ESOL Classes at Emmanuel UMC / Clases de ESOL en Emmanuel UMC

Spring ESOL classes at Emmanuel United Methodist Church begin January 19th and run through April 26th. They are on Tuesday evenings from 7:00 pm to 9:00 pm. There are several class levels. In the beginning class, students will be able to increase their English speaking ability through learning basic vocabulary and practicing conversations with each other. In the two intermediate level classes, students will get more practice in reading, comprehension, and pronunciation. The advanced level class emphasizes conversations on many current topics. Child care is provided for those who participate in the classes. Food is also provided each evening. The staff would love to have you join them!

ESOL Classes at Emmanuel UMC / Clases de ESOL en Emmanuel UMC

Unforgettable Flavors Offers High Road Upper School Students an Unforgettable Experience…

High Road Upper School (HRUS) in Beltsville continues to develop partnerships with local businesses to create opportunities for its students to gain much-needed work experience. HRUS’s newest partner, Unforgettable Flavors, has been providing opportunities, support, and “an unforgettable experience” for student workers.

Unforgettable Flavors, located in the Seven Springs Village complex at 9348 Cherry Hill Road, lower level, in College Park, serves gourmet Caribbean/American cuisine and is the culinary adventure of Chef Neville Nugent. Unforgettable Flavors was established in 2003 by Chef Neville and his wife Sandra. Chef Neville

Walking Is Good—Come Join the Freestate Happy Wanderers!

Finish 2015 at the Freestate Happy Wanderers walk event on New Year’s Eve and begin 2016 at our New Year’s Day walk celebration at the Owen Brown Community Center, 6800 Cradlerock Way, Columbia, MD. Walk events feature two 5-km trail loops and one 10-km trail for walkers to enjoy each day. Walkers can start

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Local School News

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SCHOOL NEWS

continues on page 11

The Beltsville Young at Heart Club

At our December 3rd meeting, we were delighted to be entertained by the recreation center’s preschool 4 year olds lead by Ms. Joy and Ms. Patti. The children were adorable singing “Jingle Bells” and “Feliz Navidad.” It was the best entertainment we have had all year. Livia Foley, Dottie Seligh, Rita McLaughlin, and I did the year-end audit. Cakes were brought in by Norma Good, Richard Payne, Jim Pope, and Hazel Reeves. Our election was held, and the new officers will be sworn in at the December 17th meeting. No act of kindness, no matter how small is wasted. We wish everyone a safe and happy New Year!

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BELTSVILLE BRIEFS

continues on page 12
Hello everyone, those of us at the Beltsville News hope you and your family had a happy holiday season and a blessed New Year! We hope your 2016 is even better than 2015! I would also like to thank some of our staff of writers, advertising personnel, treasurers, editors, social media coordinators, photographers and everyone else who helps to create each month’s edition. They do all this hard work out of love for the paper and the community. We are entirely staffed by volunteers. Happy New Year from everyone at the Beltsville News!

Rick

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Letter from the News Director

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Thank You to the Beltsville Fire Department

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Beltsville News

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Thank You to the Beltsville Fire Department for all that they do for the community throughout the year! Chief Matt Tomlins and all of the volunteers make a huge difference in the lives of the members of the Beltsville Community. They sponsor community activities such as pizza with Santa, Raising money for the Greenbelt Animal Shelter, Community open houses and much more. They also participate in Beltsville Day and National night out each year. Their ladies auxiliary works with the area schools on the Fire Prevention Poster contest as well. We are truly blessed to have a dedicated group of individuals willing to keep the Beltsville Community safe. Take some time to stop by the firehouse on Prince George’s Avenue and thank them for all that they do.

Thank you to the Beltsville Fire Department

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Beltsville Dental Care

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New Patients Welcome

Beltsville Dental Care
John J. Moynihan, DDS, PA
10760 Rhode Island Ave.
301-937-4448
Visit us at beltsvilledentalcare.com

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“Grateful Tears Fall”

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“Grateful Tears Fall”

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—Crystal Joy Webb
SCOUTING NEWS
continued from page 1

paper towel rolls with rice; and a sistrum, or an additional type of musical instrument, from bottle caps and hangers. Bears and Tigers planted Black-eyed Susan seeds from seed pods from the Cubmaster’s garden.

Nine scouts and their parents took a nature hike at the Patuxent Wildlife Refuge this month. We learned about the National Wildlife Refuge programs and trees and wildlife in our own backyard. We saw killdeer, geese, and signs of woodpeckers, deer, and decomposers.

We also collected 30 toys for the Prince George’s District Toy Drive for sick children at the National Children’s Medical Center. This year we did 8 service project and over 280 hours of service. The Weboels completed the Communicator pin and are learning how to tie lashings in preparation for joining the Boy Scout troop.

Are you interested in discovering the fun of Cub Scouts with your son? If you would like more information, contact Regina Halper through www.BeaScout.org. Just put in our zip code (20705) and look for Cub Pack 1031.

Scouts Compete in Orienteering
By Gary Bauchan, Assistant Scoutmaster

The 39th annual Maryland Scout Orienteering Competition took place on Saturday, November 7th.

Volunteer to Help a Child in Foster Care
It is time to do something about the overwhelming number of young men in Prince George’s County who are growing up without the benefit of a stable and meaningful positive male role model. Young men in foster care are at a greater risk of dropping out of school, getting involved with drugs, and becoming homeless. The need for strong support in their lives is urgent. Court

