Join Scouting Night for Cub Pack 1031 a Success!

By Regina Halper

On Monday, September 18th, Cub Pack 1031 held their Join Scouting Night. We have at least five more kids who are interested in scouting! So, we have added at least nine scouts to the pack! Welcome, new scouts and their families!

The leaders talked with the parents while the kids and scouts learned how to fold a flag and took home a small flag they made themselves. They also did leaf rubbings, tied the square knot, learned about fish in our streams, walked with swampwalkers and flew paper airplanes!

We look forward to a year of camping, hiking, community service with Scouting for Food (a week early this year, Saturday, November 4th), and learning about duty to God and country, helping others and how to take care of themselves.

If you are interested in joining Cub Scouts but couldn’t make it to our JSN night, please contact Regina Halper at Pack1031cubscouting@gmail.com for information. (Check out the flyer posted on the Beltsville News page and in Nextdoor.) We are a family scouting unit. We learn outdoor skills, citizenship, STEM, nature, plan to camp two times a year and do service. We meet during the school year at Beltsville Academy for our den meetings. In the summer we are out and about in the parks learning about nature, STEM, doing service, and hiking outdoors.

New Staff Member Joins The Beltsville News

By Rick Bergmann

We are very excited to announce a new staff member, Joseph West, to the Beltsville News. Joseph is an aspiring comic illustrator and writer who is a lifelong fan of Peanuts creator Charles Schultz. We will be running his comic, Boosipherous Boonipherous Bojangles Barnaby III aka BOO, in the Beltsville News beginning this month. We are very excited to welcome Joseph and his comic to our staff!

See comic below.

Celebration of the Life of Larry E. Hartzell, Sr.

A celebration of the life of Larry E. Hartzell, Sr. will be held on 28 October, 12 noon to 6 pm, at the Beltsville-Adelphi Boys & Girls Club facility, 11705 Roby Avenue in Beltsville.

Larry died peacefully in his sleep on June 4, 2023, at his home in Richlands, NC. He was born June 29,1960 in Tromso, Norway. He was 62 years old. He enjoyed Scouting as a boy, was a Cub Scout leader and helped with first aid during

HARTZELL continues on page 2

Aspiring comic writer, Joseph West, is joining the Beltsville News Staff
Beltsville News: Blast from the Past

By Ted Ladd

(From the Beltsville News issue of October 2011)

Beltsville Rocked by Three Natural Disasters
By Carissa Schorback

The end of August and beginning of September 2011 brought an interesting experience for Beltsville residents: a 5.9 earthquake on Aug. 23, hurricane Irene, and flooding, some of which caused the loss of power for many residents.

Many residents of Beltsville and surrounding areas could tell you exactly what they were doing during the earthquake, a rare occurrence and touted as the strongest in the Washington, D.C., metropolitan area since 1897.

Four days later, hurricane Irene struck the Beltsville area causing wind damage to houses, trees, and power lines, as well as flooding and debris. Many residents lost power.

The week after hurricane Irene, Beltsville was under flood warnings because hurricane Lee came up the east coast dumping several inches of rain in the area throughout several days.

Trunk of Treats at First Baptist Church of Beltsville

Trunk of Treats at First Baptist Church of Beltsville will occur on Saturday, October 28, 2023, from 4:00-6:00 pm. Join them for games, hayrides, treats and fun. First Baptist Church of Beltville is located at 4700 Odell Road, Beltville, for more info, call the church at 301-937-7771.

The Beltsville Young At Heart Club
By Lois Hamilton

Our first fall meeting was Sept. 21 and I hope it was well attended by members and new to-be members. I know that 5 were missing (4 on trips and 1 in the hospital). But we hope the October 19 meeting at 10:30 am. Will be a great get-together.

I have a problem “getting the word out” about our group. We have this article each month and I put fliers at the Beltville Library and Community Center on Sellman Road. I also put fliers at the Panera Breads in the Beltville and Laurel area. But few other places have a community bulletin board anymore, to “advertise” our group.

The Laurel library and Community Center will not let me leave fliers and we do not have a Laurel weekly/monthly newspaper anymore. Please let me know of any place I can display our fliers so people will see them. You do NOT have to be a resident of Beltsville to join us—just be at least 55 years old. Call me at 301-408-9736 if you need more information.

