Beltsville AN ALL-VOLUNTEER NEWSPAPER (C)

PUBLISHED BY THE BELTSVILLE-VANSVILLE DISTRICT CITIZENS' ASSOCIATION, INC.

Vol. 66, Number 10 Beltsville, Maryland October 2018

Cub Pack 1031 Rolling into Fall

We finally got our biking event off in late August after rain delays. Congrats to three Tiger Scouts who earned Rolling Tigers for learning bicycle safety! In early September we built Raingutter boats out of plastic water bottles and raced them down a rain gutter. The scouts were great about adapting their boats using supplies on hand. Congratulations to eleven of our scouts who earned the Summertime Activity award!

We are beginning our new scout year and are reaching out to families with both boys and/ or girls, grade Kindergarten to 5th grade, who want to do family scouting.

We will be having our Join Scouting Night

continues on page 6



Cub Scouts biking on Little Paint Branch Trail

RSKI SID S. POSTAGE PAID ermit #3173

NEXT ISSUE:

Submissions Due

No Later

Than:

October 17

Paper Out:

October 27

Beltsville Briefs

Laurel Lions Club Designer Purse Bingo

The Laurel Lions Club will be sponsoring a Designer Purse Bin-



go on Sunday,
October 21
at 2:00 pm.
Doors will
open at noon.
There will be
concessions

available for purchase. The event will include Includes 24 games and door prizes. There will be

BELTSVILLE BRIEFS continues on page 7

Patuxent Volunteers Receive Governor's Citation



Pictured are, left to right: State Treasurer Nancy Kopp; Governor Larry Hogan; Claudia Papillo; Rod Burly; Frank McGilvrey; and State Comptroller Peter Franchot.

by Bobbie Deegan

The August 24th meeting of Maryland's Board of Public Works opened with Governor Larry Hogan presenting several of Patuxent Research Refuge's most dedicated volunteers with a Governor's Citation "on behalf of the citizens of this State in recognition of [their] commitment to Patuxent Research Refuge." State Comptroller Peter Franchot and State Treasurer Nancy Kopp also expressed their grateful thanks to the volunteers.

• Frank McGilvrey has donated more than 26,000 hours of service since he started volunteering at the refuge in 1996, participating

CITATION

continues on page 7

Laurel Mill Playhouse Closes Out its Season with Mystery and Music



Oliver Choreographer, Miranda Synder, works with the orphans of Oliver on Food, Glorious, Food.

By Rick Bergmann

The Laurel Mill Playhouse located on Historic Main Street in Laurel has been producing quality shows for the last 35 years. They produce 12 shows a year (sometimes more) that range from comedies and dramas to musicals and children's theater. They also exhibit the work of local playwrights looking for their first big break. As the 2018 season comes to a close they are gearing up for two distinctly different but always entertaining productions, Agatha Christie's The Spider's Web and

Oliver! the musical.

The Spider's Web is one of the few Agatha Christie Pieces that began life as a play as opposed to a novel. It is a conscious parody of the detective thriller, in which Christie delivers a unique blend of suspense and humor. There is equal parts of tension and laughter woven into the complex plot of murder, police, drug addicts, invisible ink, hidden doorways and secret drawers. It is a great time at the theater and features many local actors and artists. Show dates run

PLAYHOUSE continues on page 3

On the Agenda

By President Karen M. Coakley

The Belts-ville Citizens Association's next meeting will be on Wednesday, October 17th at 7:00 pm. October is "Fire Safety" month,



Karen Coakley

and we will have a presentation that includes fire safety, updated on smoke and carbon monoxide alarms and emergency preparedness.

There will be a bi-partisan candidate's forum on Monday, October 1st at 6:30 pm It is sponsored by Beltsville, Calverton, and Vansville Heights Citizens Associations as well as the Greater Beltsville Business Association. The County Council at Large Candidates, Maryland State Senate, and House of Delegates candidates have been invited. The County Council at Large seats will be two more voices for the Beltsville community. Over the summer months, there were several conversations on NextDoor about what is wrong with Beltsville. Why county and State agencies seem to by-pass Beltsville. Our future elected officials need to see Beltsville residents care and that we will show up. The forum begins with an informal meet and greet with the candidates. The questions begin at 7:00 pm.

There will be a trunk or treat on Wednesday, October 24th from

ON THE AGENDA

continues on page 2

ROLEN

HEATING AND AIR CONDITIONING LICENSED • BONDED • INSURED



SERVING: CALVERTON, MONTGOMERY & PRINCE GEORGE'S COUNTIES

"DAY & NIGHT EMERGENCY SERVICES"

Audiology Unlimited and College Park Hearing Services

How's Your Hearing? Ask an Audiologist

Audiology Unlimited 1400 Forest Glen Rd, #315 Silver Spring, MD 20910 301-754-0085

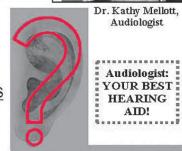


or 15209 Marlboro Pike, #208 Upper Marlboro, MD 20772

301-780-6770

College Park Hearing Services

7305 Baltimore Ave, #202 College Park MD 20740 301-277-2100



October is Audiology Awareness Month

Share Your News!

Send your article submissions to News Director Rick Bergmann at editorbynews@gmail.com

301-477-1074 | contactus@lhmiinc.org

Join Us at The City

LIGHTHOUSE MINISTRIES INTERNATIONAL

10727 Tucker St. Beltsville, MD 20705 | www.LHMlinc.org

FELLOWSHIP WITH US THIS WEEK

A Lighthouse Moment - Sunday Worship at 10 a.m. Light Through The Word - Wed. Bible Study at 7:30 p.m. Monthly Prayer Vigil - 3rd Friday at 10 p.m.

Â

1st Annual Community Event

WALK FOR LIFE

SUN. OCT 14, 2018 @8AM (assemble in Church Parking lot)

THEME: "EARLY DETECTION SAVES LIVES"
hosted by Lighthouse Cancer & Awareness Group
& The Light Health & Wellness Center

Presentations by Survivors & Family Members
FREE HEALTH SCREENING following Walk Presentation

- ⇒ All Participants (walkers) <u>MUST REGISTER</u> to receive FREE T-Shirt. Register TODAY via: https://goo.gl/KNXz3W
- ⇒ Donations/Contributions appreciated. DONATE via: CashApp to \$LHMIINC or www.lhmiinc.org/donate

UPCOMING THIS FALL

- -- Pastor's Appreciation Day: 10/28/2018 @10AM
- -- Women's 10th Annual Prayer Breakfast: 11/10/2018 @9:30AM

BOLD PANTRY Distribution - Wed. 6pm - 7pm & Sun. 1pm

LIGHTHOUSE SUMMER FESTIVAL & FAIR | AUGUST 24, 2019

Vendor Registration Open • Send request to events@lhmiinc.org

Food. Music. Games. Fashion Show. Fun

Neighbors in the News

Greater Beltsville Business Association (GBBA) Announces its Business Expo at Double Tree Hotel and Convention Center in Laurel

The GBBA Business Expo will be held on Saturday October 20th from 11:00am-3:00pm. It is open to everyone, including residents and businesses in the Greater Beltsville area and surrounding communities. Please bring a friend and join us!! This is a great opportunity for businesses in the area to

display their products and/or services. We look forward to sharing with the community the terrific businesses within the GBBA and throughout the surrounding areas.

Please join us for a great networking event and showcase YOUR business! Tables are \$35.00 for non-members and

\$25.00 for members.

Please contact Craig Cooper for more information about upcoming events at 301.343.5584 or ccooper@cciprinting.net. For info on GBBA events visit www.beltsvillebusiness.com.

ON THE AGENDA

continued from page 1

6:30-7:30 pm at Beltsville Academy, 4300 Wicomico Avenue. This event is hosted by the Police District 6 COPS Unit. Come out, decorate your car, bring some candy and join in the fun!

There was a "Beltsville Civic Association" Facebook page that posted regular updates about the Citizen's Association meetings but was not an entity of the Citizen's Association. I received complaints about questions sent to this page that were not answered. Your questions were never forwarded to me. The page has been removed as of this column. The Beltsville News is our newsletter. They also have a Facebook page. The Association also uses NextDoor.com. In the future, we will have a Facebook

page. If you still need answers to questions, you may have submitted to this page, see below on how to contact me to get answers.

Finally, have you joined Next-Door? If not, go to www.nextdoor. com, it's a great way to keep up with what is happening in Beltsville. If you have a concern, please email me at karencoakley@msn. com or call 301.937.3490.

DeCLUTTER BUGS LLP

Let us take the stress and chaos out of your home!
Organize any room in your home
Purge unwanted items and papers
Assistance with donation pickups

Free Consultation Call/Text: 240-353-4252 or Email: declutterbugs301@gmail.com

Beltsville News

PUBLISHED BY THE BELTSVILLE-VANSVILLE DISTRICT CITIZENS' ASSOCIATION INC.

News: Rick Bergmann, editorbvnews@gmail.com, 8 Center Street, Laurel, MD 20723. Enclose self-addressed stamped envelope if photo is to be returned. Accepted material may be edited. Letters to the Editor on local topics are encouraged. Names may be withheld upon request.

Advertising

937-6796 Ted Ladd, 11722 Emack Rd., Beltsville 20705 • tedladd02@aol.com

Subscriptions

Send \$15.00 to Carolyn Scarcia, 11007 Emack Rd., Beltsville 20705

Distribution: 937-7765 (other) Carolyn Scarcia

Editor Emeritas: Sally Ehrle

Staff Listings

Managing Editor/News Director: Rick Bergmann
Advertising Manager: Ted Ladd
Business Manager: Ted Ladd
Senior Copy Editor: Bryant Davis
Circulation: Carolyn Scarcia

Supporting Staff Members: Jim Butcher, Ivy Christoffers, Karen Coakley, Bryant Davis, Rebecca Hutchings, Jason Inanga, Mariah McKenzie, Lynne Miller, Elizabeth Olson, and Nancy Thrush.

Circulation

14,000 copies published monthly; 10,000 mailed in the 20705 zip code (total saturation) and 4,000 pick up copies available at the Beltsville library, community center, selected stores, and churches.

Please join our Facebook page
(https://www.facebook.com/groups/300944563420364/)
and follow us at beltsville news on Instagram.
Check out our website: www.beltsvillenewstoday.com



To all of Joe's and Maria's faithful customers, we are not retired. Our new phone number is 301-633-4382. Please call us for your next hair appointment.



4926 Edgewood Road College Park, MD 20740 Newyorkdelicatering.com Dine-in, carryout or delivery Online ordering available Please call 301-345-0366

OCTOBER SPECIAL Mention this ad & receive a free slice of cheesecake with

\$10 minimum order

National 4-H Hall of Fame Inductee hails from Beltsville

On October 19, Lynn Bladen Garland will be inducted into the National 4-H Hall of Fame in a ceremony at the National 4-H Center in Chevy Chase. Each state, along with the National 4-H Headquarters, National 4-H Council and the National Association of Extension 4-H Agents, can nominate but only fifteen people, from among the thousands who were 4-H members, volunteers, staff or donors are selected annually for this prestigious honor.

'Cedar Lane in Beltsville was a wonderful place to grow up in during the mid-fifties and sixties, and it certainly shaped me into the person I am today." Lynn attended Beltsville Junior High and graduated from High Point in 1965. Active in both Girl Scouts and the Beltsville Girls i4-H Club from the time you could join to when you aged out of the programs, Lynn also was a member in the Beltsville Emmanuel Methodist Church and involved in the MYF youth group.

Lynn graduated magna cum laude from the University of Maryland with a Home Economics Education major in 1969. All throughout her college years, Lynn worked in the Maryland State 4-H Office and did an internship in Carroll County during her junior year summer. She was involved in Collegiate 4-H, the DC area Farm City Youth board, many Dean's advisory groups, and in many honoraries including Motar Board.

After graduating from the University of Maryland, Lynn headed north to New Hampshire to become the Extension Educator, 4-H Youth Development in Rockingham County where she served for 40 years. Her greatest pleasure is seeing 4-H youth develop skills and knowledge through the program becoming more competent and confident while striving to make their best better. By teaming with youth and volunteers, her county program was diverse and dynamic. Some of her favorites include favorite Foods Festivals, County and State Activities Days, Fashion Revues, Spaces Conferences, camps, career trips, Leadership Labs, Teen Travel groups, Teen Conferences and two big

Lynn was recognized by the National Association of 4-H Agents with the Distinguished Service and the Meritorious Service Awards. Lynn was selected to be in the first National 4-H Executive Development Institute and on the editorial teams for the National Financial Champions curriculum and the 4-H Stories from the Heart book. The 1999 Smithsonian Folklife Festival featured, New Hampshire, Romania, and South America and Lynn coordinated the NH Summer Camp children and family programs on the National Mall for 2 weeks.