St. Claire of little Portion
St. Claire, a coincidence this parody ends with clarity? stumbled on your name as I stumbled into your life, leave room for serendipity. Only chances securing your sceptical serenity, last song of solidarity. St. Claire-when shall you arise from Cassopiea’s Chair Spend a night with a mortal, guardian of love romantics Legionsaire, Beem trapped in an interstitial inferno of infinity. St. Claire words imbued my state of purgatory, leaping from Elysium fields to Epheusus garden, Claire a guiding light liberating luminary. Electronic sounds beating my electronic cockles. Tomatoes is behind this maddening method. St. Claire you near!! Breaking marital vows of wedding the idol, clearing an un-arranged affair. Adding ticks on a whisperer wife finally can hear the cow wheel gears As Gawain sheds tears for Guinevere, I cry in to the atmosphere for Claire Talks shorter between her and I, they shorten...shorten....shorten teleometers. (Aside) Pardon an aside for this atonement, years spent in atonement. I destroyed every obstacle in my life...love is a formidable opponent Castaway deifie depression preparing for this moment. Journeying out of Hades’s clutches, Claire’s calling contain this clairvoyance. The river Styx turn gold when a syllable touches agape what was once in discordance. Goddess unrivaled facial temptations, Aphrodite crowns her a constellation, A kiss from her heals all wounds a cocktail vaccination. Near a decade since excalatory anticipation in waiting confrontation. Caro! my flesh escape such incarcerations, perform quantum levitation, see my beloved at once Dionysus anoints our coronation. Goodbye Dante, last day striding down the galleries these daunting halls. Letting go of loneliness, bitterness, and sadness natures finely sharpen claws take my tell tale heart from these weeping whimpering walls Tonight I battle endless dreams. St. Claire’s perfume’s my propofol.

by Pegasus
(Alter ego for Howard Abegesah)
Obituaries

Mary Ann Riley Allen, Age 78

On Monday, December 14th, Mary Ann Riley Allen passed away at her home in Woodbine, MD, surrounded by her loving family. Born on December 9, 1937, in Rockville, MD, she was the daughter of the late Dock Malton Riley and Katie Lillie Jordan Riley. Beloved wife of the late Jesse Eugene Allen, Sr., for 51 years, loving mother of Patricia Ann Allen, Jesse Eugene Allen, Jr., and Donald (Janet) Lee Allen. Sister of Alice (Robert) Virginia Allen; Grandmother of 4, and great grandmother of 3. Also survived by many nieces, nephews, great-nieces, and great nephews.

Neighbors in the News

A Milestone Year for Paulette Goodman’s Advocacy Work: “Founding Mother” of DC PFLAG Chapter Reflects on Milestone, Future

For Paulette Goodman, Friday, June 26, began as a typical day at her residence at Riderwood retirement community. In the morning, she ate breakfast and checked her computer’s inbox. But later, she began receiving congratulatory phone calls and emails.

Ms. Goodman is considered the “Founding Mother” of the Metro DC Chapter of Parents and Friends of Lesbians and Gays (PFLAG), and on that summer day in 2015, the United States Supreme Court issued its ruling recognizing gay marriage nationwide.

“I never thought I’d see marriage equality in my lifetime,” recalls Ms. Goodman, 82. “I simply said ‘Hallelujah.’”

The decision marked a milestone in her lifelong journey as a social justice advocate. Born in pre-World War II Paris, France, Ms. Goodman survived the Holocaust era, a tragic time in which she lost family members and close friends.

“As a child, I knew what it was like to be afraid and ostracized. Just going to the movies on Thursday afternoons with my friends, forbidden to Jews, could have meant tragedy for the whole family had I been caught in a roundup near the theater,” she described.

Since the early 1980’s, Ms. Goodman has “fought the good fight,” in her words, on behalf of the LGBT community. She served as the first chapter president of the Metro DC PFLAG chapter, working out of her kitchen with a cadre of volunteers. In 1988, she was elected president of the national organization, completing a four-year term.

Her work continues at Riderwood. She is the co-founder of a PFLAG support group that provides anonymous, one-on-one counseling for residents, distributes information and literature, and participates in events like the retirement community’s Diversity Expo and Health Fair. The support group even sponsored a screening of Gen Silent in June.

Despite the Supreme Court ruling, Ms. Goodman notes that her work is not finished. “I am committed to advocating for understanding and acceptance for transgendered people in the United States and for the LGBT community internationally in places like Russia and certain parts of Africa where people still face persecution and even death.”

Sixty-six years ago, she moved to the United States with family members. “The quest for social justice has taken me all over the country working with people from all walks of life, religions, and ethnicities,” noted Mrs. Goodman. “Nothing is more important than family, and that’s why an organization as dedicated to social justice as PFLAG is a blessing.”

“The personal stories of people I’ve counseled are compelling to me. A gay teenager once told me that he lived with the inner fear of losing his own family because they might not understand his truth,” Ms. Goodman described. “Giving comfort and a voice to a young adult like him has been a motivator throughout my life.”

Taking a moment to reflect on the events of 2015, she simply said, “We’ve come a long way…a very long way.”

THE NEW YEAR

When breathing out words of creation,
God’s Spirit brought forth more than light;
He spoke o’er this earth’s prime location,
And covered it with His delight.

Each day was a new revelation
Of birth and renewal of life,
Continuing through generations,
E’en though sin has tainted man’s sight.

Because of the hope of salvation
The Christ Child brought on Christmas night,
New mercies lead to celebration,
As we face New Year’s Eve midnight.

With joy there is anticipation
Of power to change wrong to right;
Or maybe we feel hesitation,
Not confident we have the might.

So here is the consideration:
Though storms may boom heavy with fright,
His promise brings true jubilation,
Our God is with us in the fight.

Rebecca Hutchings
12/04/2015
Rosapepe’s Report to Beltsville

Repairs completed on the CSX Bridge on Powder Mill Road
As many residents are aware, the bridge on Powder Mill Road over the CSX tracks was in need of major repair. The deterioration included dangerous pot holes and crumbling railings. We’re pleased to report that structural improvements have been made and the entire driving surface was replacement last month. Many thanks to the Vansville Civic Association and other Beltsville residents for contacting us about this problem. (Please insert attached photo if possible)

Join me, my wife Sheilah – and former US Senator Joe Tydings – Sunday, January 10 to welcome 2016!
I hope you can join my wife Sheilah and me for our Welcome Celebration on Sunday, January 10 from 11:30 to 2:00 pm, at Monarch Global Academy in Western Anne Arundel. The address is 430 Brock Bridge Road, Laurel. Former US Senator Joe Tydings will be our special guest. Families are welcome. Please RSVP soon online at www.SenatorJimRosapepe.com. We look forward to seeing you!