Next meeting—Thursday, October 19, 10:30 am at Beltville Community Center, 3900 Sellman Road with entertainment, refreshments, trips, 50/50 and a friendly atmosphere.

Women’s Community Club of Beltville

Please join the Women’s Community Club of Beltville for our next meeting Thursday, October 12th, 2023, 6:30 - 8:30 pm 11705 Roby Avenue. RSVP by October 8th womensclubbeltville@gmail.com. We will be discussing our Fall Projects. If you cannot make the meeting stop by our table at the Beltville Volunteer Fire Department Fire Fest Sunday, October 28th 12 - 4 pm, 4911 Prince Georges Avenue, Beltville

Hartzell

continued from page 1

Larry is survived by his wife, Joan Ellen Yakupkovic Hartzell, daughter Elizabeth Hartzell and son Larry Hartzell Jr., his mother and sister and many nieces and nephews. Larry Hartzell Sr. would become a grandfather in November 2023.
Finding Lost Pets

It can be a scary world out there for pets who somehow get separated from their homes and families – but the American Humane Association estimates that as many as one in three pets will become lost at some point during their life. Sadly, statistics indicate that many lost pets never make it home. Beltsville Community Cats (BCC) offers some tips on what to do if your own pet goes missing.

Start with preventative measures

Whether your pet is indoor only or indoor/outdoor, it’s a good idea for it to always wear a collar with an ID tag that includes your name, current phone number, and other contact information. BCC recommends microchipping your pets and making sure you register the microchip with the company that provided the chip (and don’t forget to update your information when changes occur).

According to the American Veterinary Medical Association, a study of animal shelters confirmed the much higher rate of return of microchipped cats and dogs to their families – among animals brought to the shelters, 38% of microchipped cats and 52% of microchipped dogs were returned to their owners, versus just 2% of all stray cats and 22% of stray dogs. Pets whose microchip was registered in one of the microchip registries were much more likely to be returned to their owner than pets with unregistered microchips (77% vs 42%).

If your pet is lost, please consider employing the following strategies for finding lost pets.

Start your search immediately

Most dogs and cats stay close to where they were originally lost. Remember to include the inside of your house in your search.

Recruit friends and neighbors to help you search

Take a picture of your pet with you, and don’t be shy about approaching neighbors and asking them to check their sheds and garages.

Leave your pet’s favorite food, treat or toy outside

Take these things with you when you search. Shake a food container, rattle a bag of food, or open a can if your pet eats wet food. Leave something with your pet’s scent outside, near your home (your pet’s bedding or your cat’s used litter box).

Post flyers in the area where your pet was last seen

This includes local veterinarians, businesses, schools, and churches. Include a photo of your pet, as well as a detailed description (age, gender, breed, color), where your pet was last seen; and your contact information.

Post information on your neighborhood listserver, Nextdoor, and other social media outlets

These can include Twitter, Facebook, Instagram, as well as radio stations. Include the same information as on the flyers.

Fill out a lost pet report

Fill out a lost pet report with Prince George’s (PG) Animal Services Division (301-780-7200, option “1”) and your municipal animal shelter (if there is one).

Contact your local rescue organizations

A list of the cat groups serving PG County can be found at www.LOSTPETS continues on page 14

The American Humane Association recommends microchipping your pets and making sure you register the microchip with the company that provided the chip (and don’t forget to update your information when changes occur).
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Share Your News!
Send your article submissions to News Director Rick Bergmann at editor@beltsvillenews today.com

From the Office of Council Chair Tom Dernoga

Council Chair Tom Dernoga filmed “The People’s Counsel,” available to view on Prince George’s County Community Television (CTV) or online at https://bit.ly/3sVyJGb

Latest Update: Bureau of Engraving and Printing at Beltsville Agricultural Research Center (BARC)

For those who have not followed this issue, the Bureau of Engraving and Printing (BEP) has proposed moving to the Beltsville Agricultural Research Center, replacing the poultry barns. The new BEP facility will cover 122 acres with a 1 million square foot building and 1,600 employees. Access will be off an entrance on Powder Mill Road. The actual facility is located adjacent to Odell Road and Vanwinkle where the current poultry barns are located today.

