia was in all the states of Australia. And so, I was used to moving around to different states and I had a good time wherever I was."

At the age of 18, after graduating from high school, she was working at one of her father's banks. Her husband to be Jack walked in. The American soldier, she said, "was sent over right after Pearl Harbor. Instead of going to the Philippines, they had to come to Australia because the Japanese were in the Philippines."

The night before he had won a poker game, so the non-commissioned officer came into the bank to deposit his earnings. She said, "He seemed to think I would be a good person to date. So, he came back a lot of times." She said she wasn't allowed to date Americans. Finally, she suggested "that maybe I could have a date if he would come and have a meal with us. And so that's what happened. And from there on, we were married for 75 years."

After his time in the service they settled in Dayton, Ohio, where he went to work in the family's department store.

She said her job when she arrived in America was "mothering a 10-month-old (John Michael) and learning how to live in a new country, USA."

Her husband retired at the age of 52 and they did a lot of traveling. "My husband and I each received our long postponed undergraduate degrees." She completed her master's degree.

She explained, "We moved (to Calvert County) and finally got to live by the sea after living inland 30 years. The front cover of "SEASONS" was taken by me from the deck of our Long Beach, St. Leonard, Maryland home."

They both volunteered for the Peace Corps. While Jack was traveling with the Peace Corps, Marie immersed herself in Calvert County volunteerism, with Compassion-

ate Friends and League of Women Voters. With Calvert Collaborative for Children and Youth she was instrumental in helping establish the indoor aquatic center in Prince Frederick.

And she got into her first book project as publishing director of "St. Leonard, A Maryland Tidewater Community," written by Sara Ebenreck Leeland with art by Gary Pendelton. It received the annual "Best Historical Book of the Year Award" from the Maryland State Historical Society.

As to her current project, Andrews said, "I think it's important to note that the book may have a special connection to those with military backgrounds. I want people with deep and challenging life experiences of many types of loss to find comfort in the book and know it does not depend on gender, race or age. They may receive a profound benefit."

She added, "Also, more casual readers seem to enjoy the interplay of words and imagery, as a book for these difficult times."

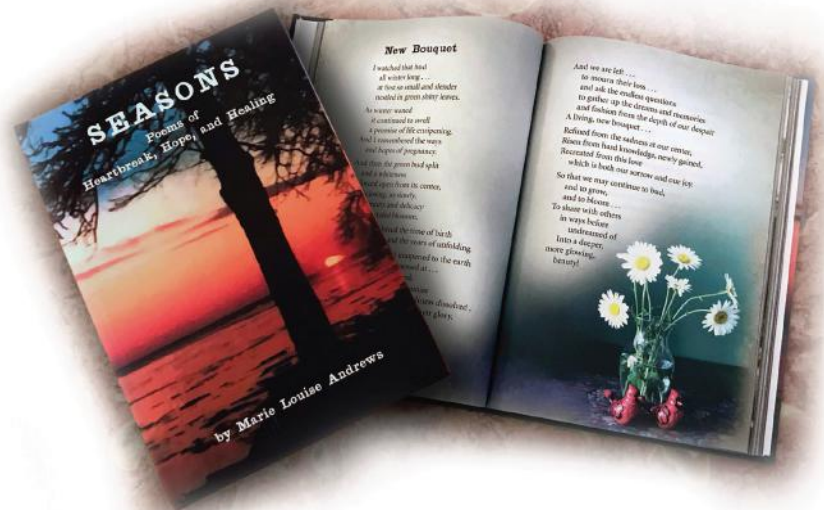
Dealing with loss of a loved one is especially difficult during the holidays. So, in addition to poems for the four seasons, Andrews also has ones for Thanksgiving, Christmas and New Year's.

The last poem in the book was written by her son John Michael and arrived in their mailbox three days before an Army team knocked on their door to inform them of their son's death in Vietnam.

All of us experience loss at some time or another, some at a younger age than others. She said, "My hope is that they will feel comfort, more hopeful, less alone."

*Editor's Note: Seasons: Poems of Heartbreak, Hope and Healing is available on amazon.com.*

*dickmyers@countytimes.net*







# *Countdown to Christmas*

*2020*

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**Physical Distancing:** Residents should continue practicing physical distancing of six feet or more outdoors and inside public places.

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# Leonardtown Auxiliary Gives Gifts to Charlotte Hall Veterans



By Guy Leonard  
Staff Writer

When the COVID-19 pandemic hit in March members of the Leonardtown Volunteer Fire Department Auxiliary, along with auxiliary members from the 7th District Rescue Squad and 2nd District Volunteer Fire Department and Rescue Squad worked together to make 3,000 faces for first responders and those in nursing homes.

But, for the past two months, the same group has been working on a special project to make hats and fidget sleeves for the veterans at the Charlotte Hall Veterans Home. Fidget sleeves are knitted gar-

ments that can be pulled on the arms just like sleeves and have soft objects inlaid in them that allow the wearer to pick at them.

They have been shown to reduce anxiety in certain patients dealing with Alzheimer's Disease and other types of dementia by giving them something to occupy their hands.

The volunteers made more than 300 hats for the residents at the veterans home and more than 50 fidget sleeves; the volunteers met at the Port of Leonardtown Winery's gazebo to knit the gifts for the veterans, according to auxiliary member Jennifer Stotler.

# North Beach VFD Makes Santa Run

It is that time of the year! Santa Claus will be making his rounds this year with the North Beach Volunteer Fire Department's (NBVFD) first annual scheduled Santa Run! The NBVFD will be escorting Santa through the main streets of the community on the dates below from 6 pm-9 pm. You will be able to track Santa's arrival to your neighborhood in real time by following the North Beach Volunteer Fire Department on Twitter @BeachVolunteer or on Facebook at @NBVFD OFFICIAL. The NBVFD looks forward to spreading cheer throughout our communities during these challenging times!



Drive

**December 13:** 26th-30th Streets, Gordon Stinnett Ave, Harbor Rd., C Street (Mears Ave to 16th Street)

**December 18:** North Beach, San Francisco by the Bay, Burnt Oaks

**December 19:** 5th Street, Chesapeake Lighthouse, Mary Ann Drive, Sam Owings Place, Easy Street, Marcellas Drive, Boyds Turn Rd, Boyds Trail, Paris Oaks Rd., Three Brothers Way

**December 20:** Camp Roosevelt Drive, Willows, Breezy Point (Santa will see everyone at the Breezy Point/Shore Drive Triangle)

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12pm - 4pm

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Museum Store at St. Clement's Island Museum 38370 Point Breeze Rd., Colton's Point, MD 20626 301-769-2222	

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**#3 - \$159.00**  
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**Monday:**  
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**Tuesday-Wednesday:**  
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**Thursday-Saturday:**  
11:30AM-9:30PM Kitchen

**Tuesday Special:**  
50% off Shareables and specialty cocktails.  
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**Sunday:**  
10:00AM-2PM Brunch,  
4PM -8PM Kitchen

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# 6 Ways to Stick to a Holiday Budget

The holidays are an exciting, fun and joyful time of year. And for many people, the holidays also are expensive.

According to the Motley Fool Company, a financial wellness resource, the average American spent \$882.45 on Christmas gifts, food, decorations, travel, and other holiday-related expenses in 2019. Around 56 percent of gift shoppers set a budget for holiday spending, but only 64 percent stuck to it. In addition, 21.5 percent of respondents went into debt due to holiday shopping. Who doesn't want to have a super holiday with delicious foods on the table and lots of presents to share with family and friends? While that's tempting, such a bounty should never result in financial peril. These six strategies can make it easy to establish and stick to a budget this holiday season.



**1. Budget for everything.** When working out holiday spending plans, factor in all of the expenses associated with the holidays — not just the most obvious, like gifts. Costs for gas, parking lot fees, greeting cards, postage, travel expenses, and much more should be included in your final number.

**2. Determine how much you can spend.** Money for gifts and other holiday expenses should ideally come from your disposable income. Look at your finances in advance of the holiday season and figure out how much extra cash you have for the holidays, and use that figure to determine how much you should spend. Find ways to make up any deficit by curtailing expenses like dining out or entertainment extras. Many people plan to use credit cards to pay now and worry about the aftermath later. Only use credit cards if you have the money in the bank and can pay off the entire bill when the balance due is in January.

**3. Set a spending limit for individuals.** Based on your numbers and how much you plan to spend overall, start allocating money to

categories, including gift recipients. Come up with a spending range for each person and stick to it.