Health insurance deadlines: January 15 and 31
Delegates Barbara Frush, Josefine Peña-Melnyk, Ben Barnes, and I want to be sure all working families are able to sign up for affordable health insurance. In 2016, the President’s health care plan is expanding to include dental insurance. Now is the time to learn about expanded coverage -- and other ways to save money on health insurance.
• Enrollments completed from now until February 28th
• Enrollments completed Jan. 16-Jan. 31 will have coverage beginning March 1.
Visit www.marylandhealth-connection.gov or call toll-free 1.855.642.8572 to enroll or change plans.

State Legislative Session Starts January 13
Delegates Frush, Peña-Melnyk, Barnes, and I will be back in Annapolis representing you in the 2016 Maryland legislative session starting on January 13. Please let us know your opinions on issues of concern and contact us with any questions. And, of course, feel free to be in touch if the Delegates or I can be of help to you. Just email 21stDistrict.Delegation@gmail.com or call 301.858.3141.

Ready to Skim Your Debt in 2015?
To reduce your debt, first conduct a financial checkup and then contact us, Prince George’s Community Federal Credit Union. Just like an annual physical or your vehicle service schedule, it’s a good idea to perform an annual financial checkup to see if you’re on track to meet your goals and to see how you’ve done over the past 12 months. The beginning of the New Year is a great time to do it. Follow these steps to conduct a financial checkup:
1. Evaluate your goals. Did you make progress on them in 2015? If not, why? If your goals changed during the year, revise them and commit them to paper. Has your personal situation changed, or do you anticipate any major changes in the near future—like changing jobs, going through a divorce, having another child, beginning retirement, buying a new house, or getting married? These kinds of events can alter your income and lifestyle significantly, so you may need to revise your budget, your spending, your savings, and your investments.
2. Protect your assets. Review your homeowner’s or renter’s insurance, health insurance, and auto insurance. Also, keep your long-term disability insurance updated to protect your income earning ability.
3. Review retirement plans. A 401(k) is one of the best tax-reducing strategies available. Are you contributing the max? If your employer doesn’t have a 401(k), start an IRA on your own at Prince George’s Community Federal Credit Union. We offer a variety of IRA options.
4. Evaluate your debts. Are you controlling and paying down debt? Is your credit card debt under control? High interest payments on your loans can choke your ability to get ahead.

Is it time to refinance your mortgage to get a lower rate? Even a small reduction in your rate can make a big difference over the life of your mortgage.

Out-of-control debt can lower your credit score, hindering your ability to borrow, which can result in higher interest rates when you do borrow. This is exactly why from now until February 28th you should see how much you could save by refinancing your high-interest debt to a lower rate from Prince George’s Community Federal Credit Union. A serious and thorough financial checkup every year will pay big dividends in your journey toward financial independence. To get started, visit us at www.PrinceGeorgesCFCU.org/Debt or call 301.627.2666 or 800.952.7428 to speak to member service representative today.

CPR & First Aid Training
We offer day and evening classes every Saturday. Weekdays by appointment only. Please call to sign up
No walk-ins accepted 301-595-8800
cpraedandfirstaid.net

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The Bad guys may have your personal information from hacked retail store accounts, colleges and the government entities. File your tax return before the bad guys file a bogus return and get away with stealing your identity. Let the bad guys have their bogus return bounce because you got your legitimate return to IRS before they did. If you are a procrastinator or slow to get around to it, get help from someone who prepares tax returns full time and works long hours as needed to get the job done.

2015 AFFORDABLE CARE ACT (ACA) CHALLENGE FOR SELF-FILERS

Even if you are a capable self-filer, you may want to consider seeking our help this year. IRS has Staff Action responsibility for the entire U.S. GOVERNMENT collection portion of fees relative to the ACA implementation, including taxpayer reporting, tax assessment, and tax collection procedures. In order to fulfill their responsibility, IRS depends on information made available to them from three sources.

1. The market place, i.e. individual insurance companies provide information to IRS in a regimented format about your health care insurance.
2. The insurance exchanges.
3. Completed forms coming to IRS from individual taxpayers such as yourself as part of the annual tax season reporting activities.

If the information going to the IRS on your health care from the three sources does not reconcile, you and as many as half the tax return filers, even those assisted by paid preparers, may get correspondence from the IRS. This is partially because of errors in reporting by the market place or insurance exchanges and the trial-run basis of the IRS forms that taxpayers are completing. In addition, your tax information may bounce back and forth between IRS and the state to get further exchange information or other clarification.

Consequently, in a large majority of tax filings, it may be mission impossible to get all the information to reconcile due to the fickle finger of fate. Please consider, though, that someone who prepares tax returns full-time may be slightly better able to avoid correspondence-causing presentations to the IRS. Never the less, responding to correspondence can be time consuming and it could be handled for you by your paid tax preparer.

CALL TODAY!!

SPECIAL BONUS OFFER

$40 OFF Tax Preparation Fees

For the first 50 new clients to make an appointment by February 29, 2016 and bring this coupon with them.

Robert C. Newland & Associates to prepare your taxes should be a “risk free no brainer.” No other tax firm (that I know of) makes such a strong claim, but we believe that choosing Robert C. Newland & Associates to prepare your taxes should be a “risk free no brainer.” But just in case you are still not sure, I am also throwing in a Special Bonus Offer of a $40 discount for the first 50 new clients who respond to this message before February 29, 2016. It’s our way of saying, “Thanks for Trusting Us To Be Your Tax Professional!”

How does it work? It’s simple, really. We are going to bend over backwards to make sure you are well taken care of. If we don’t achieve that goal, tell us. If we can’t make it right to your satisfaction, we will give you your money back PLUS $40 FOR YOUR TIME AND TROUBLE! And, if there is ever a problem on your tax return, we will fix it and pay any penalties caused if we made a mistake. That’s our “Peace of Mind” Accuracy Guarantee.

Another safety tip for your family is to change your default Domain Name System (DNS). Ok, I know that probably didn’t mean anything to most of you, but let me explain. Every server on the Internet is accessed through an address called an IP address. The IP address is a number, not very descriptive and hard to remember, so instead of typing in an IP address to go to a web site the browser accepts a name called a domain name: for example, Google.com. If your computer does not know the address of Google.com, it will ask a domain name server to look up the address. The domain server then sends the request to that address. For example, if I go to the command line and type ping google.com, the response will look like:

Ping google.com [216.58.217.142] with 32 bytes of data:

Reply from 216.58.217.142: bytes=32 time=1ms TTL=55

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Reply from 216.58.217.142: bytes=32 time=1ms TTL=55

Ping statistics for 216.58.217.142:

Packets: Sent = 4, Received = 4, Lost = 0 (0% loss).