The National Capital Planning Commission (NCPC), a federal agency, will hold a virtual meeting on Thursday, October 5, at 1:00 PM on several items, including the BEP Currency Production Facility. The deadline for registering to speak at the Commission meeting is September 27, at 12 PM Noon, on Proposed Action Items at www.ncpc.gov/participate/online/

If no member of the public signs up to talk about a Proposed Action Item by this deadline, then the project may be moved to the Consent Calendar and acted on by the Commission without presentation or discussion.

Beltsville Community Secure Shredding Day

We have scheduled a Beltsville Community Secure Shredding Day for Saturday, October 28, at Beltsville Academy, from 8:30 AM until 11:30 AM (or until the paper shredding truck is full).

We will be there rain or shine. The secure shredder accepts all types of papers, as well as papers joined with staples or paper clips, but not binder clips, 3-ring binders, spiral notebooks, folder organizers with metal inserts. No plastic or electronic items or CDs.

Beltsville Tire Drop-Off

Get rid of your old scrap tires on Saturday, October 7th from 8:00 AM to 1:00 PM at 11900 Montgomery Road in Beltsville. Prince George’s County residents can bring up to 10 car, bike, truck, or agricultural tires, to be disposed of for free - without a bulky appointment. No commercial vehicles are allowed, and commercial haulers or generators of scrap tires are not permitted.

Proposed Development in Beltsville

A development has been proposed to construct a new pre-fabricated gym above an existing basketball court at BAPS Shri Swaminarayan Temple. In accordance with M-NCPPC guidelines, a neighborhood meeting will be held on Monday, October 16th, at 6:30 PM at 4320 Ammendale Road to discuss this project in greater detail with the community. For more information, visit https://bit.ly/BAPSexhibits. All interested people are encouraged to become a “person of record” for this application. As a person of record in a zoning case, you are provided with notice of upcoming meetings, actions, and decisions rendered at certain stages of the zoning application process, as well as relevant appeals procedures. Requests to become a person of record may be made online at http://bit.ly/MNCPPCpor or call 301-952-3530 for additional information. Please reference the subject application number: PPS-2023-023.

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Valid All of Oct. 2023

LIVINGWELL continues on page 7
**Statepoint Crossword: Ocean Dwellers**

**ACROSS**
1. Kind of wrap  
6. Pose a question  
9. Be sore  
13. Ottoman title  
14. Ornamental pond-dweller  
15. Florida Key, e.g.  
16. Mr. T and friends  
17. Knot-tying vow (2 words)  
18. Milan’s La ____  
19. *Walrus’ cousin (2 words)  
21. *Crustacean “on the barbie”  
23. Finish line  
24. Creole vegetable  
25. He had  
28. Gives a helping hand  
30. Tranquil  
35. Frosts, as in cake  
37. Bear, in Latin  
39. All the words in a language  
40. “By _____. I think she’s got it!”  
41. Silver to Lone Ranger  
43. Chows down  
44. Mark Twain to Samuel Lang- 
  horne Clemens  
46. Toupee spot  
47. Pestilence pest  
48. Singer Ellish  
50. Rub the wrong way  
52. Yoda: “Do or do not. There is no _____.”  
53. *A type of whale or the color 
  of many dolphins  
55. Overnight lodging  
57. *Inspiration for a certain 
  pineapple dweller  
58. All thumbs  
60. Give a boot  
61. Closely confined  
62. Plotting  
63. “____! In the Name of Love”  
64. Year off in school  
65. Netanyahu’s country  
66. Giannis’ league  