**4. Pay in cash as much as possible.** It's easy to know what you're spending when using cash as opposed to credit. There is some risk with carrying around cash, but that risk may be offset by the benefit of spending only what you can afford to spend.

**5. Track all purchases.** Save the receipts and keep a running total of expenditures so you can see how your spending is measuring up to your budget. If necessary, scale back on one category if you've tipped the scales in spending on another.

**6. Shop sales and deals.** High-end stores may have the impressive tag, but their prices can set you back. Instead, look for comparable gifts at discount stores and other retailers. Also, if you must use a credit card, use one that earns you a cash-back bonus for added savings.

A holiday budget is a must to avoid overspending and finding yourself in debt early next year.

# Tips for Successfully Gifting Teens

Giving gifts during the holiday season may be rewarding, but certain people on your shopping list may leave you scratching your head wondering what to buy.

Teenagers often fall into that confusing category. As trends and interests change at a moment's notice, adults may not know what to get the teenagers on their list. These suggestions can set you on the right course.

## Gadgets

Teens like staying abreast of the latest technology, and what better way to do so than with hot-off-the-assembly-line products? Modern teens use multiple mobile devices — from tablets to smartphones to notebook computers — so an outlet multiplier with surge protection could be the way to go. A charging caddy that keeps all of their devices organized and within reach while replenishing the batteries can make for another go-to gift.

While shopping for gadgets, think about investing in Bluetooth-enabled earbuds or over-the-ear headphones. This way teens can enjoy their favorite streaming music stations or binge Netflix series without disturbing others.

## Gym equipment

Adolescents are conscious of their personal health and body image. To foster positive experiences, gift givers can encourage healthy physical activity. A gym membership or personal fitness equipment can help teens get on track with a weekly regimen.

## Luggage/travel gear

A thirst for exploration may inspire teens to travel the country or the world. A high-quality piece of luggage can be a building block for teens'



travel gear. Other travel items to consider are RFID blocker ID and credit card holders, money toward a passport or an overnight toiletries bag.

## Gaming

Many teens immerse themselves in gameplay, whether solo or online multiplayer. Games can be enjoyed while using various consoles, computers and even smartphones. Find out which platform teens are using and then purchase gift cards, points or e-codes so that they can get new games or enjoy in-app purchases and upgrades.

## School funding

Some gifts can focus on the future, including teens' education. Consider donating to or opening up an account to help fund college costs. Different plans have different annual contribution limits and tax deferrals, so it's a good idea to speak with a financial professional to figure out which avenue is right for you and your gift recipient.

## Retailer gift cards

Teenagers always enjoy some extra purchasing power, so gift cards to their favorite retailers are likely to be a hit. If you're not sure where the teen on your list shops, consider a gift card good for any store in a local mall.

Shopping for gifts for teens can be a little easier if shoppers get a nudge in the right direction.



**Mon-Sat 9:30am - 8:00pm**  
**Sun 12:00pm- 4:00pm**  
**December Classes**

### Beginning Serger Class - Pajama Pants

Dec 10, 2020 5:30 pm

### Christmas Stocking

Dec 11, 2020 10:00 am

### I Love Home Quilt

Dec 11, 2020 5:30 pm

### Beginning Serger Class - 10 Minute Gift Bag

Dec 12, 2020 9:30 am

### Hoopsisters 2018 Quilt - BOM Make-up Class

Dec 12, 2020 12:00 pm

### Disappearing Nine Patch Lap Quilt - additional sessions

Dec 13, 2020 12:00 pm

### Sunday Sewing Group

Dec 13, 2020 12:00 pm

### Serger Class - Reading Book Pillow

Dec 14, 2020 2:00 pm

### Sewing with Denise

Dec 14, 2020 5:30 pm

### Spicy Spiral Table Runner

Dec 15, 2020 10:00 am

### Miranda's Stitchery: Snap Key Fob: Snowflake

Dec 15, 2020 3:00 pm

### Beginning Serger Class - Last Minute Table Runner (Autumn or Christmas)

Dec 15, 2020 05:30 pm

### Wednesday Scrappers

Dec 16, 2020 5:00 pm

### Serger Class - Reading Book Pillow

Dec 17, 2020 5:30 pm



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**Sunday 12pm-4pm** (Variable Dates)

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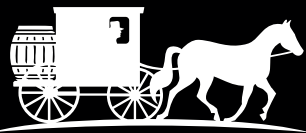
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# 5 Ways to Make Gift Cards More Personal

When in doubt while holiday shopping, go with a gift card. Gift cards provide a convenient way to ensure people of all ages ultimately get something special.

According to a 2016 survey by the gift card sales tool CardCash, gift cards are a \$127 billion market that keeps growing. Physical gift cards have been growing at an annual rate of 6 percent, but digital gift cards are growing at an annual rate of 200 percent. The financial resource The Motley Fool indicates that, during the 2018 holiday shopping season, people buying gift cards purchased roughly four cards each, with an average value of \$45 per card.

Many people enjoy the convenience of storing digital gift card information on their phones. Even though gift cards are any easy option, like giving cash, they may seem like impersonal gifts. However, gift givers can explore these ways to add a personal touch to the gift card.

• Make your own gift card. Companies including Visa® and Mastercard® enable gift-givers

to personalize cards with their own photos. Shoppers also can choose from predesign galleries to present a card that has a little more flair. The gift cards can then be tied to specific occasions or holidays.

• Choose a popular store. Rather than buying the first gift card you see, select a card for a specific store your loved one likes. For example, if the person is an outdoors enthusiast, a gift card to L.L. Bean may be perfect. If he or she wants to be the next top chef, money toward Sur La Table or Williams Sonoma is fitting.

• Wrap it in a unique way. Don't just give the gift card in an envelope; find a unique way to wrap it. After all, that will make the gift card a gift within a gift. Find a small gift box and wrap the gift card as you would any other gift. Or make it even more exciting by designing a scavenger hunt with clues on where to find the hidden gift card.

• Assemble a gift basket. Add a few extra treats to a basket with the gift card that ties into a theme. If the gift card is for a



boating or fishing retailer, place tackle, a floating key ring or a dry storage bag in the gift basket.

• Add a sweet message. Attach a greeting card and share a few sentiments about why the gift card was chosen. This will help make the gift more personal and show that time was taken to se-

lect the item.

The National Retail Federation and Prosper Insights & Analytics reassures that gift cards are one of the most popular entries on holiday wish lists each year. Making the gift a bit more personal can increase the enjoyment factor even further.

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# Greenwell Foundation's Holiday Horse Drive Thru Celebration!



A very special event for our friends in the disability community.

On Dec. 3 friends from all over the county visited Greenwell's for a drive-by event starring our staff and horses decked out in their Holiday finest.

Horses and ponies were waiting on the Manor House driveway circle for invited groups of our friends from group homes and day programs and our friends who are medically vulnerable.

Windows were rolled down, arms were extended for pats, masked faces were extended for kisses and everyone got a goodie bag to take away.

"Greenwell Foundation has

been offering our Watershed Heroes program for almost 4 years." Explained Jolanda Campbell, Greenwell's Executive Director. "Watershed Heroes serves adults with intellectual disabilities with outdoor, nature connection science and environmental education sessions. We are holding Watershed Heroes over ZOOM, and were so eager to see our friends in person in a safe and healthy way, so we designed this special celebration."

"Thank you so much! We loved it, and it made his Christmas this year!"

*Greenwell Foundation Press Release*



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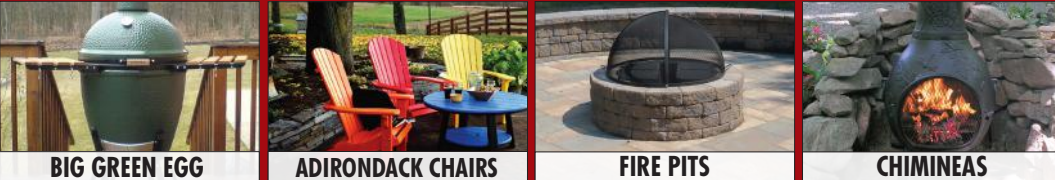
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**Shop Safe this Season at Wentworth Nursery**

# CALVERT COUNTY SHERIFF'S OFFICE CRIME REPORT

During the week of November 23 – December 6 deputies of the Calvert County Sheriff's Office responded to 2001 calls for service throughout the community.