Approximate round trip times in milli-seconds:
Minimum = 1ms, Maximum = 12ms, Average = 1ms

The 216.58.217.142 is the IP address of the google.com server. By default the DNS is set to the service provided by your Internet Service Provider (ISP).

Now, let’s assume you do not want children accessing inappropriate sites. Simply use a DNS service provider like OpenDNS. OpenDNS filters DNS requests so that, when a browser requests a site that is not allowed, the browser is sent a page showing the site has been blocked, thus preventing access to malicious sites or sites with content you want blocked from children. The change to use OpenDNS can be made on individual computers or can be set on the router so all computers accessing the Internet through the router are protected. OpenDNS can be found here: https://www.opendns.com/home-internet-security/. This is a free service made available to families.

For a small fee, OpenDNS can be used for businesses as well. If you find it useful to use OpenDNS to block the top-level domains for sites within Russia (.*ru) and China (.*cn) to prevent some of the phishing attacks that originate in those countries.

How does it work? It’s simple, really. We are going to bend over backwards to make sure you are well taken care of. If we don’t achieve that goal, tell us. If we can’t make it right to your satisfaction, we will give you your money back PLUS $40 FOR YOUR TIME AND TROUBLE! And, if there is ever a problem on your tax return, we will fix it and pay any penalties caused if we made a mistake. That’s our “Peace of Mind” Accuracy Guarantee.

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In the fellowship hall of Emmanuel United Methodist Church on December 20th from 10:00 am, the congregation held Korean Culture Appreciation Sunday. Emmanuel UMC has been holding quarterly fellowship events for a year to connect the members of its two worship services (contemporary and traditional). It has been a time for the two groups to share a meal and get to know one another. For December, the church decided to change the format a little. It held a Korean culture appreciation time. There were 2 major reasons for doing this: one, the worshipers at Emmanuel believe in having a “vibrant multicultural church where all God’s children are welcome,” and two, they have a Korean Pastor. This was an opportunity for the members to learn more about their pastor and celebrate a different culture at the same time.

Emmanuel’s Pastor, Jacob Young, is a Korean American who was raised in Korea and immigrated to and studied in the United States. He was appointed to Emmanuel in July 2014 and noticed that Beltsville area is a community that has a variety of culture and ethnicities. Emmanuel UMC prides itself on being a church with various cultures, nationalities, and ethnicities.

Traditional Korean food was provided, Korean culture posters were displayed, Korean history was explained briefly, and a traditional Korean play and game were introduced. There was a time for learning simple Korean words (“Hello,” “I love you,” and “thank you”) as well as displaying traditional Korean clothing. Finally, Korean participants sang the Korean traditional song “Arirang.”

To truly be a multicultural community where there is respect and recognition among various cultural and ethnic groups, the Beltsville Community should strive to embrace and to recognize the many cultural groups around them. For Emmanuel, this was just the first, but significant, step of the goal of truly embracing the diversity of the community around it. Pastor Jacob has a vision for cross-cultural ministries and Asian ministries. If you are interested in discussing this, please don’t hesitate to contact him at Emmanuel UMC, 301.937.7114, or through his email at pastor.jacob@emmanuelbeltsville.com. Emmanuel is located at 11416 Cedar Lane, Beltsville, MD 20705.

Emmanuel UMC will continue to plan events to embrace and celebrate the multiculturalism in the Beltsville area. The church strives to increase cultural and ethnic sensitivity and to establish harmony and solidarity as human beings. The members of Emmanuel UMC continue to pray for this. Remember that we are all God’s children as brothers and sisters in Christ.
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America’s Health System Can’t Put Insurers before Patients

By Dr. Kenneth Thorpe

FDA regulators recently approved several revolutionary new medicines to fight America’s leading cause of death: heart disease. According to a recent study in the New England Journal of Medicine, the new class of drugs known as PCSK9 inhibitors can reduce harmful cholesterol by as much as 60 percent—a potential lifesaver for those who don’t respond well to existing treatments.

It’s difficult to put a value on a breakthrough that could vastly improve the lives of millions of Americans. Yet, a new report from the Institute for Clinical and Economic Review (ICER) concludes that PCSK9 inhibitors are over-priced.

ICER’s findings are part of a troubling trend in defining “value” of new drugs and medical devices through the narrow lens of the insurer without considering broad benefits of better health. Reducing a treatment’s worth to calculations about medical costs ignores the real-life benefits that therapies, procedures, and devices provide. Incomplete analyses like ICER’s pave the way towards policies that will inevitably deny treatments to patients and curtail future medical progress.

Over the last few years, ICER has positioned itself as an impartial authority in evaluating the latest medical treatments, devices, tests, and delivery systems. Unfortunately, the methods employed by the Boston-based nonprofit are often incomplete particularly in its assignment of a “price” for medical advances that fail to consider patient benefits.

Consider its assessment of the “CardioMEMS HF System” recently approved by the FDA. The miniature sensor sends data about a patient’s heart rate and artery pressure wirelessly to hospitals and clinics.

According to ICER, the device ought to cost $10,655. How did it come up with such a precise number? By approaching the question of value from the perspective of an insurance company, a government program, or some other health-sector “payer.” The analysis discounts data from randomized trials that show a 37 percent reduction in hospitalizations among heart failure patients.

Specifically, ICER’s recommendation reflects the maximum price that could be paid for a medical device without exceeding ICER’s self-imposed “budgetary impact threshold” and assumes that payers will allow unfettered access to the product. In other
The Beltsville Garden Club

The Beltsville Garden Club will meet on Wednesday, January 27th, at 7:30 pm in the multi-purpose room of the Duckworth School, 11201 Evans Trail, Beltsville, MD. Thomas Rainer will present “Planting in a Post-Wild World: Designing Plant Communities for More Resilient Landscapes.”