**DOWN**
1. R&R destinations  
2. Angie Thomas’ “The ____ U 
  Give”  
3. Seaward  
4. *Cetology object of study  
5. Thin layer  
6. *Like green sea turtle and 
  loggerhead sea turtle  
7. Grass “carpet”  
8. Newsstand, e.g.  
9. Fungal spore sacs  
10. *Edible bivalve  
11. S.O.S.  
12. Pilot’s estimate, acr.  
15. Netanyah’s country  
20. Abomination  
22. 9 to 5, e.g.  
24. Bone burial spot  
25. Muslim woman’s headscarf  
26. Cause for food recall  
27. a.k.a. Lucifer  
29. Between stop and roll  
31. *Coral polyps’ structure  
32. Raise one’s rank  
33. Potassium nitrate  
34. Student’s request for Chat- 
  GPT?  
36. *#19 Across’ earless cousin  
38. Hostile to  
42. Opposite of ebatic  
45. Smoke, sometimes  
49. Energy unit  
51. Attract  
54. Front of cuirass  
56. Religiously unaffiliated, pl.  
57. Confident answer  
58. Glacier’s unit  
59. Baker’s baker  
60. Give a boot  
61. Closely confined  
62. Plotting  
63. “____! In the Name of Love”  
64. Year off in school  
66. Giannis’ league
COVID info and help

MDGOVAX Call Center Services are transitioning to 2-1-1 Maryland. Marylanders can still receive information and referrals regarding COVID-19 resources by calling 2-1-1 or texting your zip code to 898 211.

Rare Dinosaur Fossils Discovered at Prince George’s County Dinosaur Park

During a dig experience earlier this year, Prince George’s Parks and Recreation paleontologists and volunteers discovered the largest theropod fossil in Eastern North America during a dig experience program at the Dinosaur Park earlier this year. The Prince George’s County Dinosaur Park is located at 13100 Mid Atlantic Blvd in Laurel, 1st and 3rd Saturday of each month hosts public events and provides a variety of educational experiences where the public can assist Dinosaur Park staff and be paleontologists for a day.

COVID-19 is not over

If you are you struggling to keep up with your mortgage payments or other housing costs due to COVID-19 related financial hardships the Maryland Homeowner Assistance Fund may be able to help. Visit the State of Maryland’s Department of Housing and Community Development website at https://dhcd.maryland.gov/ or call the department at 301-429-7400 to check eligibility and get assistance with navigating the application portal.

Senior Citizens Needed for UMD/NIH Hearing Study

Adults 65 to 85 are needed for part of an NIH-funded study conducted at the University of Maryland to determine if individuals could benefit from certain forms of auditory and cognitive training. The study, which is completed both on campus and at home, includes an intake assessment, six 1-hour training sessions at home, and pre- and post-test auditory measures. The training will consist of listening to and repeating sentences.

Parking at the University of Maryland is free. Participants will be compensated for their time. Participants must speak American English as their first language, have no known neurological disorder and a high school degree or GED. Call Carol Gorham at 301-405-4236 if you are interested in participating in the study.

How to report potholes in Beltsville

Maintenance of State roads (identified by number — Rt 1, Rt 212, etc) is the responsibility of the Maryland State Highway Administration (SHA). Call 301-952-0555 to report a pothole on a State road. Other local roads are maintained by the County. To report potholes on them, call 311 (3-1-1) or 301-883-4748 or report it online at PGC311.com.

Contact me

Please let me know if there are other issues you have questions or thoughts about. And, of course, feel free to be in touch if I can be of help to you. Just email 21stDistrictDelegation@gmail.com or call 410-841-3141.

City of College Park Announces New City Attorney

September 6, 2023 – The City of College Park is pleased to announce the selection of O’Malley, Miles, Nylen & Gilmore, P.A. (OMNG) to serve as the City’s attorney. OMNG is a full-service firm with more than 50 years of experience in Prince George’s County. Stephanie P. Anderson, a principal of the firm, will serve as the team lead on City legal matters. The City Attorney is hired by and is responsible to the Mayor and City Council, and also advises the City Manager and City Department Directors. In January 2023, Suellen Ferguson, the current City Attorney and partner at Council Baradel, announced that she was reducing the number of clients she serves and would

ATTORNEY continues on page 11

Rosapepe’s Report to Beltsville

Senator Jim Rosapepe

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Obituaries

Morgan, Edna Louise

Edna Louise Morgan, 84, of Beltsville, MD, passed away peacefully Sunday evening, August 27, 2023 at her home surrounded by her loving family.

Born October 9, 1938 in St. Mary’s County, she was the daughter of the late Louis Tippett and Mary Hayden Tippett. Edna was the most precious & loving wife, mother, grandmother and great-grandmother who loved her family dearly.