## Burglary: 2020-61738

On November 30, 2020, Deputy Hardy responded to Magnolia Circle in Saint Leonard for the report of a Burglary that had occurred. The complainant advised sometime between 11:30 am and 2:15 pm, an unknown suspect(s) gained entry through the back door and stole a safe containing prescription medication and currency. An Xbox and several pieces of jewelry were also taken from the residence. Total value of property taken is estimated to be \$7, 215.

## Damaged Property: 2020-60991

On November 24, 2020 Deputy Lewis responded to South Shore Drive in Prince Frederick for the report of damaged property. The complainant advised that sometime between 11:30 am and 6:00 pm an unknown suspect(s) dismantled drain pipes laying throughout the yard. It appeared that the suspect tried to gain entry into the residence by damaging two window screens. The value of damaged property is \$50

## Damaged Property: 2020-61032

On November 24, 2020 Deputy Sturdivant responded to Cape Leonard Drive in Saint Leonard for the report of damaged property. The complainant advised that an unknown male suspect damaged a mail box, Christmas decoration and possibly stole a political sign, all located in the front of the residence. The value of damaged property is \$120. The value of stolen property is \$20.

## Damaged Property: 2020-62607, 2020-62610, 2020-62663, 2020-62668 2020-62686

On December 6, 2020, Deputies responded to multiple locations in Huntingtown for the reports of damaged property. At all locations an unknown suspect(s) had cut or slit yard Christmas decorations. The estimated value of damaged property is between \$140 and \$550.

## Damaged Property: 2020-62672

On December 6, 2020, Deputy Payne responded to 19th Street in Chesapeake Beach for the report of property damage. The complainant advised an unknown suspect(s) damaged their black Ford Focus with a sharp object. The estimated value of damaged property is \$500.

## Theft: 2020-61078

On November 25, 2020 Deputy Dymond responded to Subway in Sunderland for the report of theft. The complainant advised an unknown suspect(s) stole the dealer registration plate from a vehicle that was being test driven. The value of stolen property is \$300.

## Theft: 2020-61745

On November 30, 2020, Deputy Gough responded to the Calvert County Parks and Recreations office in Prince Frederick for the

report of theft. The complainant advised that sometime between November 6th and November 23rd, an unknown suspect(s) had stolen money from a locked safe. The value of stolen property is \$100.

## Theft: 2020-61997

On December 2, 2020, Deputy Gott responded to Lake View Drive in Lusby for the report of a theft. The complainant advised an unknown suspect(s) had stolen three shirts as well as prescription medication from their vehicle. The estimated value of stolen property is \$53.

## Theft: 2020-62368

On December 4, 2020, Deputy Barger responded to Willow Road in Lusby for the report of theft. The complainant advised an unknown suspect(s) had removed money from their purse. The value of the stolen property is \$200.

## Theft: 2020-62421

On December 4, 2020, Deputy Kwitowski responded the Calvert County Sheriff's Office to meet with a citizen for the report of a theft that occurred at either Walmart or the Prince Frederick shopping center. The complainant advised two laptops were taken from their vehicle. The estimated value of the stolen property is \$8,100.

## Arrests:

On November 27, 2020 Sgt. Phelps and Deputy W. McDowell responded to 26<sup>th</sup> Street in Chesapeake Beach for a disorderly male subject. The complainant advised the male subject was yelling profanity and playing loud music. Sgt. Phelps advised the subject, **Domonique Strong (33)**, to return to the residence he was staying and to stop yelling for the rest of the evening. After Strong returned to his residence, he continued yelling profanities. The deputies made contact with Strong, after a brief struggle Strong was placed under arrest and transported to the Calvert County Detention Center where he was charged with Disturb Peace-Loud Noise, Fail obey reasonable/lawful order and resisting/interfering with arrest.



Domonique Strong

On December 1, 2020, Deputies responded to Harris Teeter in Dunkirk for the report of harassment. The complainant advised an unknown male subject approached them while checking out and refused to leave them alone. Deputies located the male suspect identified as **Kevin Sincavage (33)** at Jersey Mike's Sub Shop. While speaking with Deputies, Sincavage repeatedly raised his voice, shouting profanities and acting disorderly.

Deputies asked Sincavage numerous times to clean up his trash and exit the restaurant. After continually resisting, Sincavage was placed under arrest and transported to the Calvert County Detention Center where he was charged with Trespass: Private Property, Disorderly Conduct, Resist/Interfere with Arrest, Failure to Obey Lawful Order, Harass: A Course of Conduct.



Kevin Sincavage

On December 6, 2020, Deputy Anderson responded to White Sands Drive in Lusby for the report of a disorderly subject. The complainant advised a male subject had passed out on the front porch and upon waking up and began screaming. Upon Deputy Anderson's arrival, he made contact with the male sub-

ject identified as **Michael Stephen Kubisiak (29)**.

While speaking with Kubisiak, he attempted to flee the scene on foot and after a brief struggle, was placed under arrest and a search of his person was



Michael Kublinski

conducted which resulted in a clear capsule containing a white powdery substance suspected to be Heroin, as well as a cut plastic straw. He was transported to the Calvert County Detention center and charged with CDS: Possess-Not Marijuana, Malicious Destruction of Property Value \$1,000+, and CDS: Possession of Paraphernalia.

*Editor's Note: The above arrests are not an indication of guilt or innocence as the cases have not been adjudicated.*

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[AlDaileyCountytimes@gmail.com](mailto:AlDaileyCountytimes@gmail.com)

## Sheriff's Office Mourns Passing of K-9 Edo

It is with great sadness that the Calvert County Sheriff's Office has to announce the passing of K-9 Edo. K-9 Edo was the partner to Cpl. Jamie Morgan and served the agency from 2011 to his untimely passing on Dec. 4, 2020.

K-9 Edo was a European import German Shepherd/Malinois mix that was purchased from a vendor in North Carolina during the summer of 2011. K-9 Edo entered patrol class in the fall of 2011, graduating after 18 weeks in the early part of 2012.

K-9 Edo was assigned with Cpl. Morgan to the Calvert County Sheriff's Office Patrol Bureau. Edo was certified in tracking, evidence article search, building/area search, criminal apprehension, and CDS detection.

K-9 Edo was responsible for numerous criminal and CDS apprehensions during his career. One of the highlights of K-9 Edo's career was responding to a burglary in progress complaint. Upon arrival, Cpl. Morgan and K-9 Edo searched the residence for the suspects. After searching the residence with negative results, they went outside and attempted to locate a track. K-9 Edo was able to locate a track that went into the woods to the rear of the house. K-9 Edo tracked the suspects for a mile into the woods where they were able to locate and apprehend two suspects.



Morgan and a great asset to the Calvert County Sheriff's Office. K-9 Edo will be missed by the Morgan family and the Calvert County Sheriff's Office.

Thank you for your service K-9 Edo. End of Watch: Dec. 4, 2020

<https://www.youtube.com/watch?v=QxflyO7IbDk&feature>

Press Release from CCSO.

## Veterans Honored with Quilts of Valor

As the USA honored all its veterans on Veterans' Day, PAX Sound of Freedom, the St. Mary's County chapter of Quilts of Valor, recognized two local veterans for their service to our country and their generosity to the St. Mary's chapter by providing financial support and allowing the group to hold monthly business meetings and quilt presentations in their facility.

Matthew Budde, a 20-year Navy retiree, and his business associate, David Stathem, a four0year Air Force veteran, were presented with Quilts of Valor in Lexington Park.

Matt joined the Navy as a 17-year old and retired as a Navy Chief Petty Officer. He served in Italy, Germany, the Naval Academy, the White House, and retired from PAX.

David served a four-year stint in the Air Force at Johnson Air Force Base in North Carolina and is employed by a government contractor at PAX.

Nationally, Quilts of Valor began in 2003 by Catharine Roberts at her home in Seaford, DE during her son's deployment to Iraq. Her son's deployment inspired her to come up with a means to welcome returning troops, including her son, to ensure they knew and felt the love and gratitude of our grateful citizens.

Quilts of Valor is an established non-profit 501(c)3 with a mission to support our veterans.

Catharine's idea swept across the country and the local chapter in St. Mary's County, Maryland, is PAX Sounds of Freedom. The group started its activities in 2017 and between 2017 to 2019, 94 quilts were presented to veterans but approximately 40 veterans are still on the waiting list. Thus far in 2020, 64 quilts have been presented as COVID restrictions have limited presentations.