Following retirement. Lynn and her husband Charlie enjoyed a few years of global traveling, but then she was called back to Extension after a 4-H Colleague was injured. So she stepped in to assist the Strafford County 4-H program for another 3 years. Her next phase of retirement was heading back to Maryland to stay with and care for her mother so she could have the last years of her life in the Cedar Lane home and neighborhood she loved. Lynn enjoyed getting reconnected with the Women's Club, and the Methodist Church as well as walking along the Community Trail and at Brookside Gardens.

PLAYHOUSE

continued from page 1

from Friday, October 12 through Sunday Nov. 4.

For the holidays Laurel Mill is going big with its production of Oliver! Oliver, based on the novel Oliver Twist by Charles Dickens, is a wild adventure through Victorian England. Young, orphaned Oliver Twist must navigate London's underworld of theft and violence, searching for a home, a family, and most importantly for love. It features hit songs such as Food Glorious Food, As Long as He Needs Me and Where is Love. This is a great musical to introduce the family to the magic and fun of live theater. This particular

production has a special connection to Beltsville because Beltsville's own Curt Sommers will be playing the lead role of Fagin. It opens on Friday, November 23 (the Friday after Thanksgiving) and runs through December 16.

Laurel Mill Playhouse is located in Historic Laurel on Main Street. The address is 508 Main Street, Laurel, MD 20707. Tickets are currently available for Spider's Web online at www.laurelmillplayhouse.org. Tickets for Oliver will be available soon as well. You can buy tickets at the door the night of the performance as well, but you are encouraged to buy them online to guarantee a seat (there is no fee for online sales).





Bonnie Bartel 301-343-8887

Call, Text or Email me for an appointment Bonsnobun@aol.com

> Image Hair n Things 10611 Montgomery Rd Beltsville, MD 20705



Would you be smiling if this happened to your eyeglass frame?

Yes, if you wear frames made from Flexon.

Hours: Tues. & Wed. - 9am - 7pm Thurs. & Fri. - 9am - 6pm Sat. - 10am - 2pm



Brewer & Marshall, Inc. Opticians 10490 Baltimore Ave. • Beltsville, MD 20705

301-937-3677

Bright Star Nursing Services, LLC



The Health Care Company that makes a difference in our community

Bright Star Nursing Services, LLC is a Residential Service Agency which is located at Niagara College Park Maryland. Bright Star Nursing Services is approved by the Maryland Office of Health Care Quality

Our qualified license workers offer the following Services:

- Assist with mobility
- Fall prevention
- Personal Care such as bathing, and
- Medication assistance
- Companionship Light house keeping
- up, grocery, mail pick up, and delivery
- · Pet care
- · Entertainment such as games, reading, craft, reading

· Runs errands such as prescription pick

• Laundry, dry cleaning drop, and pick up

Bright Star Nursing services is now hiring the following qualified license professional. Candidates must have legal documents to work in the united States, and the willingness to conduct a criminal background check

- CMT
- CNA

Bright Star Nursing Services, LLC presents to you Precious Step Foot Care Services. A Foot Care Service Company for Older Adults. Precious Step's trained Professional Registered Nurses are specialized in addressing the following foot problems:

- Corns
- Ingrown Toe Nails

*Podiatrist Recommended

- · Thick Discolored toenails • Doctor's Referrals (when necessary)

*We offer Dr. Comfort's professional shoe fitting, and diabetic foot wear

- **Foot Care Service locations:**
- Assisted livings Foot Care Clinic (wheel chair accessible building) • Private Homes
- **★ PLEASE CALL TODAY FOR AN APPOINTMENT** ★



email:Brightstarnursing200@gmail.com web:www.brightstarnursingservices.org

Precious Steps Foot Care Services 202-997-9855

email: RN@precioussteps4u.com web:www.preciousstepsfootcare.com

OKTOBERFEST

The arrival of autumn brings with it burnt orange leaves, Redskins football and Oktoberfest celebrations. Fall is also a reminder that it is time to spruce up the exterior of your home. Keep in mind that there are only a couple of months left before dropping temperatures make it too cold to paint outside. Benjamin Moore Paints recommends that the painting surface be a minimum of 55 degrees for several hours when applying latex paint. Otherwise, the paint will not cure properly and may peel or crack.



Michael Richards and Valerie Kabelac

The paint gurus at Will's Decorating (www.decoratemaryland. com), Michael Richards and Valerie Kabelac are seasoned Benjamin Moore Paint pros. Will's Decorating features the full line of Benjamin Moore paint colors as well as deck stains. The new Williamsburg colors offer a wide range of traditional shades that supplement the original Historical colors. If you are feeling overwhelmed by the endless choices of colors or just want another opinion then see Michael or Valerie for a FREE personalized color consultation. According to Michael, "The most popular exterior colors are Richmond Bisque, Platinum Gray, Duxbury Gray, and Cottage Red." If you prefer to stay neutral though, Valerie recommends spicing things up by adding a splash of color to the front door with either a bright yellow (336 Bold Yellow), a vibrant red (Heritage Red) or an electric blue (812 Blueberry Hill). Join the paint fest at Will's and get \$5 off per gallon of Benjamin Moore Aura Exterior Paints with the mention of this article now through October 20th.

Will's **Decorating**

10508 Baltimore Avenue, Beltsville, MD 20705

301-937-6100

www.decoratemaryland.com



The Lomax Sisters

Behnke Nurseries

Known for Quality Plants Since 1930

There's always something going on in the garden in

October

So you think that gardening outdoors is fading just like so many summer flowers?

Then you haven't been to Behnke's recently.

Shrubs & trees can be planted in the landscape with less stress (to both plant and gardener) in the cooler weather. Check out the richly colored ornamental berries on some of these plants. What a show!

Bright pansies, unique pumpkins, and colorful gourds along with corn shocks and hay bales are just waiting to create beautiful displays in gardens and on porches and patios.

The dramatic colors of October are waiting for you!

Orchid Diagnostic & Repotting Clinic

w/ Carol Allen October 6, 7, 20 & 21, 9:30 to 4:30 Carol's advice is always FREE. Bring in the plant(s) you are concerned about. She will tell you how to resolve problems, and, for a fee, she will expertly report them, showing you how.

Looking for a Great Gift?

The *Hands-On Bonsai* class is available the first Saturday of each month. Just go online to www.shop.behnkes.com and schedule a class for your special someone.

Bonsai Hands-On Class w/ Jennifer Park

Saturday, November 3, 2:00 to 4:00 pm registration required - www.shop.behnkes.com Fee: \$65 - all materials provided

With a focus on care and maintenance, learn all the basics of bonsai design. Select a tree, learn how to transplant, and discover what the art of bonsai is all about as you create your very own bonsai to take home. This is a fully inclusive class.



National Capital Orchid Society

71st Annual

FALL ORCHID Show & Sale

Saturday, October 6

thru Monday, October 8

at Behnke's

Admission is FREE.

See hundreds of unique

orchids in bloom and for sale.

Lectures each day.

Visit www.ncos.us

for schedule of events.

(301) 937-1100 11300 Baltimore

11300 Baltimore Ave., Beltsville, MD www.behnkes.com • behnkes@behnkes.net



The Lomax Sisters Celebrate Fifty Years of Music Ministry

In the lyrics of gospel artist, the late André Crouch,
Take me back, take me back dear Lord
To the place where I first received you.
Take me back, take me back dear Lord where I
First believed . . .

On a warm "Indian Summer" evening in 1968, a hush falls over the members of the Queen's Chapel United Church congregation as four sisters step up to the microphone and begin to sing "We've Come this Far By Faith" acapella. Fast forward to 2018 and the four siblings-Sharon, Valda, Dorothea, and Lolethia—are still singing and praising the Lord in song. On Saturday, October 6, 2018, at 4:00 p.m., in the place where they started their spirit-filled musical journey—Queen's Chapel United Methodist Church—the Lomax

Sisters will be holding a Golden Jubilation Anniversary concert, celebrating fifty years of music ministry.

Lifetime Beltsville residents, in their five decades of music ministry, the Lomax Sisters have performed at numerous churches and other social events throughout the DMV. In 1984 the sisters competed in "The Kentucky Fried Chicken Gospel Competition, taking home first prize in the ensemble category. From the beginning of their journey, they received encouragement and support from their parents, family, friends, and church family. Please join them for this celebration of praise and thanksgiving. For tickets and information contact the lomaxsister@gmail.com/ or purchase tickets online @https://buygospel.com.

State-of-the-Art Hearing Aids

By Dr. Kathy Mellott, audiologist

Hearing aids can help you hear better on the phone, watching TV, in a theater, and even in a noisy restaurant!

Latest technology computer-programmed hearing aids can now be customized based on the precise sounds you're missing! "Hearing Aids" have vastly improved! Maybe you've tried hearing

aids in the past without much success or resisted "bulky" devices. Try again! There are discrete designs and breakthrough technology—not available even a few years ago! You'll be amazed at the range of style features to suit your specific hearing and cosmetic needs. If you wear hearing aids, consider an exciting upgrade using our state-of-the-art hearing instruments and accessories.

Today's miniature digital hearing aids produce better sound quality than ever before. These high-tech marvels are now hardly noticeable, and they're so comfortable, you'll want to wear them. New apps allow you to wirelessly stream your smartphone, laptop, and home entertainment system directly



into your hearing aids, eliminating background distractions. Lift Your Mood! Super-Charge Your Social Life!

Consider how hearing healthcare solutions can enhance your hearing experience—and your life! Optimal hearing can help make you a more active participant—and may even boost your earning potential.

When hearing aids can help you hear a child's soft voice, the sounds of nature, and enable you to become more socially engaged—honestly, what are you waiting for? Open your world of communication. See a doctor of audiology today for a hearing evaluation (usually covered by insurance) and get started with better hearing, better living.



ELDER CARE - CREDENTIALED TO PARTNER WITH LONG-TERM INSURANCE COMPANIES

301-798-5678

AFFORDABLE, QUALITY & FLEXIBLE HOMECARE FOR SENIORS AND PHYSICALLY CHALLENGED

NO MINIMUM HOURS REQUIRED - REGISTERED NURSE ON CALL 24/7 (INCLUDING HOLIDAYS & WEEKENDS)



We Provide 24/7 Homecare for Individuals with: STROKE

DEMENTIA ALZHEIMER'S PARKINSON'S VISION IMPAIRED MULTIPLE SCLEROSIS PHYSICALLY CHALLENGED

Visit us on the Web www.LifeNetHealthCare.com

and MUCH MORE

Our Caregivers are Experienced, Licensed, Certified, Background-Checked & Registered with Maryland Board of Nursing, We Adhere to HIPAA regulations. We carefully match your loved one with appropriately trained caregiver. We proudly assist in the following ADLs and IADLs-

Bathing	Escort to Doctor's Appointments & other Events	Medication Reminder (CNA)	Light Housekeeping & Household Management		
Walking & Continuous Safety Monitoring	Personal Hygiene	Running Errands (e.g. Picking up Medication from Pharmacy)	Surgical Transition Care		
24/7 Live-In Care 24/7 Live-Out Care	Meal Planning & Preparation	Continence Care	Transfer & Continuous Safety Supervision		
Dressing	Assist with Prescribed Exercise & Activity Regimens	Grooming	Laundry Management		
Grocery & Household Shopping	Medication Management (RN)	Periodic Assessment & Health Status Review by LifeNet RN	Respite Care		
Toilet Hygiene	Feeding & Managing Diet, per Doctor's order	Appointment Scheduling & Reconciliation	Mother-Baby. Care-for Pregnant or New Mother		

CALL TODAY FOR A

FREE-NO CHARGE IN-HOME CONSULTATION

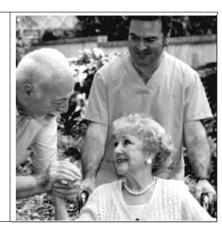
301-798-5678

Your Trusted Local RSA Home Healthcare Agency

LifeNet IS LICENSED BY MARYLAND DEPARTMENT OF HEALTH & MENTAL HYGIENE

WE ACCEPT **MEDICAID PATIENTS**

PRIVATE PAY and LONG-TERM INSURANCE



Statepoint Crossword: Football

15 35

7			8	9	10	11
П		14	Г	Г	П	
Т		17	Г	Г	Г	П
Т		20	Т	Г	Т	
	22	Г	Т			
26	Т	Т	Т	27	28	29
┪	Τ		34	Т	Τ	\vdash
\vdash		38		Т	Τ	П
\vdash	41			42	Т	П
	45	Т	46	┪	\vdash	\vdash
49		\vdash	\vdash			
\vdash	\vdash	\vdash	\vdash	53	54	55
\vdash	\vdash		58	\vdash	\vdash	\vdash
\vdash	\vdash		61	\vdash	\vdash	\vdash
\vdash			64	\vdash	\vdash	\vdash
	26	22 26 41 45	14 17 20 22 26 38 41 45	14	14	14