She was a homemaker and provided lots of tender loving care to her grandchildren as she provided day care for them for many of their early years.

Edna is survived by her loving husband Joseph A. Morgan, who was the love of her life and who she married on December 7, 1961. Also surviving her are two children, Joseph E. (Linda) Morgan and Janet Salvetti; 7 grandchildren: Justin Morgan Reeves, Jeffrey (Julie) Morgan, Ashley Salvetti, Dale Salvetti, Shelly Salvetti, and 5 great-grandchildren.

Matron of Honor at their 29th wedding anniversary on September 12, 2023. Then December 24, 1942, in Philadelphia, he was the son of the late John Edward Reeves and the late Greeda (Davis) Shields.

John served in the U.S. Army during the Vietnam War and was employed as a security guard for many years with the U.S. Army Research Laboratory, Adelphi, MD.

A graveside service was held Saturday, September 9, 2023, at 11 AM at Evergreen Cemetery, 799 Baltimore St., Gettysburg.

Robinson, Regina Camarano (August 17, 1957 – September 7, 2023)

Born in Bethesda Maryland, on August 17, 1957, Regina Camarano entered this world full of life, strength, wit, intelligence, talent, and passion. The fifth of eight children and second daughter of the pre-deceased Anthony and Barbara Camarano, Regina was raised in Wheaton and Rockville Maryland and was a 1975 graduate of Robert E. Peary High School in Rockville.

Regina earned her bachelor’s and Master’s Equivalency degrees in Education from the University of Maryland. She worked for over 25 years in the Montgomery County Public School System and spent her entire career teaching the Severe and Profound Disabled school population at Stephen Knolls School in Wheaton.

Regina’s love for her students had her creating outings and opportunities for her students and offering her services as a caregiver to her students as a means of offering respite care for their families.

Regina’s first love was horses. As a young girl, she would use her talent for drawing by spending hours drawing her beloved horses. She was able to achieve two of her goals by owning her horse, Irish Mist, and by watching the Assateague Pony Parade in Assateague, Maryland. Her love of horses was eclipsed by the love she had for her husband, Charles Robinson, Jr. Well known family lore states that Regina and Charlie met when they were 10 and 12 at Camp Glyndon, a summer camp run for children and teens with type 1 diabetes. The two were able to reconnect after college at a Camp reunion and were inseparable till Regina’s last day. The two married on June 21, 1988 and were able to share 35 years as man and wife.

Passionate was a great word to describe Regina. In addition to being passionate about her students, Regina had a great love of music both in singing and in curating an incredible and wide range of music that she enjoyed listening to. She was also passionate about her love of friends and family who all can recall a story of kindness, gentleness, and thoughtfulness.

She leaves behind her beloved Charlie, and her brothers and sisters: Michael (Lorraine), Carol (Marla), Loretta (Stan), Maria (Rick), and John (Leslie). She is predeceased by her brother Philip and her niece Christina. She was an aunt to 10 nieces and nephews and 5 great nieces and nephews.

There will be a celebration of life held on October 12, 2023, from St. Joseph’s Catholic Church, 11007 Montgomery Road, Beltsville, MD at 11am. Interment private.

In lieu of flowers, you may make a contribution to the Juvenile Diabetes Research Fund (JDRF), in her name, in the hopes of ending this awful disease that stole her from us much too soon.

DernoGa

continued from page 4

PM at the Beltsville Community Center. Haunted characters and costumes are encouraged! Bring your chairs, blankets, and snacks. Registration is required (one ticket per person), at https://bit.ly/mov- inggraveyard2023

Grow Green in Pride Community Clean-Up

Prince George’s County will host a Countywide community cleanup program entitled “Grow Green with Pride” on Saturday, October 21, from 8:00 AM to 12:00 PM. This event supports our Beautification Initiative to make our community cleaner by conducting individual community litter collection events. To learn more and organize a cleanup in your own neighborhood as a part of this program, sign up by Friday, October 13 at http://mygpc.us/GrowGreen.

Your group will receive gloves, trash bags, litter grabbers, and safety vests. Please leave your filled trash bags along the curbside of the roadways you identify to be cleaned and the Department of Public Works and Transportation will pick up the trash bags.