COVID has also limited the ability to raise funds. In previous years the two big opportunities to raise funds were the St. Mary's County Fair and



Pictured left to right: Matthew Budde and David Stathem

the Oyster Festival (both were canceled for 2020). The generosity of the men honored with quilts, the Navy League, St. Mary's Knights of Columbus and individual contributions have made it possible for PAX Sound of Freedom to purchase fabric, battings and backs to continue its mission in the county.

The PAX Sound of Freedom group is headed by Sylvia and Gerry Lague, group leaders; Eileen Jones serves as secretary; and Cecelia Cooney is the treasurer. At the current time the group has 20 active participants. Sew-ins are held on the second Saturday of each month (excluding December) at St. George's Catholic Church in Valley Lee from 9 a.m. to 4 p.m. Presentations are held on the third Saturday of the month at 2 p.m. at Trinity Lutheran Church in Lexington Park. Additional presentations have been made on the fourth Saturday in Lexington Park. Special arrangements can be made in advance for personal presentations.

If you have any questions regarding Quilts of Valor, or would like to participate in the group's activities, please contact Sylvia Lague at (941) 705-0094.

Article and Photos by Jerre Stephens for PAX Sound of Freedom.

## Ceremonies Recall Those Who Have Passed

By Dave Spigler  
Contributing Writer

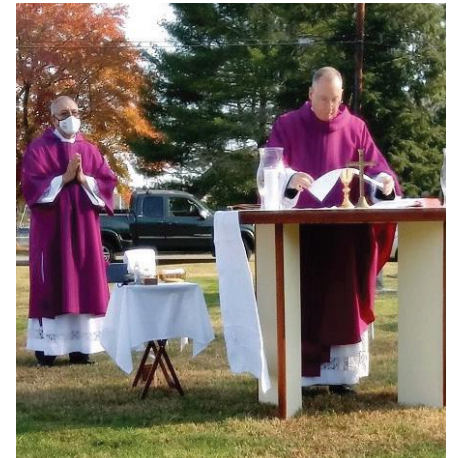
With the sad passing of so many family and friends this year, much of it due to the complications created by the spread of the dreadful coronavirus, the celebration of All Souls Day took on a whole new meaning throughout the Christian world. This Holy Day also known as the "Commemoration of All The Faithfully Departed" and the "Day of the Dead" is a prayerful day of remembrance for the souls of those who have died is observed annually in early November by many denominations of Western and Eastern Christianity.

The traditions, practices, and beliefs associated with this day vary from religion to religion. Often the tolling of church bells, the lighting of candles, the baking of "Soul Cakes" for the children or the preparation of special breads and bakery goods coupled with much singing and praying mark this day as folks gather to remember long lost loved ones and neighbors. It is thought the giving of small cakes to the children who come to sing and pray for the poor souls led to the practice we now know as "Trick or Treat" celebrated as Halloween on the last day of October.

In Britain, folks gather at cemeteries at sundown to kneel at the graves of loved ones and anoint their tombstones with Holy Water. On the island of Malta in the Mediterranean, people there celebrate with a traditional supper of roast pork. According to an old custom, a pig with a bell tied around his neck is allowed to roam freely throughout the villages where it is fed by the all of the locals, then slaughtered on this Holy Day and fed to the poor. The Philippines combines All Souls Day with All Saints Day that falls on the day before into a celebration of those souls that have passed away and have gone to Heaven. They observe this time visiting the graves of their family members and cleaning and repairing their tombstones. They will offer prayers, flowers, candles, and prayers and often stay well into the night holding family reunions with much merriment.

Here in America, the Catholic Church and Eastern Orthodox denominations have established the annual Feast Day of All Souls as November 2, the day after All Saints Day. It is believed the coupling of these two days was originated to take into account the possibility that not all souls are able to gain immediate access to Heaven and will need more time and prayers from loved ones before gaining entrance through "the Golden Gates." Under Christian doctrine, these "poor" souls remain in a place called "Purgatory" until such time the Lord considers them full cleansed and worthy of this "award" hence the custom for much fervent praying for the dead on this Holy Day.

In Southern Maryland as in much of



the country, All Souls Day is celebrated by religious services held by the various Faiths as a time to remember those thought to be suffering in Purgatory. Many churches throughout the tri County area scheduled prayer services with the lighting of candles for loved ones no longer with us. A special evening prayer vigil was held this month at the Youth Memorial in Great Mills to honor the memory of more than 200 young people under 18 years of age whose names are engraved on the monuments there. These children were from all over the area and of various beliefs and creeds whose lives were shortened by many tragic events. This candlelit event was well attended despite the weather and the social distancing protocol currently in place requiring the attendees to wear masks and to stand at least six feet apart.

In Solomons, Father Ken Gill, Pastor of the Our Lady Star of the Sea Parish planned to conduct a full outdoor Mass at the Parish Cemetery among the more than 200 gravesites of deceased parishioners and loved ones on All Souls Day. However, the weather did not cooperate on the Feast Day, so the celebration had to be rescheduled. And on a truly beautiful Saturday Fall morning, Father Ken, assisted by Deacon Andy Geisz with the help of several Knights of Columbus, arranged to have an altar and lectern and chairs moved from the church to the cemetery. Chairs were arranged to ensure a safe distance between attendees. Prior to Mass, Father went to every gravesite with a blessing. A nice service in memory of all the souls buried there as well as all that have died in the recent past was celebrated by the folks in attendance. The morning was anything but somber!

This unique setting was made all the more beautiful by the first bright sun in days, pleasure boats getting underway in the harbor, folks strolling past with their dogs on a leash, and children running and laughing while bouncing a ball! This backdrop made for a good contrast for the real purpose for the service, to remember our folks who have gone before us yet remember the good times and memories they provided us as well.



# Churches of Southern Maryland: Harvest Fellowship Church

By Grace McCready  
Contributing Writer

In a small building on H.G. Trueman Road in Lusby, a new pastor is leading the congregation of Harvest Fellowship Church.

Barry Noll, a native of Pennsylvania, did not start working there until August of 2020. The church, however, has been around for about 25 years. It was formed by Bible study attendees from Cornerstone Presbyterian Church in Lexington Park, though it was technically planted by Bryan Sleep.

Noll, who earned his degree in education from Temple University, expressed his love for children and students. As a college and seminary student, he was able to work with youth at a church.

Initially, he was opposed to the idea of attending seminary. However, his attitude changed over time, and he decided to get his Master of Divinity from Philadelphia's Westminster Theological Seminary. He actually had the opportunity to plant a church in Philadelphia.

Up until 2019, Noll confessed that he had been very unfamiliar with the Southern Maryland area. However, he became familiar with it after he began interacting with people from Harvest Fellowship Church.

He described the current church

community as "people that have a heart for this area and this region to reach out and serve the folks in this area." Likewise, he said the group has stuck together through many ups and downs.

Not surprisingly, Noll noted that many of the people at Harvest Fellowship Church are connected with the Patuxent River Naval Air Station. However, a variety of others attend the church as well. On a typical Sunday, attendance ranges from 70-80 people.

Though some aspects of the church's service may seem traditional, the music is quite contemporary. The call to worship, the music, the Bible reading, the pastoral prayer, and the sermon are the regular aspects of the service. Though the service is normally at 9:30 a.m. on Sunday mornings, there are currently services at 10: a.m. and 5 p.m. on Sundays, due to COVID-19.

Harvest Fellowship Church's D2D group for youth, which Noll noted stands for "diapers to diploma," includes children from infancy to high school. But the program focuses on both kids and parents. The program's activities, said Noll, "help parents disciple their children and help families to grow in their relationship with Christ together."

The men of Harvest Fellowship Church have a Bible study, and so do the women. The small group ministry



Pastor Barry Noll

is active in the church.

As for outreach, there are many opportunities for individuals to participate in. The church has partnerships with Child Evangelism Fellowship and S.M.I.L.E. In addition, Noll mentioned its participation with Care Net Pregnancy Center and Christmas in April.

Christmas in April is a program that helps the underprivileged with renovation projects, such as constructing ramps for handicapped individuals. The church has also gotten involved in ministry to seniors and veterans.

When the coronavirus changed the format of church services, Harvest Fellowship Church decided Zoom was the best way to worship. It provided visual interaction for participants, with a sermon, discussion, and prere-

corded music.