- **ACROSS**
- L. Hunk
- 5. Cough syrup amt.
- 8. "Scene one, ___ one"
- L2. Grand theft target
- 13. Broflovski of "South Park"
- L4. Polished surface of gem
- 15. Simpleton
- 16. A in A = b x h
- 17. Tarzan's swing rope
- 18. *Dream football destination
- 20. Medley
- 21. Olden-day Celts
- 22. *Mo. of NFL preseason games
- 23. Confine a river
- 26. Khufu's resting place
- 30. ____ Tsu
- 31. First little piggy
- 34. List of chores
- 35. *First black head coach to
- win Super Bowl
- 37. Computer network acronym
- 39. "... happily ____ after"
- 40. *Team conference
- 42. Dress like Ancient Greeks
- 43. What's left
- 45. *NFL teams play at least 8 games here
- 47. Slow-witted
- 48. Like Cinderella's ball gown

- 50. Blade in Litchfield
- 52. *Worth 6
- 56. "Madama Butterfly," e.g.
- 57. Mythological hominid
- 58. Annette Castellano on "The
- Mindy Project" 59. Evil one
- gum on a list of ingredients
- 61. Pains
- 62. Site of original sin
- 63. Operations
- 64. Fountain order

DOWN

- 1. Cul de ____, pl.
- 2. Lululemon on NASDAQ
- 3. At the apex
- 4. Hispanic grocery and wine
- 5. Innsbruck's province
- 6. Lots and lots
- 7. Sound of thunder
- 8. *What fans do before the game
- ___ bowl, Brazilian dish
- 10. Bingo-like game
- 11. 7th letter of Greek alphabet
- 13. Japanese theater
- 14. Miller's product
- 19. Went past
- 22. Sailor's "yes"

- 23. Village V.I.P.
- 24. Shade of violet
- 25. Fox crime drama, 2005-2017
- 26. "On Golden ____," movie
- 27. *"Go Pack Go" to Green Bay Packers?
- 28. "Pulling my leg," e.g.
- 29. Evade a ball
- 32. It binds
- 33. Little bit
- 36. *Playing field
- 38. "Bring back!" to Fido
- 40. Refrigerator sound
- 41. Jousting match participant
- 44. Parlor piece
- 46. Monster with nine heads, pl.
- 48. Get overcast
- 49. Saintly glows
- 50. Hightailed it
- 51. Blood component
- 52. Pizza for home, e.g.
- 53. *Home to Bengals
- 54. Join by heating
- 55. U.S. space agency

56. Schiller's poem

See Solution on page 15

GO CONTRACTORS GROUP LTD



Kitchens Bathrooms Basements Decks Painting Additions Sun Rooms Enclosures

All Work Guaranteed Licensed Bonded Insured

We have 30 years of experience and in addition to the above, we do concrete, brick, and stone work. No Job is too small

Maryland Home Improvement License Website www.gocontractorsgroupltd Nestor Gomez e-mail gocontractors@aol.com

240-274-4670 (Cell)

THE CRESCENT NURSERY AND

SUMMER PROGRAM

Est. 1959 11723 Chilcoate Lane, Beltsville, MD (301) 937-3133

CHILDREN 2-6 YEARS

and

BEFORE/AFTER SCHOOL PROGRAM

Qualified staff. A caring environment. Specially planned programs. Snacks provided.

Open all year. All day.

Emmanuel United Methodist Church 11416 Cedar Lane, Beltsville, MD 20705 301-937-7114





Apple Festival and Craft Show

Saturday, October 13, 2018 10:00 a.m. – 2:00 p.m.

Upper Crust Boutique

Nice Clothing, Accessories And Gift Items



Craft Tables Are Available To Rent Please Call 301-937-7114 For More Details

Proceeds Benefit Women and Children Through Approved UMW Mission Programs Homemade Baked Goods For Sale, As Well As Our Fabulous Handmade Apple Pies

2nd Chance Small Household Goods, Jewelry, Pocketbooks, Toys and Books

> Fresh apples Hot lunch for sale.

Obituaries

Gawne, Robert Barrett

Of Beltsville, MD Passed away on September 14 surrounded by loving family. Bob was born on February 6, 1928 in Chicago, IL. He received his Mechanical Engineering Degree in 1950 from the University of Notre Dame. A Captain in the U.S. Marine Corps, he started his Mechanical Engineering career at Chatelaine, Gauger & Nolan FAIA, 1953-1958; he then joined Stromberg Metal Works, Inc. in 1958 as an estimator. He purchased Stromberg in

1987 and worked as CEO until his death. Bob contributed to the SMACNA (National) rewrite of Low Pressure Duct Construction Standards – 1976 Edition. Was a Founding Board Member of the National Environmental Balancing Bureau (NEBB) 1971; 1988 became president of NEBB; Was a past President of the Washington, D.C. Chapter of Sheet Metal Contractors; named Sheet Metal Contractor of the year and also Legislative Contractor of the Year. Sheet Metal Local 100 member



Robert Barrett Gawne

of JATC since May 17,1 967 Chairman, Local 100 Apprentice Committee since 1971, Trustee Local 100 Trust Funds 1976 -1985; Local 100 Scholarship fund Co-Chairman since 1990, Local 100 labor committee since 1968; member of Mechanical Contractors Association and served as board of Director for MCA of Metropolitan Washington 1992 -1993; member ASHRAE, Served on State of Maryland HVAC Review Board from 1999 - 2003. He also was on the Board of Trustees of Archbishop Carroll High

School.

Bob is survived by his beloved wife of 65 years Patricia Ann Schilke; his daughters Kathleen Marie Bigelow (Stephen) and Mary Patricia Suhr (Douglas); his sons Robert Barrett Gawne, Jr., William Joseph Gawne, Thomas Richard Gawne, and Daniel Paul Gawne (Mary Katherine); 20 Grandchildren and 20 Great Grandchildren. Also by his sisters Gloria Marie Cullotta, Eileen Ruth Glazik (Robert) and his brother Thomas Walter Gawne (Madelyn); his brother in laws Robert Eugene Schilke,

and Thomas Albert Schilke and numerous nieces and nephews.

Bob is preceded in death by his parents Frederick Robert Gawne and Helen Eileen Wherry; his brothers Donald Joseph Gawne and James Frederick Gawne and his daughter in laws, Betty Jean Gawne and Joyce Irene Gawne.

In Lieu of flowers, the family requests that donations be made to St. Joseph's Church, Beltsville, Maryland or the Yellow Ribbon Fund (Yellowribbonfund.org) which benefits injured service members.

Seven Fun Things about Your Police Officers in Beltsville

By Jason Inanga

The police department is a very important resource in any community. However, in Beltsville, we take things one level higher than other communities. Beltsville has shown appreciation to law enforcement in many ways. To get to know our local officers better, I will try each month to see if we can get the officers of District 6 to share some fun facts about themselves with us.

So here we go with Sergeant Erika Monroe. All I will type are the question and her response. No commentary from me.

- **1. High school attended**: Potomac High School, Maryland
- 2. Favorite car: Aston Martin

- **3. Favorite meal**: Anything seafood
- **1. Favorite sports team**: Dallas Cowboys (I thought she would say Pittsburgh Steelers, lol)
- 5. Stranded on an island, the one item you cannot do without? Family photos
- **6. Dream vacation spot**: Bora Bora (Thailand)
- 7. What do you like best about being a police officer? The impact I have on people's lives.

You get two police officers in this issue as Officer Danita Matthews was present, so I asked her the same questions.

- **1. High school attended**: Anacostia (Washington DC)
- 2. Favorite car: One that

works

- **3. Favorite meal**: Anything sushi
- **4. Favorite sports team**: Not a sports person
- 5. Stranded on an island, the one thing you cannot do without? Soap
- **6. Dream vacation spot**: Bora Bora, Thailand (and, no, she did not hear Sgt. Monroe's answer)
- 7. What do you like about being a police officer? The best part for me is being able to solve problems and see the appreciation that follows. It is a thankless job, but at the end of it all, one gets a good feeling.

Hopefully, in November, we will get two more officers to share seven things with us.

CUB PACK 1031

continued from page 1

on Monday September 24^{th,} but you can contact Regina Halper any time this fall if you are interested in joining. We will have you drop by and join in a Monday night scout meeting in progress.

Lions (Kindergarteners) can

join now! Lions and their adult partner will meet twice a month one indoor meeting and one outside. For the rest of scouts, the pack has activities including camping, hiking, our annual Pinewood Derby and campfires. We also do participatory citizenship along Little Paint Branch Trail, our toy drive and Scouting for

Food. Along the way we learn responsibility, citizenship, play games, and have tons of fun. If you are interested in discovering the fun of Cub Scouts with your child, please contact Regina Halper at Pack1031CubScouting@gmail.com for more information.

A True Story Concerning the D.M.V (That's Hard to Believe)

By Ivy Christoffers

On July 24, I was cleaning out my purse when I noticed my vehicle registration was expiring in seven days and realized I had not received my new registration application. I was concerned and gave some thought to just how I could remedy this situation. Aha! I will go through the internet, I decided. So, I booted up my computer and pulled up the Department of Motor Vehicles. I followed the prompts, inputted my tag, and was directed to stay on the page while the computer searched for it. Eight hours later, it still was searching, so I turned off the computer and decided I would make a trip to the Department of Motor Vehicles (DMV) in Beltsville the next day.

I arrived at the DMV at 2:45 pm on Wednesday afternoon. The line was very long, but I had no choice, so I entered the line of approximately 35 people. After I was in line for five minutes, a very nice young lady touched my arm and asked me to accompany her. She held the barrier up so I



could step out of line and took me to the information desk, questioning why I was there. I related my situation to her and gave her my current registration, and she stepped away to check if there was a reason that I had not been sent a renewal. Three minutes later she was back and directed me to window #13 where a very pleasant man was waiting for me. He reissued my two-year registration and took my personal check in payment, and I walked out the door

at 3:00 pm.

Can you believe it? Fifteen minutes at D.M.V. All through the years, whenever I have had to go to D.M.V. for anything, it has always been approximately a twohour break in my day. Just goes to show you, miracles still occur on a daily basis. Alternatively, perhaps it was my silver hair and walking cane that prompted the special treatment. Whatever it was, I am very appreciative.

Pest Patrol Residential and Commercial Pest Control (Including Termite Services) Cheryl Scruggs (301) 775-9638 Kelvin Scruggs (301) 775-6169 *Discounts 5%: 1st Time customers, Military and Seniors

Friends of Patuxent Wildlife Holiday Bazaar

Saturday, November 3, 2018 9AM to 3PM

National Wildlife Visitor Center 10901 Scarlet Tanager Loop Laurel, MD

- -- Baldy's Bargains -- More than 25 local crafters
- -- Tram rides (weather permitting)
- -- Bake sale & lunch available

Need Repair Work?

BELTSVILLE BRIEFS

continued from page 1

extra game cards, raffles, 50/50, pull tabs and "King Tutt" available as well. All proceeds will benefit the Laurel Lions Foundation. It will take place at 8261 Brock Bridge Rd. Laurel, MD 20724. For tickets call Donna Curp at 301.490.1856 or 301.938.9838.

Trunk or Treat at the First Baptist Church

Come join the First Baptist Church of Beltsville's Trunk or Treat on Wednesday, October 31 from 6:30-8 pm. Come join the



fun and go for a hayride, play games and you can feast on the

Slavic Food Festival

St. Gregory of Nyssa Byzan-

tine Catholic Church, 12420 Old Gunpowder Road Spur, Beltsville, is holding their annual Food Festival, Bake Sale, and Raffle on Saturday, November 3 from 10 AM to 3 PM. Featured will be Eastern European foods, including pirohi, holupki, and kolbassi with sauerkraut. All food will be available for eat in or carry out. Our bake table will offer Kolachi - a homemade bread filled with walnuts, poppy seed, apricot, raspberry or lekvar (prune), and a wide variety of other homemade goodies. Admission and parking are free. For details, call 301.474.2219 or go to www.stgregoryofnyssa.net.

1-301-277-7200 = FALL ROOF SALE **CHAMPION** HOME IMPROVEMENTS, LLC **ROOFS • DECKS • GUTTERS • SIDING • WINDOWS** ROOF INSPECTIONS WITH GUTTER CLEANING **Low Monthly Payments FREE Estimates***

BONDED . INSURED MHIC # 44848

Senior and Military Discount



www.mychampionhome.com

CITATION

continued from page 1

in waterfowl surveys; monitoring nesting song birds, ducks, and geese; interacting with the public at the captive wood ducks station during visitor events; and working at the hunter control station, among other assignments.

- · Rod Burly has volunteered more than 12,000 hours since 1993. Rod leads popular public programs, such as herp surveys, bird walks, and owl prowls; coordinates the Christmas Bird count on the North tract of the refuge; and has worked in many other areas over the years.
 - Claudia Papillo started volun-

teering in 2004, and she is so dedicated that she spends her entire weekend - 16-18 hours a week, 49 weeks a year - serving at the Visitor Center front information desk.

The Patuxent Research Refuge, located in Laurel, MD, is the nation's only national wildlife refuge established to support wildlife research. No matter what your volunteer interest in wildlife, there is a way you can contribute to the refuge! Interested? Contact Volunteer Coordinator Diana Ogilvie at 301.497.5565, or email her at diana_ogilvie@fws.gov. Diana is available Sundays - Thursdays, 8 am - 4:30 pm.