Electronics Recycling & Household Hazardous Waste Disposal Day

The County’s Department of Environment (DoE) has scheduled another off-site disposal day for electronics recycling and household hazardous waste. Save yourself a trip to the County facility in Upper Marlboro. Due to high demand, the County is bringing this safe disposal opportunity to our community. The event will be on Saturday, November 4th, from 8:00 AM - 1:00 PM at High Point High School in Beltsville. It will be held rain or shine. View the list of acceptable electronics and HHW items at https://bit.ly/pgcwastefacilities

Updated Vaccines: Covid-19, Flu, RSV

Last month, the Centers for Disease Control and Prevention (CDC) announced that everyone six months and older should get the updated Covid-19 vaccine this fall. Flu shots are recommended as well, along with the Respiratory syncytial virus (RSV) vaccine for infants and adults 60 and older. Learn more at https://www.vaccines.gov/

Join our District 1 Senior Living Newsletter List

Don’t miss out on resources, local activities, and events for seniors. Sign up for our monthly senior email newsletter: bit.ly/D1SeniorNewsletterOptIn

Contact Us

Please keep in touch. Email us at councildistrict1@co.pg.md.us or call 301-952-3887. Se habla español. On parle français. Follow us on Facebook, X, Threads, and Instagram: @TomDernoGaD1

Share Your News!

Send your article submissions to News Director Rick Bergmann at editor@beltsvillemewstoday.com

OCTOBER 2023 • The BELTSVILLE NEWS • Page 7
Using our Tools: The Spreadsheet

As long promised, I am now ready to begin my “Using our tools” series on the spreadsheet. Dan Bricklin developed VisiCalc considered by many to be the first spreadsheet available on micro-computers. VisiCalc became the first “killer app”, an application that drove the sales of a computer making it successful. VisiCalc drove Apple sales for business purposes, making it, more than just a curiosity for hobbyists. Spreadsheets spread to other platforms including those made by Commodore, Atari, and CP/M systems, which dominated the business space in that age.

Many home computers making it easier to move from one computer to another. The next big success occurred after the release of the IBM PC. Lotus 123 was the killer app for the “PC” becoming the de facto standard in the offices of its day.

Then the Graphical User Interface (GUI) arrived with the Apple Macintosh and Windows from Microsoft. Microsoft began to dominate office applications with Microsoft Office Suite (MS-Office). Microsoft Excel was MS-Office bundled with the Office Suite. It is largely compatible with MS-Office, well supported and maintained, and great for systems like Linux where MS-Office is not as readily available.

There are many other Spreadsheets that include Google Sheets as a reasonably powerful spreadsheet. The Google Docs suite of tools runs on the browser and operates on almost any computer with a standards compatible browser. LibreOffice is a completely free and open-source Office Suite. It is largely compatible with MS-Office, well supported and maintained, and great for systems like Linux where MS-Office is not as readily available.

Electronic spreadsheets provide a grid to collect and organize numbers. Each rectangle in the grid, called a cell, accepts data. The data may be a number, a string, or a formula. A formula calculates a result displayed in the cell that holds the formula.

Cells form the rows and columns of the grid. Each row has a number, starting at 1 and continuing until the last row. The last row can be many thousands of rows down even in the millions, although one that size may be a challenge to work with. Columns are lettered A to B on through Z, AA then through ZZ, AAA, through ZZZ, and beyond. The first cell in the top left corner is A1. This is column A, row 1.

Spreadsheets can also have multiple pages. By default, pages are referenced as sheet1, sheet2, and so on but they can be named.

This is useful for example for monthly reports where the sheets are named by the month.

**The Loan Calculator Example**

The diagram figure 1 below shows the top corner of a spreadsheet that helps to calculate the payment when financing the purchase of a new car. The spreadsheet begins in cell A1 with labels going down in column A through row 7. Data values and formulas are contained in column B.

The spreadsheet calculates the loan amount, the interest percent as an annual rate and the number of months to pay. These values are entered into column B into rows 1, 2, and 3. The monthly payment is calculated in row 4 using the formula PMT (interest/1200, months, loan-amount) which is entered as =PMT(B2/1200,B3,B1). The reason for the division by 1200 is to calculate using the monthly interest and not the annual interest. The spreadsheet already has a built-in PMT function as one of several financial functions.