The church resumed in-person gatherings in June. However, Noll said that "we've ended up having to shut down Sunday School, and small groups have been done over Zoom." Unfortunately, because of the coronavirus, the church has not been able to do its monthly D2D events.

Interestingly, Noll found that personal interaction is actually a benefit that has resulted from the coronavirus pandemic. He shared that people have been more intentional in reaching out to others. Likewise, he said, "We've been decentralized from just doing everything at the church property to actually going to people's houses."

In the future, Noll mentioned wanting to find places "where we can actually get out in the community and connect on a regular basis." He was adamant about connecting with the community right around Harvest Fellowship Church. He expressed his excitement to resume doing Good News Clubs in schools because of the opportunity it provides to connect with local families.

In conclusion, Noll emphasized how eager Harvest Fellowship Church is to welcome any and all visitors, even doubting visitors. He said, "We absolutely love and welcome those people and honor their questions and doubts and thoughtfully engage them."



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# Opening Firearms Deer Weekend Deemed Successful

*Weather Contributed to Strong Harvest*



Photo by Ranger Elena Gilroy

The Maryland Department of Natural Resources announced that hunters reported 11,054 deer taken on the opening weekend of the 2020 Maryland firearm season, Nov. 28-29. The harvest was 19 percent higher than last year's official first weekend harvest of 9,272 deer.

The total harvest in Calvert for the weekend was 156 and for St. Mary's, 203.

The harvest total included 4,932 antlered and 5,799 antlerless white-tailed deer, and 163 antlered and 160 antlerless sika deer. The two-week deer firearm season runs through Dec. 12.

"Hunters took advantage of excellent weather for the opening weekend of firearm season to get outside and enjoy one of their favorite pastimes," Wildlife and Heritage Service Director

Paul Peditto said. "By all measures, we had great weather and participation this weekend. Maryland deer hunters enjoyed a safe and successful opening weekend."

Hunters in Region A, which includes Allegany, Garrett, and western Washington counties, harvested 1,107 antlered deer (up 26 percent). Hunters in Region B, comprising the rest of the state, harvested 3,988 antlered and 5,959 antlerless deer (up 18 percent and 19 percent, respectively).

Junior hunters experienced windy weather for their Junior Deer Hunt Days Nov. 14-15, but still harvested 2,170 deer. The harvest was 11% lower than the official harvest of 2,428 last year. Juniors registered 1,370 antlered and 800 antlerless deer.

*Press Release from MD DNR.*

## C2C Cancels Fall, Winter Competitions

The Coast-To-Coast Athletic Conference (C2C) has announced the cancellation of all conference-scheduled competitions, including conference championships for the fall 2020 and winter 2020-21 seasons as a result of the continued impact of COVID-19.

The decision, finalized by the C2C Board of Directors, affects all fall and winter sports including men's and women's basketball, men's and women's cross country, field hockey, men's and women's indoor track and field, men's and women's soccer, and women's volleyball.

The action, also endorsed by league athletic administrators, was made with consideration for the well-being of each campus community.

The C2C continues to support individual institutions if they are able to safely schedule competition within their

own regional areas, while relying on local and state guidance.

The C2C remains committed to conducting quality championship experiences for our student-athletes and institutions in a safe and healthy environment.

St. Mary's College of Maryland still hopes to provide meaningful competition for our varsity athletic programs in the spring semester.

*Press Release from SMCM.*



## A View From The BLEACHERS



### VICTORY'S PRICE

By Ronald N. Guy Jr.  
Contributing Writer

Oh yeah, back in the saddle...or the bleachers (sparsely populated for safety, of course). It was swell of Uncle Duke to pinch hit and do his "nephew" a solid last week. What a read! Clearly he whipped himself into a familiar literary (and actual?) frenzy to rip off 700 words of, depending on the reader's perspective, wisdom or irritating nonsense. Where the individual reaction fell on the ledger was, as always, immaterial; what matters is you felt something – that is when words flirt with art.

What injected the Corona pathogen with the best of Mark McGwire and Barry Bonds' special steroid sauce? Was it Thanksgiving? Is the fat dude in the red suit on the short list to receive the vaccine? Are flying reindeer immune? These numbers...in Maryland and across the nation...are racking up like a pinball score or any NBA team playing against the Wizards' minimalist defense. Governor Larry Hogan sounded like a disappointed parent recently when he barked at us to "Wear the damn mask." So much for the dude in the White House declaring no one would even talk about COVID after the election. For once I was hoping his diatribes connected with the truth. But alas, the wooden nose continues to grow...

Remember how well those hockey and basketball bubbles stopped the spread? Well, things are not going so well for bubble-less football teams. Colleges are cancelling games weekly, others are playing without key stars and there's some question if Big Ten schools, playing only conference opponents due to a COVID-delayed start, will get in enough games to be viable for a conference championship game or the college football playoff. Things are not much better for the NFL. Last week, the Steelers defeated the Ravens' backup team...on Wednesday afternoon. The Sunday prior, the Denver Broncos, the proud franchise of John Elway, played without a rostered quarterback. Think about that.

This here column is about sport imitating, inspiring and reflecting real life. Well, with fluid schedules, ravaged rosters and evolving quarantine lists, sports are looking a whole lot like our unpredictable, fatiguing, unprecedented and frus-

trating pandemic lives. Distanced learning, maximum telework, Zoom church and virtual family visits have modems and routers working harder than Southern Maryland sump pumps during the 2020 monsoon. Directional arrows and spacing signs in stores are giving me flashbacks to strict elementary school lines. Canceled events are stacking up. Holiday traditions are on pause. Takeout containers and delivery boxes are overwhelming garages and recycle bins.

But we're all adapting – athletes and regular Joes and Janes. The thing is, while our nine-month battle against this pandemic flattened the first curve, we are worse off now than ever. It seems all the gains made from personal sacrifices, distorted lives and masking up have done little more than maintain status quo until science bails us out.

Ladling this harsh reality over sports, there are plenty of lessons to be learned. First, there was a leadership void. The head coach's message meandered from dismissive, to half-hearted, to inconsistent with medical professionals and was eventually exposed as purposefully misleading. As for what we – the players – could control, some bought into the strategy, ran the plays with discipline and sacrificed for a greater, common cause. But some didn't, especially after the initial crisis waned. Too many teammates free-lanced and undermined opportunities with dubious decisions.

The summer was like a series of home games against inferior opponents. We ran up a few wins, beat the viral marauder back and slacked off. Now we're on the road and getting our a---s kicked by a formidable opponent that has regained the momentum.

Fortunately, there are several more rounds on the calendar. We're trailing in the late innings, but we have a couple big bats left on our bench, courtesy of Pfizer and Moderna. They are getting loose but aren't quite ready yet. Until then, we – all of us - have to bear down, tighten up on defense, stick to the fundamentals and limit the damage. There is no choice. See, this game doesn't mercifully end. We will win, eventually. The only variables are time and victory's ultimate price.

Send comments to Ronald-GuyJr@gmail.com

# Calvert Community Calendar

To submit your event listing to go in our Community Calendar, please email [timescalendar@county-times.net](mailto:timescalendar@county-times.net) with the listing details by 12 p.m. on the Monday prior to our Thursday publication.

## Thursday, December 10

### Little Minnows

Calvert Marine Museum; various times

For preschoolers ages 3 – 5, with an adult. This program focuses on one of the museum's three themes. Join us for story time and a carryout craft, available while supplies last. Sessions are 15-20 minutes. Capacity limited to 12 people per session. This month's theme is Lighthouse Discovery. This program is now offered at various times throughout the day, to accommodate guests during all sessions. For specific times, please visit [calvertmarinemuseum.com](http://calvertmarinemuseum.com).

## Friday, December 11

### Santa Claus in Chesapeake Beach

North Beach Volunteer Fire Department is escorting Santa along RT 260, Limerick Lane, Wards Chapel Road, Rymer Way, Woodland Way, Owings Hill Court, Grovers Summit, Frances Lane, Richfield Station, Bayview Hills, the Highlands.

## Saturday, December 12

### Holiday Market

Cardinal Creek Plant Farm; 10 a.m. - 1 p.m.

Vendors include Breakfast by the Bay, Cardinal Creek, Ferry Landing, Farm & Apiary, Fructose and Spice, Prosperity Acres and Windy Willow Farm. Additionally, several holiday crafters will showcase their handmade gifts, decorated wreaths, tabletop trees, flower arrangements, candles and other festive items. The Holiday Markets will be held inside a greenhouse at Cardinal Creek Plant Farm. Attendees will be required to wear an adequate face covering and practice social distancing when possible to slow the spread of COVID-19.