This groundbreaking talk presents a powerful alternative to traditional horticulture, designed plantings that function like naturally-occurring plant communities. Join landscape architect Thomas Rainer, a leading voice in ecological landscape design, to learn how plants fit together in nature and how to use this knowledge to create landscapes that are resilient, beautiful, and diverse. As practical as it is inspiring, this talk explores a new synthesis of ecology and horticulture—resulting in an intentionally designed and managed community where population dynamics are encouraged within an aesthetic framework.

Thomas Rainer, a landscape architect, teacher, and writer, is a passionate advocate for an ecologically expressive design aesthetic that interprets nature rather than imitates it. His planting designs focus on creating a modern expression of the ground plane with a largely native palette of perennials and grasses. Thomas has designed landscapes for the U.S. Capitol grounds, the Martin Luther King, Jr. Memorial, and The New York Botanical Garden and blogs regularly at the award-winning site Grounded Design. He is a principal for the firm Rhodes & Fontain Bleu in Lanham. All were completed our Veteran Gift Shops at the various V A Medical Centers, the VA holiday parties, and the Special Olympics’ holiday party at Le Fontain Bleu in Lanham. All were well attended and very successful. We also held our gift shop and Christmas party at Charlotte Hall Veteran’s Home. You must remember that all of these functions are funded by the American Legion Auxiliary through the generosity of our members. We can never praise them enough for their support of our programs. When one adds all the different programs we have assisted with throughout the year, it boggles the mind, and now we have the opportunity to plan that much more for 2016.

I have heard that the lady veteran students from MCVET (Maryland Center for Veterans Education and Training) are still bragging about their “night on the town” at Toby’s Dinner Theater. It seems the male veterans are lobbying for equal treatment from their director, Jeff Kendricks. There are approximately 200 males, but there are only 12 females, so I don’t expect they will have much success.

Upcoming events at the College Park Post and Unit #217 include the January 29th debut of a new band at Post 3217. There will be Jim Simon on keyboards, previously with the Fabulous Hubcaps band, along with Bobby Harris from Johnny Seaton’s Bad Behavior band. They play all kinds of music, and I understand Jim does a great Mick Jagger impersonation. There is no cost to hear these great entertainers, but a beef dinner will be served from 5:30 pm until 7:00 pm for a donation of $10, followed by the show. Come out and enjoy yourselves after all the hustle and bustle of the holidays. We have a live band every Friday with dinner served before the band plays at 8:00 pm. Dinners begin at 5:30 pm. Remember, we have Big Bingo every Tuesday, Wednesday, and Thursday at 12:15 pm. All gamblers unite and try for the big payouts. Also, our hall is available for your special events, and we have a fabulous chef to help you plan and provide your meals. He does a great job of providing lunch each weekday. If you work or live in Beltsville, MD. Thomas Rainer will present “Planting in a Post-Wild World: Designing Plant Communities for More Resilient Landscapes.”

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School News

Front Row (left to right): Alana Barre, Tiffany Daiy, Emely Gonzalez, Peria Escolero, Shakira Humphrey, Shamira Humphrey, Shuhani Patel, Lucero Soto
Middle Row (left to right): Shawn Tomlin, Alyssa Barre, Gisseline Carillo, Makia Barbour-White, Natalie Alaniz, Melanie Robles, Eileen Roa, Ashley Rodriguez, Sabrina Williams Ridley, Michael Moreno
Back Row (left to right): Mrs. Warrick (Program Coordinator), Kevin Tchatat, Beatrice Sandu, Jalyssa Elias, Pedrick Knight, Katie Lopez, Synclaire Williams Ridley, Marylin Arevalo, Gissel Cruz and Mrs. Samuel (Program Advisor).

BULlying

During the month of December, High Point’s (HP) Student Government Association (SGA) worked with students and staff to provide both winter coats and toys for individuals and families in need during this winter and holiday season. The SGA encouraged students and staff to participate in the Toys for Tots program in order to bring hope to children who needed it during the holiday season. For over two weeks, SGA collected toys for the Toys for Tots Foundation. The Toys for Tots Foundation then distributed those toys to less fortunate children in the community. SGA also completed a successful One Warm Coat drive to ensure children have proper clothing for this cold season.

On Saturday, December 5th, HP’s drama students, under the direction of Ms. Betty Smalls, English and drama teacher, participated in the Text Alive program, which allows high school students to perform at the Shakespeare Theater. These drama students were able to collaborate with professional actors, design scenes, and direct their own projects. The following are highlights from the performances:

- “The Tempest” performed by Alexi Johnson and Joel Rodriguez
- “Twelfth Night” performed by Cindy Martinez and Michael Boccia
- “A Midsummer Night’s Dream” performed by Emily Espinosa and Kevin Tchatat
- “Romeo and Juliet” performed by David Nunez and Samiha Khan

These performances showcased the talent and hard work of the HP drama students, who were able to bring Shakespeare’s works to life for an audience.

5 Tips to Stop Bullying and Build Relationships

(BPT) - There are few parents who don’t occasionally worry about whether or not their child is being bullied at school. In recent years, the issue has gained national attention, and efforts to educate students, parents and teachers on how to stop bullying have made a big impact, but the problem is still prevalent. Seventy percent of kids report they have seen bullying in their schools, prompting the founding of initiatives such as Stop Bullying: Speak Up, whose mission is to encourage kids to tell parents, teachers or another adult about bullying when they see it.

At the heart of such efforts is the idea that bullying can be stopped through positive relationship building. Strong, interpersonal relationships between children can stop bullying before it starts.

But how is this to be accomplished? The following five tips are simple steps families and educators can take to encourage meaningful relationships and help put an end to bullying:

1. Take a pledge - Having kids take a pledge to stop bullying is a great way to lay out clear guidelines on what they should do if they see bullying, who to tell and how to comfort the kid who is bullied. The Speak Up Pledge provides clear guidelines for how to respond to bullying.

2. Teach kids to be friendly - Encourage kids to get to know someone who’s getting picked on - Kids who are bullied often need a friend, they’re misunderstood and a little kindness can go a long way.

3. Your child needs a friend - Encourage your child to get to know someone who’s getting picked on - Kids who are bullied often need a friend, they’re misunderstood and a little kindness can go a long way.

4. Model positive behavior - Your child needs a friend - Encourage your child to get to know someone who’s getting picked on - Kids who are bullied often need a friend, they’re misunderstood and a little kindness can go a long way.