The spreadsheet also calculates the total amount of the payments at the payoff and the total amount of interest that was paid. Total payments is calculated using the number of months times the payment amount. The total interest is calculated by subtracting the loan amount from the total payments.

**What Else Can it Do?**

I use a spreadsheet for managing and balancing my checkbooks, for tracking my businesses and expense reports, sending customer invoices, creating quotes for my customers, and for project management. I have also used it to manage wedding seating and mailing lists.

The oddest use I think was creating a map of the borders of my swimming pool to order a new cover. I did this by making a regular set of measurements around the pool from two fixed points. I put the points into the spreadsheet and used trigonometry functions to calculate the points defining the edge of the pool. This worked so well I added a page to the spreadsheet to draw the image of the pool using the points that I had calculated.

**Final Comments**

You may ask, “Which spreadsheet do I prefer?” I actually use all of them for family checkbooks and accounting in LibreOffice so I can easily share them with my wife. I keep my business spreadsheets on Excel to keep them compatible with what my customers are using. Little spreadsheets like the example loan calculator I keep on Google Sheets, so they are easily usable on my phone or tablet as well as my computers. Yes, I am aware that Microsoft offers MS-Office on Android as well, but I find the Sheets solution easier for these small things.

Well, I guess I am at the end for this month. Feel free to send questions for me to tackle in the future and fall gently into the autumn.

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**Neighbors in the News**

**Residents Enjoy a Vibrant Lifestyle and Unmatched Financial Value at Riderwood**

By Kelly Shue

Silver Spring, MD - Tess Morrison appreciates the wide range of activities and amenities she enjoys at Riderwood, which include spending time with her neighbors in the garden and taking the Latin Beat exercise class.

“Riderwood offers terrific financial value,” says Tess Morrison, who moved to the Erickson Senior Living community in Silver Spring, Md., in 2019.

An MBA and retired bank executive, Tess took an analytical approach to move, researching a number of continuing care retirement communities before choosing Riderwood. “Because of my background in finance, I did my homework by looking at the annual report,” she explains. “In doing so, I was confident that Riderwood was in good financial condition.”

Now, as chair of the Resident Advisory Council’s finance committee, she’s learned even more about the community’s operations. “I can say for certain that management is looking out for us! They have our best interests in mind,” Tess notes, “and there’s no doubt that our community is financially secure.”

**Peace of mind**

Tess and her neighbors appreciate the abundant financial benefits of living at the popular community. The 90% refundable entrance fee** provides peace of

---

*Figure 1 Spreadsheet*

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loan Amount</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>2. Interest Rate</td>
<td>5.49</td>
</tr>
<tr>
<td>3. Months to Pay</td>
<td></td>
</tr>
<tr>
<td>4. Monthly Payment</td>
<td>-$190.97</td>
</tr>
<tr>
<td>5. Total Payments</td>
<td>-$11,457.93</td>
</tr>
<tr>
<td>6. Interest Paid</td>
<td>-$1,457.93</td>
</tr>
</tbody>
</table>

---

*Figure 1 shows the top corner of a small spreadsheet. The spreadsheet begins in cell A1 with labels going down in column A through row 7. Data values and formulas are contained in column B. The spreadsheet calculates the loan amount, the interest percent as an annual rate and the number of months to pay. These values are entered into column B into rows 1, 2, and 3. The monthly payment is calculated in row 4 using the formula PMT (interest/1200, months, loan-amount) which is entered as =PMT(B2/1200,B3,B1). The reason for the division by 1200 is to calculate using the monthly interest and not the annual interest. The spreadsheet has a built-in PMT function as one of several financial functions. The spreadsheet also calculates the total amount of the payments at the payoff and the total amount of interest that was paid. Total payments is calculated using the number of months times the payment amount. The total interest is calculated by subtracting the loan amount from the total payments.*
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*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Loan rates are tier-based and priced according to member’s individual credit ratings. No payments for 60 days; however, interest will accrue. PGFCU reserves the right to change or withdraw this offer at any time. Loans based on creditworthiness and subject to approval. Must be 18 or older to apply. Membership open to all persons that live, work, worship, volunteer or attend school in Prince George’s County Maryland. Certain restrictions apply. Contact us for details.
Faith & Blue Event
Scheduled for October 6