### Santa Claus in Chesapeake Beach

North Beach Volunteer Fire Department is escorting Santa along Chesapeake Village, Summer City Blvd, Napa Drive, Brookeside Drive, Karen Drive.

### Paper Shredding Event

Appeal Landfill; 9 a.m. - 1 p.m.

The Calvert County Department of Public Works, Solid Waste Division, will host a free paper shredding event for county residents. The shred event, held rain or shine, can help prevent identity theft by destroying confidential or sensitive documents. Residents are required to wear face masks and practice safe social distancing to prevent the

spread of COVID-19. Proof of residency is required.

## Sunday, December 13

### Santa Claus in Chesapeake Beach

North Beach Volunteer Fire Department is escorting Santa along 26th-30th Streets, Gordon Stinnett Ave, Harbor Rd., C Street (Mears Ave to 16th Street)

## Tuesday, December 15

### Story Time with Santa

Virtual; 6 p.m.

The Town of Chesapeake Beach is hosting a virtual story time with Santa. The story time is open to all children. Connect to the story time by clicking the link: <https://us02web.zoom.us/j/86182775966>.

## Wednesday, December 16

### 40th Anniversary Ruby Telethon

Virtual; 7 p.m. - 9 p.m.

This virtual celebration, hosted by Jack Reynolds, will feature performances from local groups, inspirational testimonies from partnering agencies and other supporters, and live presentations from local sponsors. The 40th Anniversary Ruby Telethon can be watched through live streaming on the United Way of Calvert County's social media accounts.

## Thursday, December 17

### Little Minnows

Calvert Marine Museum; various times

For preschoolers ages 3 – 5, with an adult. This program focuses on one of the museum's three themes. Join us for story time and a carryout craft, available while supplies last. Sessions are 15-20 minutes. Capacity limited to 12 people per session. This month's theme is Lighthouse Discovery. This program is now offered at various times throughout the day, to accommodate guests during all sessions. For specific times, please visit [calvertmarinemuseum.com](http://calvertmarinemuseum.com).

## Ongoing

### Holiday Market Place

CalvART Gallery; Thursday - Sunday 11 a.m. - 5 p.m.

Paintings, photography, pottery, clay works, jewelry, steampunk, woodworks, cards, and much more! Shop online at [calvartgallery.com](http://calvartgallery.com).

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# In Remembrance

The Calvert County Times runs complimentary obituaries as submitted by funeral homes and readers. We run them in the order we receive them. Any submissions that come to [dickmyers@countytimes.net](mailto:dickmyers@countytimes.net) after noon on Mondays may run in the following week's edition.

## Brian Leslie Cox



Brian Leslie Cox, 65, of Prince Frederick passed away December 6, 2020 at his residence. He was born November 20, 1955 in Prince Frederick to Kenneth

Melville Sr. and Betty Ann (Norfolk) Cox. Brian was raised in Upper Marlboro and graduated from Largo High School in 1973. Following high school, he attended the University of Maryland and graduated in 1977 with a Bachelor's degree in general studies. Brian was employed as a video conference engineer with SAIC and worked as a contractor for the Department of Transportation. Brian was an avid fan of the Washington Nationals and University of Maryland sports teams. He also enjoyed playing with puppies and walking through Calvert County parks, especially the American Chestnut Land Trust and Jefferson Patterson Park. Most of all, Brian adored his children and loved spending time with his family.

Brian is survived by his children Leslie Ann Vuong and her husband Minh of Washington, DC and Christopher Brian Cox of Prince Frederick, siblings Ken Cox Jr. and his wife Ann of Mohnton, PA, Ron Cox and his wife Rose of Annapolis, and Cindy Adams and her husband Roger of Campbellsport, WI, as well as numerous nieces and nephews.

Brian was a very generous person and donated to many organizations. In lieu of flowers, please make a donation in Brian's memory to the Pancreatic Cancer Action Network 5010 Connecticut Avenue NW, Suite 500, Washington, DC 20036; 202-742-6518; Link: <https://www.pancreaticcancer.org/>

Or Calvert Hospice, P.O. Box 838 Prince Frederick, MD 20678; 410-535-0892; Link: <https://calverthospice.org/>

A memorial service and celebra-

tion of Brian's life will be held at a later date. If you would like more information, please leave your name and email address in the condolences below so the family can contact you when the service is scheduled.

Funeral arrangements were made by Rausch Funeral Home.

## Michael Kriner "Mike" Neady, II



Michael Kriner "Mike" Neady, II, 58, of Lusby, MD and formerly of Shady Side, MD, passed away on December 4, 2020 at his residence. Born De-

cember 7, 1961 in Ellwood City, PA, he was the son of the late Michael Kriner Neady and Nina Evelyn (Yorkie) Neady.

Mike graduated from Bladensburg High School in 1979. He was a Project Superintendent for CBES Division of City. He enjoyed being on the water on his boat or anyone else's boat, and spending time with family and friends.

Mike is survived by his wife, Kathy Elie Neady whom he married on December 4, 2004 in Gaithersburg, MD; his children, Michael Kriner Neady, III and his wife Alexandria of WV and Christina Mechelle Tate of NC; seven grandchildren; and siblings, Jeffrey Lynn Neady, Martin Scott Neady and Matthew Jon Neady all of MD.

Services will be private. Memorial contributions may be made to Calvert Hospice, P.O. Box 838, Prince Frederick, MD 20678.

Condolences to the family may be made at [www.rauschfuneralhomes.com](http://www.rauschfuneralhomes.com).

## John Kenneth Larson



John Kenneth Larson, 61, of Dunkirk passed away on December 3rd, 2020. He was born April 25, 1959 in Tokyo, Japan to father, Lee Scott Larson and mother, Ann

Larson. John was raised in a military family. He lived in many places, but his favorite location was in O'ahu Hawaii for twelve years. In his adult years, he lived in Dunkirk Maryland and Palm Harbor, Florida. He graduated in 1977 at Largo High School. John married his wife Julie on October 21, 1989.

John held many professional and personal titles, but his greatest was his commission as a Warrior and follower of Jesus Christ. His identity was grounded in the blood of his Savior, and he dedicated his life to that calling. No matter what type of place or situation, he always found ways to own that calling and share the Gospel to all people. He was always so positive, no matter the circumstances, and he inspired and touched so many people throughout his life. John loved his clothes, even after his stroke in 2013, he would always come to events out dressing everyone else. He loved his sport cars, he cherished them throughout his twenties and thirties until he and Julie started their family. John loved his family. He was so proud and found so much joy in his children and grand-children. He picked up his cross daily, and he will be missed by so many. He is no longer bound by his physical disabilities, and is now in heaven, walking hand in hand with his Savior.

John is survived by his loving wife Julie, his sister Katherine Gotsis, his son Scott Larson and wife Valentina, his daughter Brooke Rathmell and husband Matthew, and his son Brandon Larson and wife Rebekah. He is also survived by his grandchildren, Benedict, Oliver, Lincoln, Luella, Emma, and Rome.

The viewing and service for John were held at Crossroad Christian Church in St. Leonard, Maryland.

In appreciation of the dedicated work and assistance provided by Christmas in April, John's family asks that donations in his memory be made to that organization at P.O. Box 2761, Prince Frederick, MD 20678; Link:

<https://www.christmasinaprilcalvertcounty.org/>

Funeral arrangements were made by Rausch Funeral Home.

## David "Dave" Francis Stream



David "Dave" Francis Stream, 73, of Owings, passed away peacefully on December 2, 2020. He was born in Baltimore, to the late Roy E. Stream

and Maude F. Stream. He served in the US Navy and was honorably discharged in 1972 decorated with a Vietnam Service Medal. He retired from Prince George's County Government after more than 35 years. Dave enjoyed collecting Military memorabilia, spending time with his family, and especially his 8 grandchildren.

Dave was preceded in death by his parents and sister Janice Goucher. He is survived by his wife of 48 years, GayLynn Stream; his daughter, Crystal Klinedinst (Justin) of Owings; his son Dave Stream (Brianna) of St. Leonard; grandchildren, Savannah, Ava, Brooklyn, Austin, Kolton, Emma, Mia and Sophia; niece Tricia Manders of Georgia; and nephew Ryan Freeland of Georgia.

All services for David will be private.

Funeral arrangements by Rausch Funeral Home.