Telephone Scams and Robocalls

We all have telephones in our homes or pockets but this technology is abused by scammers to the point that many of us no longer want to answer our phones unless it is a number that we recognize.

Common Scams

I work out of my home and I get many phone calls every day. Only one or two of these calls are legitimate. Most are from people trying to scam me out of money or private information. Let's look at the scams are encounter the most.

Credit Card Scams

I get several of these calls each day. Most begin with a robotic voice, "Hello this is Alice" ... asking me to hit one if I want to speak with someone or 2 to be put on the "do not call list". The best course of action is to hang-up. Do not hit 1 or 2; just lift the phone and put it back on the hook. They are trying to steal your credit card data and get you to spend money on a service that you do not need.

IRS Telephone Scam

You receive a call from the IRS stating that you owe some amount of money to the IRS and it must be paid immediately or officers will come shortly to put you in jail. If you answer the call the instruc-



tions are often to go and purchase gift cards and meet an agent to accept the cards you purchased. Please don't fall for this. The IRS does not call people; they send a registered letter by U.S. Mail. The call is always a scam and the gift cards will be sold for cash to benefit the scammers.

Tech Support Scams

Computer Tech Support scammers claim that they are from Microsoft or your computer manufacturer. They tell a story about messages from your computer claiming it has a virus and they want to help fix it. Fake steps are taken to demonstrate the problem trying to convince you to give them remote access. Once they have control they add their own malware to the computer. They insist that you need pay for them to remove the malware. Instead of repair they typically install fake

repair tools and more malware. Do not fall for this! Remember that tech support doesn't ever call unless you called them first. If your computer really does need repair, take it to a local repair company.

Other Common Scams

Calls for Back Pain or Pain Management are scams trying to use you to help them steal from Medicare and Medicaid. Vacation Scams try to convince that you have won a vacation prize for only \$299. Most of these turn out to be flat out fraud. Time share scams either try to get you to sell your timeshare for an up-front fee or try to get you to purchase one for thousands that can often be purchased for a few dollars online. Duct cleaning companies call to offer a service that the HVAC industry says is not needed for most homes. These companies frequently have no valid local address and are not licensed by the state as required.

Protect Yourself

First and foremost, never for any reason, no matter how good the offer sounds give your credit card, banking, personal information, social security number, home address, or any other personal information to these callers over the phone. It is best to simply lift the receiver and hang it back up.

Now let's look at how to limit or protect against these calls.

Do Not Call List

Make certain your numbers are listed on the government Do Not Call List. You can add your number and report scam calls at https:// donotcall.gov. Legitimate telemarketers check numbers against this list before they dial a number and not call unless they can demonstrate a business connection to

you as a customer. There are exceptions for charities, surveys, and politicians to make robocalls. Mobile phones and business lines are never supposed to be called unless you have given written permission. You can also add these numbers to the Do Not Call List.

Nomorobo

The Do Not Call List worked well for a while but is easily ignored by scammers who do not obey the laws. Technology can be used to block many scam calls. Nomorobo (https://www.nomorobo.com) is a service that blocks many scam callers after the first ring. Nomorobo only works if your phone service is provided by an Internet phone provider like Verizon Fios or Comcast. The service is free for most digital landlines and \$2.00 per month for mobile phones. Unfortunately it does not work with Plain Old Telephone Service (POTS) over copper wire.

Android

Many recent versions of Android provide a setting a setting to automatically identify spam callers by showing a red background for scam calls so you can immediately refuse to answer. Android also allows you to block numbers through the call history list. A long press on a number will bring a menu and selecting Block from the menu will block that number from both calls and text messages.

Phone Apps

There are several phone apps that also block incoming scam calls to your mobile phone. Nomorobo has an app that works well for \$2 per month. Hiya is free app for blocking calls on you mobile phone that has earned a good reputation. Both of these apps are available for Android and Apple phones.

Mobile Phone Service Providers

T-Mobile provides free services that can automatically identify or block most scam calls. These services do not require an app and can be enabled by following the information found here: https:// www.t-mobile.com/resources/ call-protection. AT&T offers an app to provide similar services for AT&T customers. Verizon allows manual blocking of a limited set of numbers and Sprint provides a limit blocking service for a \$2.99 monthly fee.

THE METRO AREA'S TOP RATED TREE SERVICE



Adirondack **Tree Experts**

Removal · Pruning · Thinning

- · Stump Removal
- · 24-Hour Emergency Service
 - · Crane Service
 - · ISA Certified Arborist

FREE ESTIMATES

301-595-2827 www.AdirondackTreeExperts.com



I.S.A Certified Arborist / MD Licensed Tree Experts / EHAP Certified Arborist ISA Qualified Tree Risk Assessors / Full Liability and Workman's Comp Insurance



Rosapepe's Report to Beltsville



Child care subsidies available

Delegates Barbara Frush, Joseline Peña-Melnyk, Ben Barnes, and I were proud to support legislation this year to help with child care expenses in Maryland. The Maryland State Department of Education recently announced annual income limits for Maryland's Child Care Subsidy (CCS) Program will increase dramatically. For a family of four, for example, that means a leap from \$35,702 to \$71,525. This translates to 65% of the State Median Income level. This change will help many more families access quality child care and early education programs. We still have more to do to make high quality child care accessible and affordable from birth to PreK, but this is an important start. For more information and to apply, visit this link: https://earlychildhood. marylandpublicschools.org/childcare-subsidy-program

Vote early! Avoid election day lines

You don't have to wait until November 6 to vote. You can



Senator Jim Rosapepe

vote at an EARLY VOTING center Thursday, October 25 through Thursday, November 1, from 10 am until 8 pm, at the College Park Community Center or the Laurel-Beltsville Senior Activity Center.



Home repair program for elderly in need – Nov. 1 deadline

"Christmas in April* Prince George's County" is a non-denominational volunteer organization that repairs the homes of senior citizens who are low-income and/or physically challenged so they may live in warmth, safety, and independence. After months of planning and preparation, Christmas in April culminates in a one-day repair effort on the last Saturday in April. 78 homes were repaired in 2018 in Prince George's County, and all repairs are free for the homeowners. The 2019 application, due Nov. 1, is available online at www.christmasinaprilpg.org or call 301-868-0937 with any questions.

100% pro-environment voting record for 2018

The Maryland League of Conservation Voters issued their report on the 2018 legislative session, and Delegates Frush, Peña-Melnyk, Barnes and I were identified as having 100% pro-environment voting records. We made good progress this year - including passing tough new regulations on offshore oil and gas drilling to protect Maryland's shores. But there is much more to be done to fight global warming, combat Chesapeake Bay pollution, and protect our parks and open space right here in our community.

Contact us

Please let us know if there are other issues you have questions or thoughts about. And, of course, feel free to be in touch if we can be of help to you. Just email 21stDistrictDelegation@gmail. com or call 301.858.3141.







Enjoy All American food Served in a relaxing Atmosphere!!

ENJOY 15% SAVINGSVALID FOR DINING ROOM ONLY • MAX VALUE \$5

GOOD FOR OCTOBER 2018

for full menu and more info please visit us at
www.tjsofcalverton.com
11607 BELTSVILLE DRIVE *BELTSVILLE MD * 20705

301-572-7117
Located in the Calverton Shopping Center

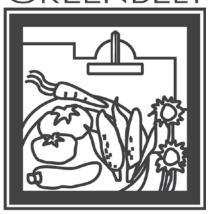


GREENBELT

Check us out

on Facebook!

The Beltsville News



FARMERS MARK

The Greenbelt Farmers Market Sundays 10am-2pm

It's Harvest Time!

In the parking lot behind 25 Crescent Rd. in Old Greenbelt, next to Roosevelt Center

Organic and conventionally grown produce, pasture raised meats, plants, bread and baked goods, ice cream, soap and more!

The market runs until the Sunday before Thanksgiving (Nov. 18) plus an extra Holiday Market on Dec. 2

We accept SNAP with \$10 matching funds

https://greenbeltfarmersmarket.org

The first ten people to bring this print add to the Market Welcome Booth by October 14, 2018 get a free GFM tote bag or magnet. NO COPIES. Original printed ads only.

WORDS

At the beginning they opened a way Illuminating what followed each day, Given as treasure to honor and prize Every blessing of being alive. Then, came the twisted, perverse, and defiled Poisoning thoughts of an innocent child; Soon what was meant to encourage and lift, Selfishness stained in the use of this gift. Throughout the years they have bred enough wrath To destroy nations and all in their path. Some were collected as means to provide Wisdom, direction, in order to guide. One, in particular, came from above, By His perfection revealed truth and love; Took to the grave what sin broke by its shame, Rose up in power to save by His name. Sowing and reaping produces a yield We all will harvest one day from our field. Hearts are the fountain from which they are sprung; Life and death dwell in the realm of the tongue.

Rebecca Hutchings 8/02/2018

Orndorff ROOFING Espaid Over 60 Years!



MAKE ROOFING the career for you...

JOIN OUR TEAM of experts who are respected as one of the top commercial roofing contractors for the last 60 years.

- ✓ Want to learn a skilled Profession? Become a skilled roofing applicator in the field of built-up, single ply or sheet metal.
- Prefer working outdoors? Avoid the hassles of a cramped office and having to wear a suit and tie.
- Looking for a career that offers both challenge and variety?
 Work all over the metropolitan area on many different types of office buildings, schools & shopping centers.
- ✓ Like to take pride in your work?

 Nothing beats driving by a local landmark knowing that you worked on that job

- ✓ Excellent benefits.
 - Health insurance
 Life insurance
 Long/short term disability
 Retirement Plan
 Vacation Package
- One of the nation's top installers of commercial roofing & sheet metal.

 We are proud of our quality work throughout the metropolitan area.

 We have worked on some of the area's most prestigious projects.
- Family Owned Business.

 Were in our second generation and have the philosophy that our business will continue for many more generations to come.

✓ Stop by or call us when you're ready to start your career.

301-937-5911

Roofing and Sheet Metal Co. 11722 Old Baltimore Pike, Beltsville, MD 20705

www.osroofing.com

"My father needed to sell his home, and he needed the most proceeds to walk away with from the sale. We had interviewed over several real estate agents, but I did not feel or see the value and most of all, they were not there for him.

Then finally, we met Cindy...



Cindy was the one to deliver and it was more than what we expected. I just wanted to let everyone know how grateful I am.
- Thank you so much, God Bless"



TRISTAR REALTY, INC.
Cindy B. Sinanan

Real Estate Broker

240-372-7935

www.MyTristar.com Everything We Touch Turns SOLD! TM

- Short Sale or Modification
- Rental Properties
- You want it SOLD!



Licensed Bonded Insured sparklecleanmaryland.com Residential & Commercial

Lanette Blackwell lanette@sparklecleanmaryland.com



Hours: Tues - Fri 12-6, Sat 10-3 Parts & Service 10745 Tucker St., Unit 3, Beltsville, Maryland 20705 301.937.5783



Beltsville Dental Care

John J. Moynihan, DDS, PA 10760 Rhode Island Ave.

301-937-4448

Visit us at beltsvilledentalcare.com

Save smarter.

2.00%¹ Introductory Interest Rate 1.17%² APY



I'm here to help you find more ways to save. Apply for an eligible Consumer Money Market Savings³ account and with an opening deposit as little as \$1,000, you could earn a higher rate for your first five statement cycles. **LET'S TALK TODAY.**

Scott Covington, Agent State Farm Agent 10748 Baltimore Avenue Beltsville, MD 20705



*Introductory rale as of 09/12/18. Advertised rales are subject to change at the Bank's discretion.

The Introductory Interest Rate against so accounts with daily sharines below \$250,000.

The Annual Percentage Yard (APP) was calculated using the Introductory Rate for 5.3 months and the Standard Rate for a balance tier of \$50,000-\$99,999 for 6.5 months. Your blender

The Earling Benefits —Deposit Introductory program requires an encoroname Money Market Savings relationship with State Farm Bank*. This means you cannot have an existing Money
Market Savings with the same ownership currently open or which loaded within the last 12 months. The new Money Market Savings relationship with a same ownership currently open or which loaded within the last 12 months. The new Money Market Savings with the Sa

tate Farm Bank, F.S.B., Bloomington, Illinois ("Bank"), is a Member FDIC and Equal Housing Lender, NMLS ID 139716. The other products offered by affiliate companies of State Farm Bank, and may be subject to investment risk, including possible loss of principal venetical. The state Farm Bank of PDIC instruction of the State Farm Bank, and may be subject to investment risk, including possible loss of principal venetical. The state excounages any interested individuality to submit an application for any producticity offered by the Bank, it was councing vary to obtain information regarding the venetical principal venetical participation of the state of the State Farm Bank, and may be subject to investment variety of the State Farm Bank, and may be subject to investment variety of the State Farm Bank, and may be subject to investment variety of the State Farm Bank, and may be subject to investment variety of the State Farm Bank, and may be subject to investment variety of the State Farm Bank, and may be subject to investment variety of the Bank product, and the state of the State Farm Bank, and may be subject to investment variety of the Bank product, por may also use your participating State Farm Bank, and the state of the Bank product, por may also use your participating State Farm Bank, and the state of the Bank product, por may also use your participating State Farm Bank, and the state of the Bank product, por may also use your participating State Farm Bank, and the state of the Bank product, por may also use your participating State Farm Bank, and the state of the Bank product of the Bank product, por may also use your participating State Farm Bank products of the Bank product, por may also use your participating State Farm Bank products of the Bank product, por may also use your participating State Farm Bank products of the Bank products of the

Neighbors in the News

Aboard Ballistic Missile Submarine, Laurel Native Keeps America's Nuclear Adversaries at Bay

By Chief Mass Communication Specialist Bill Steele, Navy Office of Community Outreach

SILVERDALE, Wash.—A 2013 Laurel High School graduate and Laurel, MD, native is presently engaged in a critical mission for the security of the United States: deterring nuclear war.