5. Help your child find a friend - Encourage your child to get to know someone who’s getting picked on - Kids who are bullied often need a friend, they’re misunderstood and a little kindness can go a long way.

If your child is being bullied, start with a conversation about bullying. Talk to your child about what bullying is and why it’s wrong. Help your child understand that bullying is not okay and that there are consequences.

For more information on how to stop bullying, visit stopbullying.gov.

SCHOOL NEWS

continued from page 1

began his career in culinary arts in 1990 when he worked as a cook in his father’s restaurant in Jamaica and his passion for international cuisine began. He carried this passion with him throughout his culinary career as a roti chef at eatZi’s Market and Bakery in Atlanta, GA, and as a sous chef at the Crown Plaza Hotel in Atlanta, GA, and with banquets at the Willard Hotel in Washington, DC. The café also offers catering services for weddings, private dinners/personal chef events, and corporate events.

Students at High Road have an opportunity to develop job/career-specific skills through participating in job shadowing activities with local business in the areas of their choice. The students who have chosen to work with Chef Neville has expressed a strong interest in having students learn about the culinary arts.

The students are placed in a variety of positions at the café, including busing tables, preparing food, washing dishes, waiting on tables, assisting with catering, and serving as stock clerks trained to work their station and complete tasks with minimal supervision after a few weeks of beginning work.

Chef Neville explains, “The importance for the kids is to have a desire to want to learn. [They need to] Find something they are passionate about and learn all you can. I enjoy working with the students, watching them grow.”

Stephan Lewis says, “The kids absolutely love coming here and lending a hand and working hard at something they like.”

Royce, a student at High Road, explains, “I love coming here to work. It gives me a sense of pride knowing that I was able to come in and do an internship for a few weeks and then get hired for weekend catering jobs. My mother is proud as well.”

If you have any questions or would like to place an order, please call 301.210.4860.

Beltsville Academy Student Ambassadors

Beltsville Academy is proud to announce the 2015-2016 class of student ambassadors. The Student Ambassador Program’s mission is to assist individuals who are less fortunate in our community and abroad through various service projects. Past service projects include the “Walk to End Homelessness,” “Treasurers for our Troops,” canned food drives during the holidays, and the “Teens & Jeans for the Homeless” clothing drive, just to name a few. Student ambassadors are interested in partnering with other agencies and organizations whose goal is to help families in need. To sponsor or partner with the Student Ambassador Program, please contact the school. The principal of Beltsville Academy is Mrs. Leslie Lowe, and the Student Ambassador Program is under the direction of Mrs. Warrick and Mrs. Samuel.

From the Hilltop: High Point News

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SCHOOL NEWS

continued from page 13

Downsizing or Relocating? CALL ME TO LIST YOUR HOME.

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RATES ARE STILL LOW, PRICES ARE GOING UP, STILL A GOOD TIME TO BUY AND SELL!
Beltsville Briefs continued from page 1
between 9 am and 12 noon and finish by 4 pm. Everyone will enjoy the friendly walking atmosphere of fun, food, and fellowship. We will have prizes for the children. Participants should bring a can of non-perishable food for the local food pantry. For a brunch brochure with more information interested people should call 410-437-2164 or email wahasse1978@verizon.net. The fee to walk is $3.00, but kids walk free.

Health System continued from page 9
words, $10,655 is the price at which those budget limits are not breached given ICER’s assumptions on the number of patients it assumes who would be treated. Factors like ability to work, longer life, or lesser disability do not factor into the calculation of a price. The group used the same logic to justify its calculated “price” for PCSK9 inhibitors.

The problem is that the goal of our health systems is to help patients efficiently and effectively. ICER claims to be focused on value, but isn’t addressing the most important question: value to whom?

A reasonable assessment of value for a device, treatment, or procedure would consider the economic costs to various stakeholders, including patients. For example, what’s the difference between snow and ice, or between salt and freezing rain? The weather outside might be frightful, but join us inside as we have fun with snow-themed activities and games, while learning about winter precipitation. This is the second of our new Family Fun, drop-in programs — watch for more in the upcoming months. Registration is not required.

Bird Walk:
Sun., Jan. 24 from 8 a.m. to 10 a.m. Ages 8 and up. Search for birds in several refuge habitats on this guided hike. Field guides and binoculars recommended.

Nature Tots: What’s the Difference?
Wed., Jan. 27 and Fri., Jan. 29 from 10:30 a.m. to 11:30 a.m. Ages 3 – 4. Come learn about one of the most common animals on the refuge, the white-tailed deer. Discover the lives of these shy but abundant creatures through games, stories, and crafts.

Please contact the individual facilities regarding late changes or updates to hours of operation, especially for holidays.

The National Agricultural Library (NAL)
The library is free and open to the public and parking is free. Hours of operation: 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 Sunset Blvd. Phone number is 301.504.5755. See NAL USDA.gov, NAL in sunscreen and at www.twitter.com/ National_Ag_Lib.

Behnke Nurseries Garden Center
11300 Baltimore Ave. Please call 301.937.1100, ext. 0 or see Behnkes.com for more information, additional events, and to register if interested.

Bonza Workshop:
Sat., Jan. 9 from 2 p.m. to 4 p.m. This is a hands-on workshop for beginners. Master Duddy Wong will focus on care and maintenance. Learn all the basics of bonsai design: how to select a tree, prune, transplant, landscape with rocks, and what the art of bonsai is all about. Create your very own bonsai to take home. Free. $55, all materials will be provided.

Beltsville Library
All library branches will be closed Jan. 1 and Jan. 16, 2016. The library is located at the Beltsville Town Center and its exhibits, grounds, and trails are open from sunrise to sunset, except for federal holidays. Free admission to the Visitor Center and its exhibits, grounds, and trails. Space in public programs is limited and registration is required unless otherwise specified — watch for more information. Regular hours of operation for the Visitor Center are: Fri. – Wed., from 9 a.m. to 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. Free admission to the Visitor Center and its exhibits, grounds, and trails.

Public programs are subject to changes or cancellations. Social media and Facebook at www.beahnkes.com or see Behnkes.com with any questions.

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 taught to the club to be played. Free. All ages.