## Michael William Wood



Michael William Wood, 59, of Friendship, Maryland, passed away peacefully on November 30, 2020. He was born on August 8, 1961 at Providence Hospital

in Washington, D.C. to John H. and Polly Keegan Wood. Mike grew up on the family farm and lived most of his life in the Friendship area, graduating from Southern High School, Harwood, MD, in 1979. He was employed by International Trucks for 20 years, and then had a 20-year career with Erie Insurance as a Heavy Equipment Appraiser. Besides his parents, he is survived by three children, Justin M. of Friendship, MD, Jason R. of Churchton, MD, and Jenna M. Wood of Annapolis, MD; brothers Steve (Michelle) Wood and Donnie (Kathy) Wood, all of Friendship, MD. Mike loved everything about the Chesapeake Bay, enjoying fishing, crabbing, and boating. It was a great solace to him.

A celebration of Mike's life will be held at a later date. Contributions may be made to Hospice of the Chesapeake, 90 Ritchie Highway

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**Port Republic**

4405 Broomes Island Rd.  
410-586-0520

**Lusby**

20 American Lane  
410-326-9400





Pasadena, MD 21122; 410-987-2003; Link:

<https://www.hospicechesapeake.org/> or St. Jude Children's Research Hospital, 262 Danny Thomas Place; Memphis, TN 38105; Link:

<https://www.stjude.org/>

Funeral arrangements were made by Rausch Funeral Home.

### Bonnie Lee Smith



Bonnie Lee Smith, 71, of Lusby, MD and formerly of Annapolis, MD passed away on November 23, 2020 at the Hyattsville Nursing and Rehabilitation Center.

Born July 8, 1949 in Washington, DC, she was the daughter of Charles Moody and the late Shirley Ann Colleli.

Bonnie graduated from Northwestern High School in 1967 and attended Maryland University. She moved to Calvert County from Annapolis, MD in 1994. Bonnie received her law degree and practiced Family Law in Prince Frederick for nine years. She was also a Real Estate Agent. Bonnie enjoyed fishing, boating and bowling.

Bonnie is survived by her husband Barry Smith whom she married on July 19, 1986 in Gainesville, FL; her father, Charles Moody of Gainesville, FL; her son, Robert Leslie Hope and his wife Kara of Stevensville, MD; three grandchildren; and her siblings, Butch Moody of Gainesville, FL, Steve Moody of St. Petersburg, FL, Chance Moody of Gainesville, FL and Casey Moody of Gainesville, FL.

Family received friends on Friday, December 4, 2020 from 10 a.m. until 120 p.m. with a Funeral Service conducted by Deacon Chad Martin following at 12 p.m. at Rausch Funeral Home, 20 American Lane, Lusby, MD 20657. Entombment followed in Southern Memorial Gardens, Dunkirk, MD.

Condolences to the family may be made at [www.rauschfuneralhomes.com](http://www.rauschfuneralhomes.com).

### Barbara Ann Gillam Fetterhoff

Barbara Ann Gillam Fetterhoff, 91, of Solomons, Md died at Asbury Solomons Health Care Center on Wednesday, November 11, 2020. The family wishes to thank the entire team at Asbury Solomons, A Home-made Plan, and Calvert Hospice, who cared for Barbara during her last year with breast cancer and heart issues.

She was born in 1929 in Bryn Mawr, Pennsylvania, daughter of Neal and Helen Olson Gillam. She gradu-

ated from Haverford High School, in Havertown, PA, from Taylor Business School in Philadelphia, and the University of Delaware with a B.A.

She was predeceased by her parents, sisters Dorothy and Carolyn, husband Ira, and son Hans. She is survived by her daughter Margaret, nephews Andrew and John, and nieces Anne and Beverly.

She worked as a university, medical, and church secretary, including at St. Paul's Episcopal Church in Prince Frederick 1991-97. Her husband, Ira, an Episcopal priest, was a psychiatrist in Western Maryland for 25 years. They retired to Calvert County in 1990, and both were active in Middleham and St. Peter's Parish in Lusby-Solomons. They moved to Asbury Solomons Retirement Community in 2005, and Ira died in 2011. In 1981 Gov. Hughes appointed her to the Advisory Committee on Reapportionment and Redistricting, and then she served on the state election board 1983-97. She was on the Committee for Save the Maryland Theater in Hagerstown 1986-89, and was Chair of the Commission for Women in Washington County, having helped get it organized.

She was a member and leader in Maryland for over 60 years in American Association of University Women (AAUW), most recently president of the Patuxent River Branch. Under her leadership, the Dare to Dream Grant Fund was established to help local women with personal growth and education efforts. The Barbara Fetterhoff Honorary Fund supported the AAUW Conference for College Women Student Leaders in 2011, 2012, and 2013.

She was a past president or co-president of the League of Women Voters in Washington County, and three terms in Calvert County. She was also a member of the Calvert Artists' Guild and the Concerned Black Women. She was named a Peace Builder in 2014 by the CC Community Mediation Center, and has been honored in several Women of the World (WOW) events by the League, the Commission for Women, and AAUW. She also helped with Reach for Recovery for many years, visiting breast cancer patients in Calvert Co.

One of the awards she received noted that she had "always been involved with community service and outreach no matter where she lived. She was a dedicated volunteer, and Maryland benefited from her many hours of selfless service."

Services will be private. Arrangements by Rausch Funeral Home, Lusby, MD. Memorial contributions may be made to Middleham and St. Peter's Parish, P.O. Box 277, Lusby, Md 20657. To leave condolences, visit [www.rauschfuneralhomes.com](http://www.rauschfuneralhomes.com)

# FINANCIAL LITERACY TIPS FOR CHILDREN AND GRANDCHILDREN

Contributing Writer:  
*Lynda J. Striegel*

Given the Covid situation, now may be a great time to teach your children and grandchildren about finance. How can you start teaching your children and grandchildren? Here are three tips.

1. Explain what money is and how it works. Unfortunately, many children hear only negative comments about money from overhearing what their parents say. This can easily turn into a fear about money, specifically not having "enough". If this fear is coupled with ignorance about how money works, the child will not have the confidence to tackle money issues. Your goal is to give your child or grandchild the confidence to learn about money. Money should be explained in objective terms—what is it? How does it work? What do those pennies mean? How do the pennies turn into dollars? A simple way of teaching about money is to start in the grocery store. If you give your child or grandchild a dollar, for example, and ask them to buy some fruit with the dollar, they will quickly understand how the money is used to purchase food. Take a field trip to the grocery store letting the child handle some money and pay for groceries at the checkout. You will be amazed at how helpful grocery store clerks, managers and others will be when they know you are trying to give children confidence about money. All of us know how important it is to teach children about money.

2. Teach your children and grandchildren that people have to earn money to live. I recall one incident in my childhood that left a lasting impression on me. I was about 5 or 6 and took a grape in the grocery store and promptly ate it. My father saw me and explained I had stolen that grape from the employees of the store; that employees had to earn money for their families and I had taken their money by stealing something they could no longer sell. My father made me take one penny, find the store manager, apologize for

stealing the grape and offer to pay the penny to the store and its employees—all by myself. Needless to say, I did what my father asked, in tears and with great fear, and I never forgot the lesson. I couldn't wait until my own child made the same mistake so I could repeat the lesson. He did and I did. Somehow we need to teach children and grandchildren what money means in the context of other people and their families.

3. Get creative with the concept of savings. Savings is a harder concept for younger children and grandchildren. They need to see their savings in the form of one or more piggybanks. Using a piggybank for small children and a checking account for older children will teach saving as a concept. But saving in a vacuum will not generate excitement among children. Setting goals for expenditures and saving for those goals will teach budgeting. Using more than one piggybank for different purposes can help even young children learn how to budget. By setting aside some money in the "spending" piggybank and other money in the "sharing" or "saving" piggybanks, children can learn to allocate money to various purposes. With older children, opening a checking account and a savings account is a major step towards maturity. Guide the older child through the process.

However you approach the subject, you are the primary teacher for your children and grandchildren and it is never too early to start them on good money habits. Enjoy your children and help them learn more about finance while doing so.