Petty Officer 3rd Class Victor Fraser, a yeoman, is serving aboard one of the world's most advanced ballistic missile submarines, USS Nebraska. Based at Naval Base Kitsap-Bangor in Washington, not far from Seattle, USS Nebraska is one of 14 Ohio-class ballistic missile submarines in the Navy's fleet.

As a yeoman, Fraser is responsible for the crew's administrative paperwork and support.

"A yeoman is a rate within itself," Fraser said. "I enjoy the responsibility of helping out the crew and making sure everyone is getting paid and getting the awards they deserve."

Fraser draws from lessons learned growing up in Laurel.

"Patience is the key to everything," Fraser said. "That's something I picked up in Maryland."

The Navy's ballistic missile submarines, often referred to informally as "boomers," serve as undetectable launch platforms for intercontinental ballistic missiles. They are designed specifically for stealth, extended patrols, and the precise delivery of missiles, and they are the only survivable leg of the nation's strategic nuclear forces, which also include land-based missiles and aircraft.

As long as nuclear weapons remain in the hands of potential adversaries, the nation's nuclear forces provide a safe, secure, and credible deterrent to the threat of nuclear attack. The Navy's continuous at-sea deployment of

Petty Officer 3rd Class Victor Fraser. Photo by Mass Communication Specialist 1st Class David Wyscaver

submarines like *USS Nebraska* provides the ability to mount an assured response.

As effective as the Ohio-class submarines have been over their decades-long lifetimes, the fleet is aging, with the oldest submarines



now more than 30 years old, well past their planned service lives.

A new and effective successor is critical to national security, and the Navy is well into the process of designing and fielding a more advanced ballistic missile submarine, which will provide the necessary sea-based nuclear deterrence into the 2080s and beyond.

Submarine sailors are some of the most highly trained and skilled people in the Navy. The training is highly technical, and each crew has to be able to operate, maintain, and repair every system or piece of equipment on board. Regardless of their specialty, everyone also has to learn how everything on the submarine works and how to respond in emergencies to become "qualified in submarines" and earn the right to wear the coveted gold or silver dolphins on their uniforms.

"The men and women from across our nation who volunteer for military service embody the fundamental values of honor, courage, and sac-

rifice that are the bedrock of our republic," said Rear Adm. Blake Converse, commander, Submarine Group Nine. "They protect and defend America from above, below, and across the world's oceans. The entire nation should be extremely proud of the hard work that these sailors do every single day to support the critical mission of the Navy and the submarine force."

"The concept of being a submariner or being on a submarine, our stealthiness—being able to strike anytime, anywhere—is something that fascinates me," Fraser said.

As a member of one of the U.S. Navy's most relied upon assets, Fraser and other sailors know they are part of a legacy that will last beyond their lifetimes, one that will provide a critical component of the Navy the nation needs.

"I know that I am doing a job that the average person wouldn't even think about doing," Fraser said. "That's something that keeps the ball rolling for those that have gone before me."

Share Your News!

Send your article submissions to News Director Rick Bergmann at editorbynews@gmail.com

Riderwood Couple "Make the Best Use of Their Lives"

Moving to Riderwood was one of the best decisions Melissa and Paul Pumphrey have ever made. The only thing that topped it was moving sooner rather than later—while they're young, active, and able to take advantage of all the popular Erickson Living community in Silver Spring, MD, has to offer.

"There's a tremendous amount of advantages to moving while you're still active and independent—special trips, social activities, a softball team. A lot of people wait too long," Mr. Pumphrey says. "There's no reason to stay in a house you have to take care of. At Riderwood, you can live the fullness of your life."

To help them with their decision to move, they asked themselves a vital question: "How can we best use our lives?"

After caring for her mother until age 100, the couple knew they valued socialization in answer to that question.

"When people are living by themselves, they are isolated. They don't have a good, balanced diet. They don't have interaction. Here, you can walk to a restaurant and have a good, wholesome meal with friends every day," Mr. Pumphrey says.

When they discovered Riderwood nearly ten years ago, they knew they would get that and so much more. They value its worry-free lifestyle and the peace of mind it affords them and their children. "All our fundamental needs are here, and that helps us address anything we'll need. We have a support system for the future should our health change."

As he prepares for a trip to Haiti, where he'll work with a group

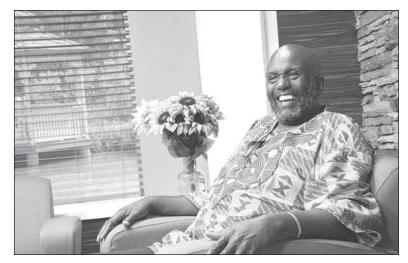


Photo Credit: Avedis Aghguiguian Paul Pumphrey, host of a show on Riderwood TV, in the Riderwood TV studio.

of small farmers to increase chicken egg production in an effort to aid the country's economy, he says living at Riderwood enables him to do such charitable work. He can travel without worrying about the house or his wife's safety. He doesn't have to mow the grass or, in winter, shovel snow. That's all included in the couple's monthly service package, which covers most daily living expenses like utilities, amenities, property taxes, meal plans, trash and recycling collection at their door, 24/7 security and maintenance, and land-

"I was more than happy to give my son my riding mower, my snow blower, and my gardening tools when we moved," he laughs, adding that he still gardens in Riderwood's community gardens located on campus. "But we have shared, community tools, so I didn't need to bring my own and store them."

Aside from gardening and traveling, he's active with the African

American History Club and the campus TV studio.

Sales Director George Mishraky says the Pomphreys are excellent examples of people who truly embrace the lifestyle at Riderwood.

"They moved in with the idea of living a more worry-free, active life, and they're able to do that here," he says.

"People should move to Riderwood as soon as they can. You won't be bored, and you won't be frustrated because everything you need is here. I can walk to my bank, my convenience store, restaurants, the pool, and activities. All these things are super pluses," Mr. Pumphrey says. "It makes common sense to live at Riderwood."

Wood's Flowers and Gifts

Fresh Flowers • Beautiful Roses • Cards
Plants • Dish Gardens • Gifts
Orchid Plants • Silk Flowers
Stuffed Animals • Balloons

Bring this ad into our store for a FREE wire service charge on any out of town order in the U.S.A., or a FREE local delivery.

(Expires 10/31/18)

Wood's Flowers and Gifts

Family-owned and operated since 1938

9223 Baltimore Ave. College Park, MD 20740

One mile north of the University of Maryland (Next to Proteus Bicycles)

301-474-7000 | www.woodsflowersandgifts.com





Spacious 4BR, 3BA home in Beltsville with hardwood floors, a fireplace, a fenced back yard with lush greenery, a cozy addition, and more! Great Community Great Buy! PG 10343884 \$350,000

This is not intended to solicit currently listed properties.



Looking for a New Detached Home?

How About This One?

Call Me for More Information



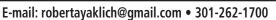


IF IT'S REAL ESTATE, IT'S ROBERTA!!



ROBERTA 301-937-3124







JUST LISTED

3 level townhome with 1,632 sq. ft of living space, walk-out level to backyard, plus garage! Freshly painted, new carpeting and flooring, new granite kitchen countertops, 3BDRMS, 2 1/2 BA, close to mall, hospital, markets, etc. Great Buy!

\$315,000



Thunder and Lightning

Heaven is in turmoil.

Guilt runs for cover.

Faith opens its arms wide!

(c) Ingeborg Carsten-Miller

Building Bridges with our Police Department

By Jason Inanga

Headed by Sergeant Erika Monroe, there is a group of police officers based at the District 6 Station, Beltsville, of the Prince George's County Police Department, who are very actively involved in creating a closer connection with the community in which they have been called to serve.

Community Oriented Policing Services, COPS, is a bridge between the Community and Law Enforcement. The COPS Unit goes out and does the face to face policing, addressing citizens concerns, and in the process frees up law enforcement resources to deal with other matters.

"Beltsville is part of a County-wide initiative," pointed out Sergeant Monroe, as we sat in her office for a brief interview. COPS overall is headquartered in the Community Services Division, located in Landover, Maryland.

They are actively involved in Community Meetings, the annual Toys for Tots program and also handing out food baskets to the needy. This is in addition to other police-related duties they have to deal with.

COPS also reaches out to the youth in the Beltsville and North Laurel areas, covered by District 6. This is done through the Explorer's Program headed by Corporal Hibbert. The Explorers in Beltsville has one of the biggest programs in the County, with at least 100 members. This program is exclusively for young people in Middle School and High School. Younger children ages seven to nine years old can join a different club,

Junior Investigators. However, there are certain requirements needed, which include good grades, among other things. Application forms and more details can be obtained through a brief visit to the Police Station located next to the Beltsville Public Library.

COPS in Beltsville has five officers assigned to it. Readers are encouraged to attend the Coffee Club meetings held on the first Thursday of every month at the Laurel Senior Center on Contee Road. Meetings start at 1 pm.

On a regular basis, Beltsville News will liaise with COPS, to provide information that will keep the channels of communication open.

University of Maryland Laurel Regional Hospital Receives Regulatory Approval to Proceed with Plans to Transform Health Care Services for the Laurel/Beltsville Area

Cheverly, MD (September 20, 2018) – Today, University of Maryland Laurel Regional Hospital received regulatory approval from the Maryland Health Care Com-



UM Laurel Medical Center Surgery Entrance rendering

mission to move forward with plans to transform and enhance the health care services offered in Laurel. The filing, called a Request for Certificate of Need Exemption, was submitted in April and laid out plans to transform the aging hospital into a new stateof-the-art health care destination offering services including but not limited to 24/7 emergency care, short-stay overnight care, outpatient surgery and enhanced outpatient behavioral health programs and services. The current building will house approved services until the construction of the new facility is complete.

The new facility, UM Laurel Medical Center, will represent a new model of care representing significant investment in more services to keep residents healthy in their community and avoid unnecessary inpatient admissions and emergency room visits. This model also allows for expansion of ongoing services including outpatient surgery and intensive outpatient treatment for patients with behavioral health needs, with a goal of reducing the need for hospitalizations.

Plans for the new facility represent recommendations from

a multi-phase planning process that began in July 2016 when the University of Maryland Medical System (UMMS), Laurel Mayor Craig Moe and other community leaders launched a Strategic Planning Work Group (SPWG) to address the future of health care in Laurel.

UM Laurel Regional Hospital's current inpatient medical/surgical units and inpatient behavioral health services will soon be relocated to UM Prince George's Hospital Center in Cheverly. Regulators had already approved the move of the existing chronic care and inpatient rehabilitation units at UM Laurel Regional Hospital to UM Prince George's Hospital Center. The relocation of these units is projected to occur later this year.

Construction of the new UM Laurel Medical Center is expected to begin in winter 2019 and be completed in spring 2021. Significant private sector investment is also anticipated as the surrounding medical campus is developed.

For more information on the project and renderings of the new facility, visit https://umcapitalregion.org/um-capital-laurel.

Wash wash wash wash wash wash wash was

Beltsville Volunteer Fire Department

invites you to:

FIREFEST

Open

House

Sunday, October 21 Noon to 4:00





4911 Prince Georges Ave, Beltsville, MD 20705

Any questions? beltsvillevfdevents @gmail.com

Moonbounce

Face Painting

Free Food

Police Dogs

Educational Demos

Station Tours

Can Can Can Can

Club News

The Beltsville Young at Heart Club

The Beltsville Young at Heart club meets on the first and third Thursday of each month from 10 to 2. The first meeting is a business meeting with news, games, and friendship. This meeting is bring your own snack or lunch. The second meeting is entertainment and refreshments. There is a signup sheet for the Thanksgiving luncheon in November. Your 2018 dues must be paid to attend the luncheon, see Iris for dues. Make new friends they are blessings.

The Prince George's County Genealogical Society

The Prince George's County Genealogical Society (PGCGS) will meet on Wednesday, October 3rd at 7 pm. Speaker will be Sharon Hodges, her talk is entitled "Coming to America."