Titanic Regular Events:
Fridays and Saturdays from 7 p.m. to 9 p.m. Free with valid Center ID card. Ages 13 – 17.

Vansville Community Center
6813 Ammerdale Rd, Vansville, Phone: 301.937.6621. Fax: 301.937.6623. 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 5 p.m., Sat. from 9 a.m. to 5 p.m., closed Sundays. Hours of operation for Xtreme Teens and Pre-teens: Fri. – Sat. from 7 p.m. to 10 p.m. Contact the Center regarding other events for January.

Trivia Day:
Mon., Jan. 4 at 6 p.m. Join us as we host a trivia contest for contestants of all ages (in teams and as individuals). Please make reservations by Dec. 31, 2015. Free.

National Hat Day:
Fri., Jan. 15 from 11:30 a.m. to 1:30 p.m. Pre-school children are invited to bring their favorite hat or create one here. Reservations required by Jan. 10. Ages 2 – 5. Free.

Young at Heart Club:
The Beltsville Yeung at Heart Club meets on the 1st and 3rd weekend of each month from 11 a.m. to 1 p.m. Call 301.206.3350 for more information with any questions.

Teen 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 taught to the club to be played. Free. All ages.

Beltsville Community Center
3900 Seltman 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 5 p.m., closed Sundays. Hours of operation for Xtreme Teens and Pre-teens: Fri. – Sat. from 7 p.m. to 10 p.m. Contact the Center regarding other events for January.

Saturday Book Discussion:
Sat., Jan. 9 from 1 p.m. to 2 p.m. David Sedaris’ Mr. Talk Pretty One Day. Pick up a copy at the library. All welcome.

Tuesday Book Discussion:
Tue., Jan. 19 from 2 p.m. to 3 p.m. Kate Larano’s The Assassin’s Apprentice. Pick up a copy at the library. All welcome.
Baker Bill
STUFF 'N THINGS

Time goes so fast when you have nothing to do. But I have a new toy, it’s a Kindle Fire tablet. It is nifty, but as for reading on, the NOOK is better and quicker. I’m reading John Grisham’s new book Rogue Lawyer. It didn’t get a good write-up, but so far it reads well.

According to the weather prognosticators (had trouble spelling this, and SpellCheck was no help), we are in for a hard winter, lots of snow and record cold days. But I’ve heard all this for years, same as you.

This part is important. Save all the left-over bread and rolls from the holidays; do not freeze them and leave them out to dry. Don’t put them in plastic! We are going to make the best bread pudding you have ever tasted. No joke. You’ll note the recipe is written in a better way. Here we go....

Break the breads up onto 1-inch hunks (the dryer the better). Put them aside. In a bowl, place the following ingredients in this order:

3 eggs
1 tablespoon flour
4 heaping tablespoons sugar
A dash of salt
A dash of pepper (important for flavor)
1/8 teaspoon of the spice mace (optional)
Now, mix in 2 1/2 cups cold milk until it is smooth
Coat all the stale bread with the mix and place it all in a deep baking dish. Let the bread soak while you heat oven to 350 degrees for about 20 minutes. Slowly bake for approximately 45 minutes until it is golden brown. *NOTE: the bread must be covered, and the baking dish must be deep enough. There should be no wet spots after baking: the product must be solid.

I have been getting many e-mails lately, and I love fan mail. I was at dinner here at Riderwood, and the couple I eat with recognized me and asked “Are you Baker Bill?” Frankly, it made my day and more.

Please stop asking to be friends on Facebook or Twitter. As I have written many times, I do not belong to any social media. If you wish to write me, you can do so directly at bill@bakerbill.net. I would love to hear from you. Many years ago when there were no e-mails, I delivered this drivel by hand to Ms. Sally Earl. She told me I was the only writer she ever knew that got fan mail.

Enjoy this great bread pudding. You will want to pass it down to all future members—it’s that good.

Sincerely,
Bill Raulins AKA Baker Bill

New Bethany Church of Christ Ministries Inc.
10741 Tucker Street, Beltsville, MD 20705
Church Contact: 443-307-6084
e-mail: newbethanycoc@yahoo.com
A Caring Church, Walking in Faith and Love

Service Schedule
• Christian Education 9:30am
• Sunday Morning Worship 11:00am
• Disciple Bible Class/Ministers in Training 3:00pm
• Sunday Evening Worship 5:00pm
• Weekday Prayer Service (Wednesdays) 7:30pm

Upcoming Announcements
3rd Saturday in each Month until February
Youth Fund Initiative
Dinner Sale from 12noon until 4:00pm
Dinners are $12.50 to include a dessert and drink.
All proceeds will go towards carrying our youth to the Winter Jubilee in February

Also, We New Bethany Church of Christ Ministries, Every Month there will be activities for the Elderly and the Youth

Beltsville News
CHURCH DIRECTORY

Christian Science Church
8300 Adelphi Rd., Hyattsville, MD (301) 422-1822

Sunday church services: 10:30-11:30 a.m. (doors open at 10 a.m.)
Sunday school for youth up thru age 19 (same time)
Wednesdays: 7:30 - 8:30 pm. testimonies of healing, sharing gratitude, and fellowship service (doors open at 7 pm)
All are welcome • Free literature available
the area, why not give him some business? The cost is very minimal. To check on hall rentals, call Gary Kingary at 301.441.2783.

Until next month, please pray for our troops who are in harm’s way. May they each home safely. God Bless America, the greatest land on earth.

**VOLUNTEER**

continued from page 3

Appointed Special Advocates (CASA) recruits and trains volunteers to advocate for the needs of youth living in foster care. In only 10 to 15 hours per month, CASA volunteers ensure that the court and child welfare systems remain focused on the specific needs of individual youths so that these needs, including the need for safety and permanency, are addressed expeditiously. However, the discrepancy between young men in foster care and male CASA volunteers is significant. While 50% of CASA’s youth that volunteers serve are young men who have been abused or neglected, only 10% of CASA’s volunteer advocates are men. All volunteers are appreciated, but men have unique experiences and perspectives they can draw from as they advocate for and mentor a young man in need. This is a unique chance to become invested in your community by spending time with a young man and advocating for his best interests in court. Will you speak for abused and neglected young men in your community? For more information, please visit our website at www.pgcasa.org or call 301.209.0491.