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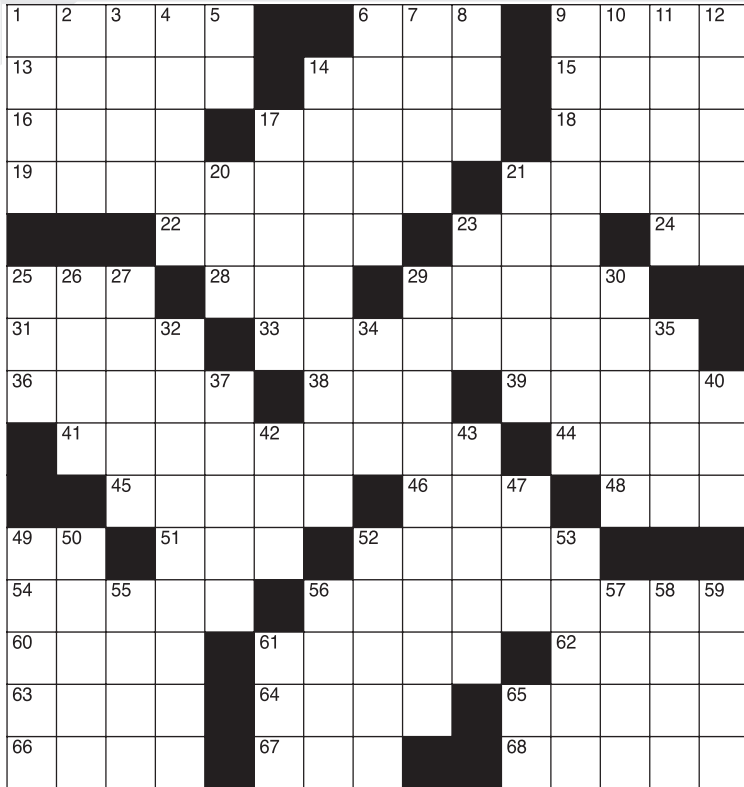
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# GAMES & PUZZLES



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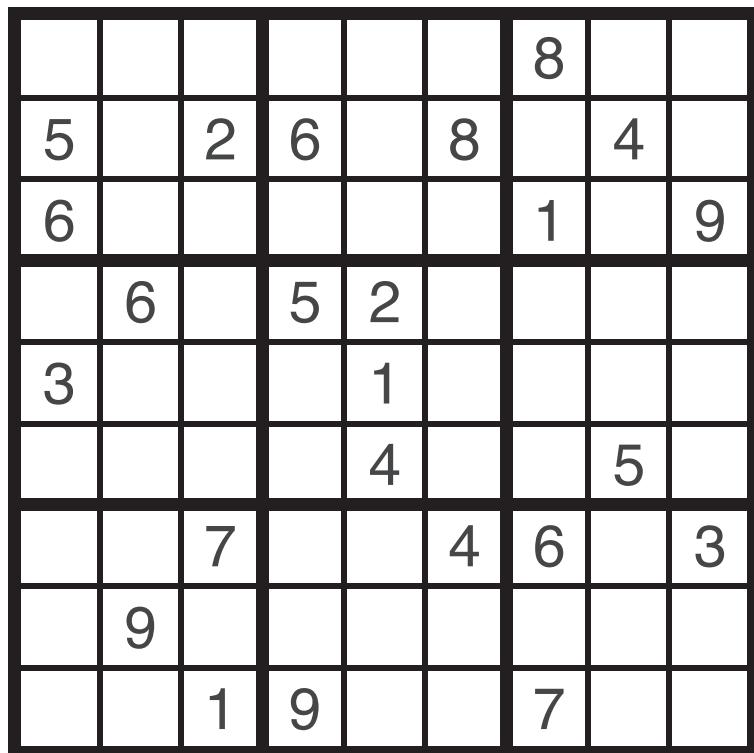
- 1. Skateboarders love them
- 6. Popular sports podcast (abbr.)
- 9. Former Ohio State great Michael
- 13. Not dirty
- 14. Earth goddess (Greek myth.)
- 15. A Spanish river
- 16. Pig meat (French)
- 17. Famed astronomer
- 18. Floating ice
- 19. Broadcast
- 21. Aquatic mammals
- 22. Some are bath
- 23. Hip hop trio
- 24. NY Giants' #56
- 25. Small European viper
- 28. Neither
- 29. Multiple Tony-winner Rivera
- 31. Loud noise
- 33. Second year high schooler
- 36. "\_\_\_ in comparison"
- 38. Golf score
- 39. Raise
- 41. Pastas
- 44. Easily manageable
- 45. Fathered
- 46. Pouch
- 48. Institute legal proceedings against
- 49. News organization

- 51. Unruly group of people
- 52. Fasten or secure
- 54. Sheets of glass
- 56. Doubled
- 60. Foolish person
- 61. Rooney and Kate are two
- 62. Small, rich sponge cake
- 63. Advice or counsel
- 64. Large wading bird
- 65. Famed British physicist
- 66. Narrow ridges (Swedish)
- 67. Field force unit
- 68. Lying face downward

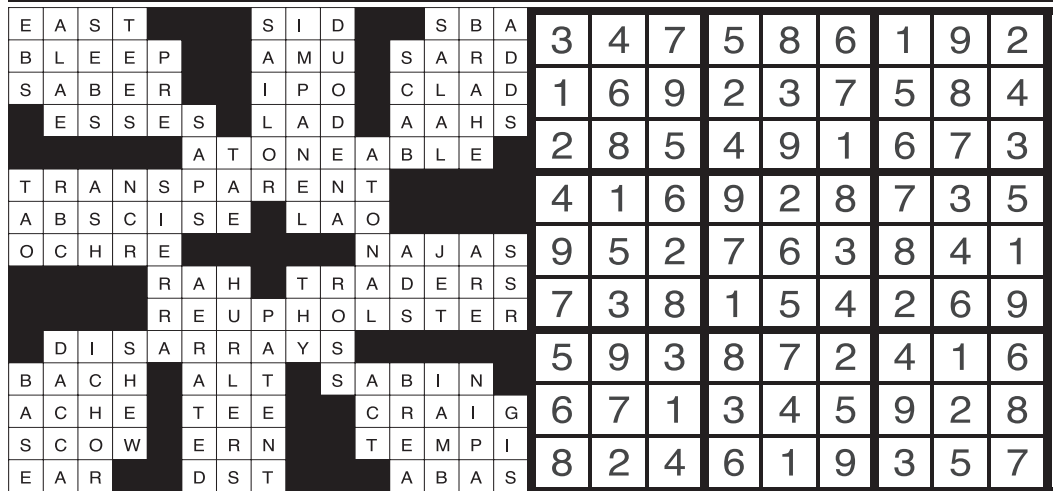
- 12. Use with "thou"
- 14. Mollusk
- 17. Grain storage units
- 20. Not a car, not a truck
- 21. Ooze
- 23. N. Vietnamese ethnic group
- 25. Tennis pros group
- 26. Something that's not what it's purported to be
- 27. E. Indian trees
- 29. Beloved December holiday
- 30. Regions
- 32. Metric unit of length
- 34. Peter's last name
- 35. Beige
- 37. 18-year period in astronomy
- 40. Where golfers begin
- 42. Basketball stat (abbr.)
- 43. Frocks
- 47. Soda comes in it
- 49. On approval
- 50. Trims by cutting
- 52. Small finch
- 53. Language Bura-\_\_\_
- 55. Nothing
- 56. Imbecile (British)
- 57. Tropical Asian plant
- 58. Abba \_\_\_, Israeli politician
- 59. Small freshwater fish
- 61. Indicates position

**CLUES DOWN**

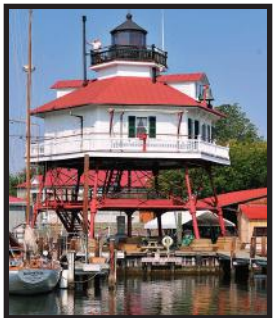
- 1. Proof of purchase (abbr.)
- 2. Soap ingredient
- 3. Blackbird
- 4. Single steps
- 5. Tin
- 6. Books have lots of them
- 7. Made of fermented honey and water
- 8. You can get it in a bed
- 9. Room for communal meals
- 10. Early Syrian kingdom
- 11. Provokes dry amusement



## LAST WEEK'S PUZZLE SOLUTIONS



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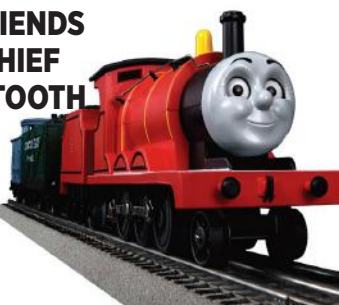


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