Meeting location is New Carrollton Municipal Center, 6016 Princess Garden Parkway, New Carrollton, MD 20784 beginning at 7 pm. For details please visit our Facebook page: https://www. facebook.com/pgcgenealogy/_

College Park Post and Unit #217 **Support Our Local Schools**

By Ivy Christoffers

During August and September, The American Legion Auxiliary in College Park held our annual school supplies drive. Our members were very generous, and we delivered four large cartons of school supplies to Hollywood Elementary School. The Principal, Ms. Lee, Vice Principal, Ms. Speigal and the teachers were pleased to receive our donations valued at approximately a thousand dollars. This was our most successful school supplies drive ever. Our thanks go out to everyone who participated in this effort. Our schools need community support to supply the quality of education our children deserve.

Our next Big Show at the College Park lounge will be on Sunday, October 21. Our very favorite entertainer Ronnie Dove will be once again singing his heart out for us, along with his sidekick Camron Robertson and the legendary Doug Lester Band. The show starts at 2:00 PM and tickets are only \$30.00. A ham dinner will be available for \$8.00. There will be a 50/50 drawing and a raffle for a basket of spirits, and I don't mean the Halloween kind. Call Tina Zook for tickets at 301-935-

The Fall Conference for the state of Maryland American



Legion Auxiliary will be held at the Sheraton North on Powder Mill Road in Beltsville on October 5,6 and 7. Conference Chairman Brenda Miller along with our State President, Linda Sarkisian has been working for months to ensure our members an enjoyable and productive conference. It seems the hotel was sold during our negotiations; however, the new crew is working diligently to ensure we are satisfied.

Veterans Day is fast approaching so make plans to attend a special service in your area. We will be at the Veterans Memorial Park located on the corner of Rte. 1 and Greenbelt Rd. at 11:00 am with lunch served following the ceremony. This is always a very meaningful day of remembrance.

Our Tuesday and Wednesday bingos are still great draws, our Friday night dinner dances are beginning to pick up after the summer months, and our welcoming atmosphere is bringing in new members. How great is that?

If you have a special event on your schedule, why not give our clubhouse manager, Gary Kingery, a call. He can take some weight off your shoulders.

Until next month, please keep our military personnel in your thoughts and prayers and may God continue to bless America, the land of the free because of the

Beltsville Garden Club October Meeting "Grow Your Own Microgreens"

Please join us for the Beltsville Garden Club's monthly meeting on Wednesday, October 24 at 7:30 pm at the James Duckworth School, 11201 Evans Trail, Beltsville, Md.

Speaker Kayla Agonoy will explore how to grow microgreens in the home setting, to include creating the right growing conditions, sources for supplies,

maintenance, and harvesting. Microgreens are easy to grow and packed with nutrients. Samples of ECO City Farms' microgreens will be available for tasting. Join us for an informative, delicious and nutritious evening!

Kayla Agonoy is the Deputy Director of ECO City Farms, a non-profit educational urban farm in Prince George's County. She is deeply connected to the communities of Riverdale and Bladensburg, where the ECO City farms are located, allowing her to connect her passion for the environment and food justice to her roots. She earned a degree in Bio-



Kayla Agonoy, Eco City Farms, Deputy Director

logical Sciences from Salisbury University, and started her journey in urban agriculture with an apprenticeship at ECO City Farms, working alongside the farm manager on day-to-day operations. She now leads organization operations and youth environmental education.

The meeting is free and open to the public. Please bring a plant or plant-related item for the door prize table. Refreshments will be served after the meeting, and refreshment contributions are appre-

Rod Stewart Show and Other Upcoming Events at the College Park Moose Lodge

On Saturday, October 27 from 8-10:30 pm the College Park Moose Lodge will host The Ultimate Rod Stewart Show. If you like Rod Stewart music, then you don't want to miss this show! Tommy Edwards has captured the wild hair and body language of the real Rod Stewart himself. Combining the image of Rod Stewart with sing-alongs, costume changes, and a great band, Tommy Edwards will win you over as a Rod Stewart fan! The show is \$25 per person if you buy tickets in advance and \$30 if you buy them at the door. Before the show, there

will be an optional half chicken dinner served from Eve Celebration! Stay close to home and come cel-6:00-7:30 pm for just \$12 per person.

its 8th Annual Fall Designer Purse BINGO to benefit the Miss College Park Scholarship Fund & the Moose Lodge. There will be raffles, pull tabs, food, 50/50 and specials. The doors will open at 4:30, the games begin at 6pm. Admission is \$25 in advance or \$30 at

Johnny Seaton will return to the Lodge on Saturday, December 8 for The Johnny Seaton Christmas Show. You will see Johnny Seaton at his best singing Christmas songs as Elvis did/ He will be accompanied



Tommy Edwards as Rod Stewart

by his spectacular band. Johnny is a sensational performer having starred in Las Vegas for many years; he puts his heart and soul into every song. He also sings the music of Tom Jones, Johnny Cash, Meryl Haggard and many others. This is a very special event every year at the Moose Lodge. There will be an optional pork loin dinner from 5:30-7:00pm for just \$10.00. The live music and show runs from 7-10pm and is just \$20 per person.

Ring in the New Year at the Moose Lodge on Monday, December 31 at their annual New Year's

ebrate New Year's Eve with your friends and neigh-On Saturday, November 10 the Lodge will hold bors. There will be a Steak Dinner including dessert, The Dixie Wind Band will play your favorite tunes from 8:30 pm until 1 am and you will be treated to a midnight toast followed by a continental breakfast. You get all of this for only \$14 per person for dinner and \$20 per person for all the other festivities.

These events will be held at the College Park Moose Lodge, 3700 Metzerott Road, College Park, MD 20740. They are open to the public. Tickets can be purchased at the Lodge during business hours. Call 301.935.5525 for more information.

Statepoint Crossword Solution from page 5

S	L	Α	В			Т	S	Р			Т	Α	Κ	Е
Α	U	Т	0		Κ	Υ	L	Ε		F	Α	С	Ε	Т
С	L	0	D		Α	R	Ε	Α		L	-	Α	Ν	Α
S	U	Р	Ε	R	В	0	W	L		0	L	Τ	0	
			G	Α	U	L	S		Α	J	G			
Е	М	В	Α	N	Κ			Р	Υ	R	Α	М	Τ	D
L	Α	0		В	Τ	G	Т	0	Ε		Т	0	D	0
D	U	N	G	Υ		L	Α	N		F	Ε	Т	Τ	D
Е	V	Ε	R		Н	U	D	D	L	Ε		Т	0	G
R	Ε	S	-	D	U	Ε			Α	Т	Н	0	М	Ε
			D	Ι	М		F	Α	N	С	Υ			
	S	Н	_	٧		Т	0	U	С	Н	D	0	W	N
0	Р	Ε	R	Α		0	G	R	Ε		R	Н	Е	Α
D	Ε	М	0	Ν		G	U	Α	R		Α	Ι	L	S
Е	D	Е	Ν			0	Р	S			S	0	D	Α
			_											

AREA EVENTS

Please contact the individual facilities regarding late changes or updates to hours of operations, especially during holidays or inclement weather.

MONTPELIER MANSION & ART CENTER

9650 Muirkirk Rd., Laurel, MD 20708. Phone: 301.377.7817. TTY: 301.699.2544. E-mail: montpeliermansion@pgparks.com. Self-guided tours of the mansion: Thur. – Tue. from 11 a.m. to 3 p.m. Cost: \$5/ adults, \$4/seniors, \$2/children ages 5 – 18, free/ages 4 and under. **The mansion is closed on Wednesdays and some holidays.** The grounds are open from dawn until dusk every day of the year and access is free of charge. Contact the Mansion for more information as well as events for October.

COLLEGE PARK AVIATION MUSEUM

Address: 1985 Cpl. Frank Scott Dr., College Park, MD 20740. Phone: 301.864.6029. TTY: 301.699.2544. Regular hours of operation are 10 a.m. to 5 p.m. daily, except for most major holidays and some special events. Cost: \$5/adults, \$4/seniors, \$2/children, free/age 1 and under. See CollegeParkAviationMuseum.com for more information as well as events for October.

SCOUT DAY

Sun., Oct. 21 from 12 noon to 4 p.m. Join us for a day of hands-on learning. Scout Day is our bi-annual interactive STEM-based learning event. The event is \$5 each for all participants (and \$5 to complete the Aviation Merit Badge). All ages are welcome — scouts and non-scouts alike. Activities include balloon rockets, parachutes, FPG9's, and much more!

LAUREL-BELTSVILLE SENIOR ACTIVITY CENTER

Regular hours of operation: Mon. – Thur. from 8 a.m. to 9 p.m., Fri. from 8 a.m. to 5 p.m., Sat. from 8 a.m. to 2 p.m., closed Sunday and most major holidays. Address: 7120 Contee Rd., Laurel, MD 20707, around the corner from the Laurel Regional Hospital. Phone: 301.206.3350. Fax: 301.206.3387. TTY: 301.446.3402. Contact the center regarding updates, classes, and events for October. Membership is free for Beltsville residents who are age 60 or older.

SENIOR FRIENDSHIP CLUB

Friendship Club regular office hours are Mon. – Fri. from 10 a.m. to 12:30 p.m. Phone: 301.206.3380. The monthly meetings and luncheons take place on the second Wednesday of each month. The meeting for October is scheduled for Wed., Oct. 10 at 10:30 a.m. We will have special musical entertainment by the ever-popular Plumer Family. Sign-up and pay for the luncheon by Wed., Oct. 3. Interested people should contact our office for more details.

FALL CRAFT SHOW AND BAKE SALE

Sat., Oct. 13 from 9 a.m. to 1:30 p.m. It is open to the public (all ages) and there is no admission fee. Vendors can sign up thru Oct. 6 for just \$25 per 8-ft. table. Call 301.206.3380 to sign up or for more details.

THURSDAY MOVIE MATINEE

The featured movie for Thur., Oct. 11 is *The Martian.* Start time is 10 a.m. and the end time is about 12 noon. Popcorn will be provided. Cost: free.

NATIONAL WILDLIFE VISITOR CENTER

Address: 10901 Scarlet Tanager Loop, Laurel, MD 20708. The entrance is accessed from Powder Mill Rd. between the Baltimore—Washington Pkwy. and Rt. 197. Main phone: 301.497.5772. Contact the Visitor Center for updates and information about additional programs and events for October. Regular hours of operation for the Visitor Center are: Fri. — Wed. from 9 a.m. to

OCTOBER 2018

Calendar of Events



Come see the live wolf ambassador, Luther, from Ironwood Wolves on Sat. Oct. 20 at 10am, 12:30 pm, or 3pm.

4:30 p.m., closed Thursdays and federal holidays. Regular hours of operation for the trails and grounds are: Open daily from sunrise to sunset, except for federal holidays. Cost: Free admission to the Visitor Center and its exhibits, grounds, and trails; other activities and events are free of charge if not noted. Space in public programs is limited. Registration is by phone only and is required unless otherwise specified; call 301.497.5887. Note: These public programs are designed for individuals/families. Programs are subject to changes or cancellation due to weather or low participation. Please advise us of any special needs so that we may accommodate you.

VOLUNTEER OPPORTUNITIES AND TRAIN-ING

What do volunteers do? Volunteers assist with running the visitor center, maintaining the refuge, and supporting wildlife management. Contact Diana_Ogilvie@fws. gov or 301.497.5565 for more information. Assignments include:

- Meeting and greeting visitors and providing information;
- Operating the bookstore;
- Participating in wildlife surveys.

HOLLINGSWORTH ART GALLERY

The gallery is open when the Visitor Center is open. All ages are invited. The featured artists for October are Southern Comforters.

WILDLIFE IMAGES BOOKSTORE & BLUE GOOSE PASSPORT

The bookstore is open from 11 a.m. to 4 p.m. when the Visitor Center is open. Free stamps for the Blue Goose Passport for the National Wildlife Refuge System are available. Extra copies of the passports are for sale.

WEEKEND TRAM TOURS

Enjoy a half-hour guided tour through forest, meadows, and wetlands around the National Wildlife Visitor Center on Fridays, Saturdays, and Sundays. **Tickets are free** and available at the front desk on a first come, first served basis. **Tram tours are weather-dependent. Children need to be accompanied** by adults. Registration is not required. *To confirm whether the tram is running and for more information, call the front desk at 301.497.5772.*

SPECIAL EVENT: LIVE WOLF

Sat., Oct. 20. See the live wolf ambassador — Luther — from Ironwood Wolves. Born in 2018, Luther is a black-phased wolf. There are three one-hour showings: 10 a.m., 12:30 p.m., and 3 p.m. Visitors ages 13 and up will require a ticket that costs \$10. Visitors ages 12 and under will require a ticket that costs \$5. Tickets will only be sold online and will not be available at the door. See http://LiveWolfatPatuxentResearchRefuge.eventbrite.com. Learn about the important role that wolves

play in the ecosystem and why we should respect them rather than fear them. **After the program**, enjoy Family Fun: Wonderful Wolves, in which you can learn more about wolves with hands-on activities, games, and crafts. Great for all ages. Family Fun is included in the price of your ticket. Please contact Jennifer Chin, jennifer_chin@fws. gov or 301.497.5763 for more information.