**BULLYING**

continued from page 11

a long way. Letting them know it’s not their fault is an important step to cultivating kindness and respect. Building trust - Establishing trust makes it more likely kids will report bullying to an adult when they see it. Adults can build trust as simply as saying hello, asking how a kid’s day is going, and most importantly, by listening. Books - Assigning or reading a book with kids that addresses bullying is a great way to begin a dialogue and to build trust. Such books allow kids to identify with incidents they have experienced and give them strategies to deal with bullying in their own lives. Build relationships through a diversity club - Victims of bullying are often singled out because they are different. Encouraging kids about the value of inclusion and to respect differences, whether it has to do with ethnicity, sexual orientation, disabilities or just behavioral differences, makes everyone happier and is an important way to stop bullying before it begins.

**CHURCH DIRECTORY**

St. Joseph Catholic Church
11007 Montgomery Road
Beltville, MD 20705
301-937-7183
www.ssjos.org
Pastor: Msgr. Karl Chimak
Mass: Sat. 5 pm; Sun. 8 am, 10 am, 12 noon

Holy Apostles Orthodox Church
Come and see.

First Baptist Church of Beltsville (SBC)
4700 Odell Road Beltsville, MD 20705
301-937-7771
www.fbcbeltsville.org
Keith Holland, Pastor

St. John’s Episcopal/Anglican Church
at the corner of Route 1 & Powder Mill Road in Beltsville
(301) 937-4292
The Reverend Joseph M. Constant, Rector

Sunday Worship Schedule
Quiet service: 8:00 a.m.
Family-oriented service: 10:00 a.m.
Sunday School: 9:45 a.m.
Between September and June
Sunday Nursery - during our 10 a.m. service
Wednesday Evenings Bible Study 6-9 p.m.
We are a beacon of Christ’s love offering hospitality and sustenance to all on their spiritual way.
www.saintjohnsbeltsville.org

Emmanuel United Methodist Church
A Saturday Multicultural Church: All Are Welcome!
Pastor Jacob Young, PhD
11416 Cedar Lane Beltsville, MD 20705
301.937.7114 • office@emcbeltsville.com
www.emcbeltsville.com • www.facebook.com/groups/EUMCBeltsville/

Sunday Services:
9:00 am Contemporary Service
11:15 Traditional Service
10:15 am Bible Study & Sunday School for adults & children
Nursery Care is available for both services
Sign Language Interpretation at 11:15 service

BELTSVILLE NEWS  •  JANUARY 2016
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

BELTSVILLE LAWN - For all your lawn and landscaping needs. We are a full service, year around Beltsville business. We offer: topsoil and mulch deliveries, tree and shrub trimming, gutter cleaning, yard cleanups, mowing, thatching, aeration, flower bed edging and much more. Call Bill 301-455-4491. 06/16

TAX RETURNS - For businesses/individuals. Payroll, Wireless. Gerald Neumaier CPA, 301-953-1341; 301-776-6545. gncpa@verizon.net. 01/16

HAULING AND JUNK REMOVAL. Complete Clean Out - Garages, Homes, Construction Debris, etc. Licensed, insured, free estimates. Mike Smith 301-346-0840. 01/16

CARPENTER, HANDYMAN. Doors, Windows, Drywall, Rotten Wood Replaced, Demolition, Roofs & Repairs, Fence & Gate Repairs, Deck Repairs, Ceilings, Leaks, Free est. Call Mickey 240-286-7934. 01/16

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

Dustin’s Handyman - Home Repairs 30 yrs. Personal Experience. Roofing • Concrete • Fencing • Siding • Drywall • Rotten Wood Replacement. Gutters • Painting • Pressure Washing Windows • Plumbing • Flooring (all types). Doors • Hauling. Call Dustin 443-354-2902 or

SERVICES

Donald V. Borgwardt
Funeral Home, P.A.
Family owned and operated
4400 Powder Mill Rd.
Beltsville, Md. 20705-2751
Pre-Need Counseling (301) 937-1707
By Appointment
www.borgwardtfuneralhome.com

Ballsroom RentaL—Seats up to 400
Banquet Room w/dance floor—Seats 80
*Covered Picnic Pavillon
*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 Meteorit Road, College Park
Call 301-935-5525 ask for Jimmie

Pest Patrol
Residential and Commercial Pest Control (Including Termite Services)
Cheryl Scrogggs
(301) 776-9638
Kelvin Scrogggs
(301) 775-6169
*Discounts 5% : 1st Time customers, Military and Seniors

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

Assurance Health Care, Inc.
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Fostering Independence, Assuring Quality Care

Non-Medical Care
*Home Health Aide
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*Meal Preparation
*Assist w/Personal Care
*Respite Care
*More

Maryland Home Improvement License

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

LESTER E. GROSS
Beltsville, MD.
BELTSVILLE REFUSE SERVICE
By the Job or by the Month Dependable Reliable 937-5932

LESLIE KITT'S MUSIC SCHOOL
PIANO/KEYBOARD LESSONS
Free Trial Lesson
10762 Baltimore Avenue
Beltsville, MD 20705
(located in the Twin Chimneys Office Park)
301-595-2888 Ext. 1
Mblakeley@jordankitts.com

Reach your Beltsville neighbors with a low-cost classified ad in The Beltsville News Call 301-937-6796
The holidays are over and slowly the reality of what you spent is beginning to weigh in. Don’t worry. We have a debt consolidation loan that can save you hundreds when you refinance with us.

Start the New Year out right! Muscle up your finances and see how much you could save!

- Consolidate high-interest loans
- No application fees
- A quick application process

**EXAMPLE:**
Consolidate $25,000 into a consolidation loan with us and see approximately how much you could SAVE over the life of the loan*

<table>
<thead>
<tr>
<th>Rate</th>
<th>Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>6% APR</td>
<td>$4,690</td>
</tr>
<tr>
<td>4% APR</td>
<td>$3,169</td>
</tr>
<tr>
<td>2% APR</td>
<td>$1,605</td>
</tr>
</tbody>
</table>

*The chart shown above gives examples of how much you can save over the life of a five year loan for $25,000 with certain rate reductions. Imagine being able to reduce your monthly expenses and save over the life of the loan!*