WEDNESDAY BIRD WALKS

Wednesdays, Oct. 3, 17, and 31 from 8 a.m. to 10 a.m. each day. Ages 16+. Search for fall migrants in various refuge habitats on this guided hike. Binoculars are highly recommended. The walk begins at the visitor center.

WILDLIFE FESTIVAL

Sat., Oct. 6 from 10 a.m. to 3 p.m. All ages, no registration required. Come and enjoy live animals, children's crafts, tram tours, and movies.

SATURDAY BIRD WALK

Sat., Oct. 13 from 8 a.m. to 9:30 a.m. All ages. Please join us for a two-mile leisurely bird walk around Cash Lake searching for and identifying multiple species of birds. The walk is weather-dependent and begins at the visitor center. At the conclusion of the program participants will review the refuge's bird check list. Water bottle and binoculars are recommended. Strollers are not recommended for this tour.

OWL EYES

Saturdays, Oct. 13 and 27 from 12:15 p.m. to 12:45 p.m. each day. All ages, no registration required. Meet the small and stealthy night hunter of the eastern forest. With silent flight, big eyes, and a powerful grip, this little hunter is ready to catch mice who enter his territory.

LEARN TO FISH

Tue., Oct. 23 from 10 a.m. to 12 noon. Ages 3-12. Come to the refuge and enjoy a staff-led fishing experience on the peaceful shores of Lake Redington. There is always a good chance you will get to see wildlife as you learn to fish! All fishing gear is provided.

BELTSVILLE EVENTS

Please contact the individual facilities regarding late changes or updates to hours of operations, especially during holidays or inclement weather.

NATIONAL AGRICULTURAL LIBRARY (NAL)

Free and open to the public. Regular hours of operation are Mon. – Fri. from 8:30 a.m. to 4:30 p.m., except for federal holidays. The library is located at 10301 Baltimore Ave., near Sunnyside Ave. Parking is free. Main phone number: 301.504.5755. NAL is on Twitter at http://twitter.com/#!/National_Ag_Lib. See NAL.USDA.gov/visit-library for more information.

VANSVILLE HEIGHTS CITIZENS ASSOCIATION

Mon., Oct. 8 at 7 p.m. Meetings are held at the Franklin Brown Recreation Community Center, 1733 Old Baltimore Pike, Beltsville, MD 20705 (located in the Vansville Park). The association meets on the second Monday of each month.

BEHNKE NURSERIES GARDEN CENTER

11300 Baltimore Ave. Please call 301.937.1100, ext. 0 or see Behnkes. com for more information and events for October.

BEGINNER HANDS-ON BONSAI CLASS

Sat., Oct. 6 from 2 p.m. to 4 p.m. With a focus on care and maintenance, learn all the basics of bonsai design. You will learn how to transplant and discover what the art of bonsai is all about as you create your very own bonsai to take home. This is a fully inclusive class. Registration required. Fee: \$65. All materials provided.

$71^{\rm st}$ annual national capital orchid society fall orchid show & sale.

All Columbus Day weekend: Sat., Oct. 6 and Sun., Oct. 7 from 9 a.m. to 5:45 p.m. each day, and Mon., Oct. 8 from 9 a.m. to 3 p.m. **Free and open to the general public.** Visit, bring friends, see thousands of unique orchid plants in bloom, partake in our educational lectures. Come to our sales area with top-quality vendors for plant and supply sales, unique orchid-themed gifts, and much more. Fall is one of the best blooming seasons for orchids in our area, so come prepared for a wonderful selection of orchids to see and buy. Visit www.ncos. us for more information.

BELTSVILLE LIBRARY

Please note: The library will be **closed on Columbus Day**, Mon., Oct. 8. Address:
4319 Sellman Rd., Beltsville, next to
the police station. Main phone number:
301.937.0294. Regular hours of operation
are Mon. – Tue. from 1 p.m. to 9 p.m.,
Wed. – Fri. from 10 a.m. to 6 p.m., Sat.
from 10 a.m. to 5 p.m., closed Sundays.
Visit our library system website at www.
pgcmls.info to check for weather-related
closings and to use our online library services.

PROGRAM FOR ALL AGES

CHESS CLUB

Tuesdays from 4:30 p.m. to 7 p.m. Drop in to learn to play or improve your game. All ages welcome: children, teens, and adults.

PROGRAMS FOR CHILDREN AND FAMILIES

READY 2 READ PRESCHOOL STORYTIMES

Wednesdays at 10:30 a.m. Ages 3 - 5.

READY 2 READ TODDLER STORYTIMES

Wednesdays at 11:30 a.m. for ages 2 – 3 years old

READY 2 READ BABY STORYTIMES

Thursdays at 10:30 a.m. and at 11:15 a.m. Ages birth – 2 years old.

KIDS ACHIEVE CLUB

All Tuesdays in October: Oct. 2, 9, 16, 23, and 30 from 6:15 p.m. to 7:15 p.m. Mentoring, reading, and homework help for kids in grades 1-6.

STEM FOR FAMILIES: GLOW IN THE DARK GEOMETRY

Wed., Oct. 3 from 4 p.m. to 5 p.m. Join us as we explore geometry using glowsticks. Ages 5 – 12.

STORY EXPLORERS: FRIDA KAHLO

Tue., Oct. 9 from 6:30 p.m. to 7:30 p.m. Come listen to a librarian reads stories about the famous Mexican artist Frida Kahlo and do related activities and games.

TAIL WAGGIN' TUTOR

Three sessions: 1) Mon., Oct. 15 from 3:30 p.m. to 4:30 p.m., Tue., Oct. 16 from 4 p.m. to 5 p.m., and Sat., Oct. 20, from 2 p.m. to 3 p.m. Ages 5-12. Children read to a dog and gain confidence reading. For information, call or visit the branch.

PROGRAM FOR ADULTS

ENGLISH CONVERSATION CLUB

All Tuesdays in October: Oct. 2, 9, 16, 23, and 30 from 6:15 p.m. to 7:15 p.m. Leaning to speak English? Come practice speaking English in a friendly atmosphere with people from diverse backgrounds.

BELTSVILLE COMMUNITY CENTER

Address: 3900 Sellman Rd., Beltsville. Phone: 301.937.6613. Spanish line: 301.445.4509. TTY: 301.445.4512. Regular hours of operation are: Mon. — Thur. from 9 a.m. to 9 p.m., Fri. from 9 a.m. to 7 p.m., Sat. from 9 a.m. to 4 p.m., closed on Sunday. Hours of operation for Xtreme Teens and Pre-teens: Fri. — Sat. from 7 p.m. to 10 p.m. Contact the center regarding events for October.

BELTSVILLE YOUNG AT HEART CLUB

Join us at the Beltsville Young at Heart Club on the 1st and 3rd Thursday of each month at 11:15 a.m. Members must be at least 55 years old. Visit us three times and become a member. We have speakers, entertainment, trips, 50/50, bingo, plus light refreshments. Questions: call Lois at 301.498.9736.

WOMEN'S CLUB

Thur., Oct. 11 at 7 p.m. The club meets on the 2^{nd} Thursday of each month, except for July, August, and February.

STRATEGY GAME CLUB

Mondays from 7 p.m. to 9 p.m. Enjoy board games, strategy games, and tons of fun. All skill levels welcome. Any game can be played as well as brought to the club to be played. Cost: free. All ages.

XTREME TEENS AND PRE-TEENS REGULAR EVENTS

Fridays from 7 p.m. to 10 p.m. Free with valid Center ID card. Ages 10-17.

VANSVILLE COMMUNITY CENTER

Address: 6813 Ammendale Rd., Vansville. Phone: 301.937.6621. Fax: 301.937.6623. Spanish line: 301.445.4509. TTY: 301.445.4512. Regular hours of operation: Mon. – Thur. from 9 a.m. to 9 p.m., Fri. from 9 a.m. to 7 p.m. (except for Xtreme Teens), Sat. from 9 a.m. to 4 p.m., Sun. from 12 noon to 4 p.m. Hours of operation for Xtreme Teens: Fri. – Sat. from 7 p.m. to 10 p.m. Contact the center regarding events for October.

XTREME TEENS AND PRE-TEENS REGULAR EVENTS

Fridays from 7 p.m. to 10 p.m. Ages 10-17. Free with valid Center ID card.

St. John's to Host Women's Retreat "I Shall Not Be Moved"

The Episcopal Church Women of St. John's Episcopal Church invite the women of the Beltsville community to its First Women's Retreat on Saturday, October 27 from 9:00 a.m. until 4:30 p.m. "I Shall Not Be Moved," is the theme of the retreat and the guest speaker is Dr. Charlene Monk, founder, and pastor of the New Horizon Christian Faith Outreach Church in Landover, MD and the Horizon Christian Faith Church of Woodbridge, VA.

The Retreat will feature a selection of workshops for participants. The registration fee of \$25.00 includes a continental breakfast, lunch, and workshop materials. Women can register using cash on the day of the retreat from 8:15 a.m. until 9:00 a.m. at St. John's (11040 Baltimore Ave., Beltsville, MD 20705) For more information, please contact the church office at 301.937.4292 or office@saintjohnsbeltsville.org.

Trunk-or-Treat Held Again This Year at Emmanuel UMC

Emmanuel United Methodist Church will be holding its annual trunk-or-treat this year on Wednesday, October 31, from 6:30–7:30 pm. During this time, children in the community and their guardians are invited to trick-or-treat cars parked safely in the church parking lot behind the church. Community members are encouraged to decorate their cars and pass out candy.

Trunk-or-treat was started in

2001 after the sniper attacks began around DC. During that terrifying time, children were not allowed to go out during recess, and many parents kept them inside once they got home. The members of Emmanuel felt that, with the safety of their parking lot in the back behind their buildings, they could provide an opportunity for the children to trick-or-treat safely. Each year, more children and their families come out and participate. The church community loves seeing the children in their costumes.

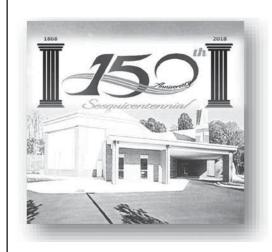
If you would like to hand out candy, please park your car between 5:45 and 6:15. From 6:30 until 7:30, the church asks that you don't leave to ensure the safety of the trunk-or-treaters. The members of Emmanuel hope to see you and your family this Halloween!

Emmanuel United Methodist Church Youth Group Hosts Community Halloween Party

community Halloween party for children from pre-kinder- more! The youth would like you and your family to join more information, go to www.eumcbeltsville.com or contact garten to 5th grade on Sunday, October 28, from 2-4 pm. them for this fun and family-friendly event. Emmanuel is the church office@eumcbeltsville.com or 301.937.7114.

Emmanuel United Methodist Church will be hosting a There will be games, prizes, a costume contest, food, and located at 11416 Cedar Lane, Beltsville, MD 20705. For

Beltsville News Church Directory



QUEEN'S CHAPEL

UNITED METHODIST CHURCH 7410 Old Muirkirk Road Beltsville, MD 20705

The Reverend William E. Butler, Senior Pastor Church Administrative Office - (301) 210-9038

Web Site: <u>www.queenschapelumc.org</u> E-mail: secretary@queenschapelumc.com

Resetting Our Minds for the Kingdom "And be renewed in the spirit of your mind" Ephesians 4:23

YOU ARE INVITED TO WORSHIP WITH US ON SUNDAYS AND DURING THE WEEK

October Highlights

Celebrate our own Lomax Sisters 50th Anniversary - Saturday, October 6, 4:00 p.m. World Communion - Sunday, October 7

Annual Laity Sunday & Pastor Appreciation Day - October 14 Annual Revival Wednesday - October 17 - Friday, October 19, 7:00 p.m. nightly 70th Annual Homecoming - Sunday, October 21

Sunday Worship Celebration begins at 10:00 a.m. Communion Service every first Sunday 10:00 a.m. Worship Church School for all ages 8:45 a.m.; Men's Bible Class 8:45 a.m. Weekly Prayer Service Wednesdays 6:30 p.m. Bible Study Wednesdays 10:30 a.m. & 7:00 p.m. "Off the Hook" Young Adult Bible Study, Tuesdays 7:30 – 9:00 p.m. New Teen Study (Ages 12-18) Open Bible Discussion (OBD) Wednesdays 7:00-9:00 p.m.

Rooms available for banquets, workshops, & conferences, long or short-term rentals Check us out on Facebook & Twitter





St. Joseph Catholic Church



11007 Montgomery Road Beltsville, MD 20705 301-937-7183 www.stjos.org Pastor: Msgr. Karl Chimiak Mass: Sat. 5 pm; Sun. 8 am, 10 am, 12 noon

St. Joseph's Regional Catholic School Principal: Dr. Janine Bertolotti

301-937-7154

RESURRECTION CATHOLIC CHURCH

3315 Greencastle Road Burtonsville, Maryland 20866 www.resurrectionadw.org | (301) 236-5200

Father John Barry, Administrator, and the parishioners of Resurrection Church welcome everyone to join our Christian Community, as we strengthen our bond to Christ and to one another.

Resurrection Catholic Church is located at the intersection of Greencastle Road and Old Columbia Pike.

Daily Mass

9:00 am Monday-Friday

Saturday Vigil

5:00 pm (Confession available at 4:00 pm or upon request.)

Sunday Masses

7:30 am, 9:00 am, 10:30 am, and 12:15 pm

Masses at Riderwood Chapel

Riderwood Retirement Community 3140 Gracefield Road, Silver Spring, Maryland 20904 Sundays: 9:00 am and 4:00 pm

Mondays and Wednesdays: 3:00 pm



Emmanuel United Methodist Church to Hold Annual Blessing of the Animals

On Sunday, October 7th at 2 pm, Emmanuel UMC (11416 Cedar Lane) will host its annual Blessing of the Animals service. It will take place in the front yard of the church. If it rains, it will be held inside the church building. Everyone who loves animals is welcome! If you have a pet, please bring the animal and have him/her blessed at the service. Please make sure that dogs are leashed, and that cats and smaller animals are caged or otherwise restrained.

Animal blessing is a special ceremony conducted in remembrance of St. Francis of Assisi and his love for all creatures. St. Francis considered animals to be his brothers and sisters, saying "All praise to you, O Lord, for all these brother and sister creatures." In many families, their pet is like a member of their family. Animals experience emotions such as happiness, love, fear, or loneliness just like people do. They also build close emotional bonds with human beings.

Everyone in the community who loves animals is invited to participate in this event. Please join us for what is always a joy-filled occasion!

Share Your News!



Send your article submissions to News Director Rick Bergmann at editorbvnews@gmail.com

Beltsville News Church Directory

Abiding Presence Lutheran Church

10774 Rhode Island Avenue 301-937-7646



Sunday Worship: 9:30 a.m. Rev. Jongkil Na www.APLChurch.org

Come and Join Us

Located in the Beltsville Professional Center

St. John's Episcopal/Anglican Church

11040 Baltimore Avenue Beltsville, MD 20704 301-937-4292 • www.saintjohnsbeltsville.org The Reverend Joseph M. Constant, Rector

Come and Join Us Sunday Worship Schedule

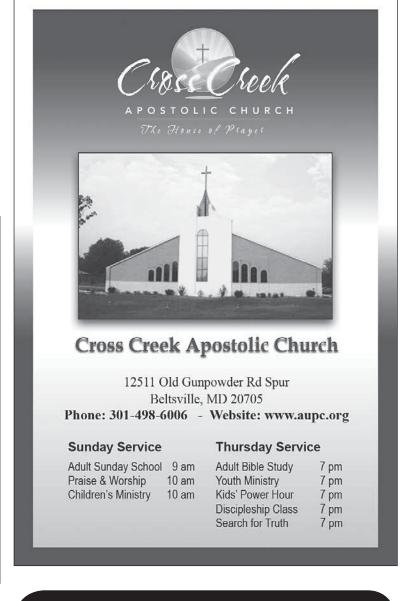
7:45 a.m. – Quiet Service/Holy Eucharist 9: 15 a.m. - Family Service/Holy Eucharist 10:30 a.m. – Sunday School 11:15 a.m. - Full Service/Holy Eucharist Sunday Nursery Care 9:00 a.m. – 12:30 p.m.

Wednesday Worship Schedule 12:00 Noon – Healing Service/Holy Eucharist

12.00 1 VOOIT Treating Service/Flory East

We are a beacon of Christ's love offering Hospitality and sustenance to all on their Spiritual way.





Emmanuel UMC Beltsville, Maryland

Sharing the Light of Christ with all People Reverend Dr. Jalene Chase 11416 Cedar Lane Beltsville, MD 20705 301.937.7114 • office@eumcbeltsville.com www.eumcbeltsville.com

www.facebook.com/groups/EUMCBeltsville/

Sunday Services 9:00 am Contemporary Worship

11:15 am Traditional Worship
10:15 am Bible Study & Sunday School for Adults and Children
Nursery Care is Available at both services
Sign Language Interpretation at 11:15 Service

UPCOMING EVENTS

~Sunday, October 7 Blessing of the Animals Service at 2 pm

~Sunday, October 28 Community Halloween Party for Children pre-K through 5th Grade. 2-4 pm

~Wednesday, October 31 Trunk or Treat 6:30 to 7:30 pm



First Baptist Church of Beltsville (SBC)

4700 Odell Road Beltsville, MD 20705 301-937-7771

www.fbcbeltsville.org

Keith Holland, Pastor Ken Ledwell, Director of Student Ministries

Sundays:

*Sunday School for all ages	9:45 a.m.
*Morning Worship	11:00 a.m.
Children's Church (ages 4-3rd grade)	11:00 a.m.
Evening Worship Activities	6:00 p.m.
Adult Choir Practice	7:00 p.m.

Wednesdays:

Adult Bible Study & Prayer 7:00 p.m. RA's, GA's, Mission Friends 7:00 p.m. Youth Fellowship 7:00 p.m.

*Childcare available for children up to 4 years old

Trunk or Treat

Wednesday, October 31, 2018 6:30 - 8:00 p.m.

Come join the fun and go for a hayride, play some games and feast on the treats!

Classifieds • Call 301-937-6796

HALL RENTALS

(CATERING)

Luncheons—B'Day Parties—Anniversaries—Weddings

College Park American Legion—Post 217

9218 Baltimore Blvd.

(301) 441-2783

College Park, MD 20740



Contact Gary Kingery



Heating & Air Oil Burner Conditioning "Be One of Our Warm Friends" www.burtonsvillefuel.com

Traditional Funerals

Monuments

Cremation **Service**

Donald V. Borgwardt

Funeral Home, P.A. Family owned and operated

4400 Powder Mill Rd.

Beltsville, Md. 20705-2751 (301) 937-1707

Pre-Need Counseling By Appointment

www.borgwardtfuneralhome.com

BELTSVILLE VOLUNTEER FIRE DEPARTMENT



4911 Prince George's Avenue 301-641-1092 HALL RENTAL



Experienced Catering by Ladies Auxiliary! WEDDING RECEPTIONS, BANQUETS, BIRTHDAY PARTIES, BRIDAL SHOWERS OR ANY OTHER OCCASION

WWWWWWWWWWWWWW

BALLROOM RENTAL—Seats up to 400 Banquet Room w/dance floor—Seats 80 *COVERED PICNIC PAVILLION * -Barbeque House & Horseshoe Pits in a private, secluded area Weddings/Anniversaries * Birthday Parties Corporate Parties/Picnics * Bar/Bat Mitzvahs *Quinceanera Celebrations*

COLLEGE PARK MOOSE LODGE #453 3700 Metzerott Road, College Park Call 301-935-5525 ask for Jimmie

SERVICES

R&G CLEANING SERVICE - Small family owned business catering to you and your household needs. Friendly, reliable and trustworthy. Reasonable rates and flexible hours. Licensed and insured. Free estimate with appointment. Call Dolores at 301-442-5032 or 240-280-1451. 12/18

TAX RETURNS - For businesses/ individuals. Payrolls. Gerald Neumaier CPA. 301-953-1341; 301-776-6545. gncpa@ verizon.net. 01/19

HAULING AND JUNK REMOVAL. Complete Clean Out - Garages, Homes, Construction Debris, etc. Licensed, insured, free estimates. Mike Smith 301-346-0840. 07/19

TREE AND STUMP REMOVAL Pruning, land clearing, contact Bob Berra, 301-674-3770 or 301-384-4746. 12/22

BELTSVILLE LAWNS - For all your lawn and landscaping needs. We are a full service, year around Beltsville business. We offer: topsoil trimming, gutter cleaning, yard cleanups, mowing, thatching, aeration, flowerbed edging and much more. Call Bill 301-455-4491. 12/18

BEASTLY ARTS - "UNLEASH THE BEAST (ARTIST) WITHIN"

Beastly Arts is an innovative company that brings forth its clients' vision(s) via our artistic knowledge and skills. We will work day and night with clients to ensure 110% satisfaction. Beastly Arts is about unleashing the inner beast "artist" within oneself. The purpose of this company is to inspire, enlighten, uplift, help bring out clients' visions into this reality, and to inspire the viewers/readers. Services: Logo designing, self-portraits, digital portraits, book cover designing, character designing and much more! View our portfolio at: https://tay4prez.deviantart.com. Contact info: 240-779-7546

FOR SALE

DEES FAMILY DAY CARE is closing and has many quality toys and materials for sale. For information call 301-572-6596

HELP WANTED

DIRECT SUPPORT STAFF to work part-time (Mondays & Wednesdays) for an Individual with Intellectual Disabilities. Must have CPR and First Aid Certification and be able to pass a background check. Submit resume to jonjerjon@gmail. com for consideration and more details.

I PAY CASH FOR

OLD RECORDS

Albums and 45s from 50s, 60s, 70s

Highest Prices Paid

Call Tom at (410) 533-1057

LESTER E. GROSS

Beltsville, MD.

BELTSVILLE

REFUSE

SERVICE

By the Job or by the Month

937-5932

Reliable

Dependable

Home Care for Adults and Seniors. Provides a safe environment for people to age in place, maintaining respect and dignity. Companionship Light Housekeeping Bathing & Personal Care

- Meal Preparation
 - Hospice Support • 1 hour or 24/7
 - - Incidental Transportation

Senior Care Accepting long term care insurance, private pay, Medicaid. Licensed, insured, bonded, background check. Caring from

Call today for in-home visit or for more information. the heart Available 7 days. Serving since 1998.

www.hearttoheartseniorcareservices.com 301-937-7504



Everything electrical from basement to attic Service Heavy Ups - Our Specialty Replace Fuse Box with Circuit Breaker Box Let Our Family of Skilled Electricians Serve You Joseph J. Panizari, Sr. • Joseph J. Panizari, Jr. Richard A. Panizari • Dino S. Panizari

> 11222 Old Baltimore Pike Beltsville, Maryland 20705

> > 301-937-5051 Fax 301-937-5054





ED LUNDQUIST HOME IMPROVEMENT & REPAIR SPECIALIST

For all types of jobs around your home

Painting Drywall Flooring Plumbing Carpentry Cement Fences Door Locks Ceramic Tile Drain Cleaning Flooring Power Washing

NO JOB TOO SMALL

Beltsville Resident since 1985

Maryland Home Improvement License

(301) 775-9001

JOE THE PLUMBER



For all your plumbing needs Just call Joe the Plumber

301-693-5885

20 Years Experience Water Heaters - Sump Pumps - Toilets

Disposals - Faucets - Leaking Pipes

Call or text for quote

Share Your News!

Send your article submissions to **News Director Rick Bergmann at** editorbvnews@gmail.com



Reach your Beltsville neighbors with a low-cost classified ad in **The Beltsville News** Call 301-937-6796



DISCOVER THE VALUE IN YOUR HOME FOR LIFE'S PROJECTS

With today's heightened financial awareness, consumers are being more practical, using the equity in their homes for what they need. If it's time to remodel, pay for tuition, expand your business—a home equity loan makes sense.



Partnering for Financial Success

Take advantage of:

- √ NO out of pocket cost or appraisal fees
- √ 30-day rate guarantee on qualified application
- √ Receive a \$100 Home Depot® gift card on all qualifying amounts*

Hurry offer ends October 31st

800.952.PGCU | 301.627.2666 | WWW.PRINCEGEORGESCFCU.ORG/HOMEEQUITY

Beltsville Branch 6985 Muirkirk Meadows Dr. Beltsville, MD 20705

Bowie Branch 15201 Hall Rd. Bowie, MD 20721

Largo Branch 9201 Basil Court Largo, MD 20774

Upper Marlboro Branch 14741 Governor Oden Bowie Dr., RM-L210 Upper Marlboro, MD 20772

*APR= Annual Percentage Rate. Rates are based upon the appraised home value and the combined loan-to-value (CLTV) of the first and second mortgage as well as credit. Available on owner occupied primary residential properties and vacation homes in most states and the District of Columbia, except Alaska, Hawaii, and Texas. The home equity loan has a fixed rate that is a fully amortized loan for the life of the loan (no balloon payment). The Home Equity Line of Credit (HELOC) has a variable interest rate that is based on the Wall Street Journal Prime Rate and is subject to change quarterly. The monthly payment on a HELOC is 1.00% of the outstanding balance established and fixed at the time of each advance. The floor is 4.00%. The rate cannot increase or decrease by more than 2.00% in a calendar year, and the maximum rate is 18.00%. If the credit union pays the closing costs and the HELOC or Home Equity Loan is terminated within two years, the closing costs must be reimbursed by the borrower. All rates and terms are subject to change without notice and other restrictions may apply. Please consult your tax advisor on all tax matters.

**To qualify for the \$100 Home Depot gift card, the home equity loan (2nd Trust) or the HELOC must have a minimum balance of \$10,000 at the time of disbursement. All applications must be received by 10/31/18, and settled by 11/30/18. Home Depot is not affiliated with Prince George's County Federal Credit Union. Contact us for details.

EQUAL HOUSING LENDER Federally insured by NCUA