With the help of our faith-based partners from the Beltsville and Laurel areas, the Prince George’s County Police Department - Beltsville Division VI and the Maryland Transportation Authority Police - ICC Detachment will be hosting our Faith & Blue event again this year. It is scheduled for Friday, October 6, 2023 from 4:00 to 7:00 p.m. at the MCJ El Rey church outdoor area located at 6011 Ammendale Road, Beltsville. We are partnering with numerous state and local law enforcement agencies as well as other faith-based, corporate, and service organizations for this multilingual / multicultural event and will have free ice cream, demonstrations, displays, and a wealth of community resources. We invite everyone to come out and join us!

For more information about this and other Faith & Blue events, both locally and nationwide, go to: faithandblue.org

Beltsville native serves aboard Navy warship in San Diego

SAN DIEGO - Airman Recruit Abdoul Amadou, a native of Beltsville, Maryland, serves aboard a U.S. Navy warship operating out of San Diego, California.

Amadou joined the Navy six months ago. Today, Amadou serves as an aviation boatswain’s mate (fuel) aboard USS Makin Island.

“I joined the Navy to serve and be a part of my new country,” said Amadou. “I left Togo on May 28, 2021, because I won the lottery, which allowed me to come to America.”

Growing up in Togo, Amadou moved to Beltsville and graduated from Lycee Basar High School in 2015.

Skills and values learned in the Navy are similar to those found in Beltsville.

“My hometown taught me to make myself better and seek better opportunities,” said Amadou. “I worked in Beltsville and saw a lot of people’s ambition when starting businesses, which inspired me to join the Navy.”

These lessons have helped Amadou while serving aboard USS Makin Island.

Because of their inherent capabilities, these ships have been and will continue to be called upon to support humanitarian and other contingency missions on short notice.

As a member of the Navy, Amadou is part of a world-class organization focused on maintaining maritime dominance, strengthening partnerships, increasing competitive warfighting capabilities and sustaining combat-ready forces in support of the National Defense Strategy.

“The Navy is important to national defense because it is a strong foundation and show of force in its representation of the best people of its country,” said Amadou.

With 90 percent of global commerce traveling by sea and access to the internet relying on the security of undersea fiber optic cables, Navy officials continue to emphasize that the prosperity of the United States is directly linked to trained sailors and a strong Navy.

Amadou and the sailors they serve have many opportunities to achieve accomplishments.
How to Prepare Physically and Financially for Severe Weather

(StatePoint) Severe weather can have a sizable impact on your home and your savings.

Taking steps to prepare can help you maintain peace of mind should a hazard impact you.

Freddie Mac offers the following preparation tips for homeowners:

**Protect Your Investment**

A home insurance policy is an important layer of protection, generally providing you with the funds needed to repair a damaged property to its condition prior to an incident. Here, coverage can vary greatly depending on the company and plan you choose. To avoid surprises, it’s important to review your policy carefully and make sure you understand what is and is not covered.

Keep in mind that after a disaster strikes, you will need to list your possessions and verify losses for an insurance claim. Taking a home inventory beforehand will make the process much easier.

**Establish a Saving Strategy**

Create an emergency fund with a goal of saving enough money for three to six months of regular expenses. It’s best to keep your emergency fund separate from your regular savings account unless there’s an extreme need. Any resources you can put away will help you be more resilient if the time comes.

**Secure Your Home**

Regular home maintenance can help protect against the dangers of natural disasters, such as flooding and hurricane-force winds. Cleaning gutters and drains, for example, can prevent water from collecting around your home. You should also cover windows and shut off utilities.

**Make Safety Upgrades**

Before buying a particular house, you may want to consider the area’s history of natural disasters, and take stock of the home to ensure it’s up to code and has the safety features needed to protect you and your family.

Whether you’re a current or prospective homeowner, you can reference information provided by the Federal Emergency Management Agency (known as FEMA) to help you assess which hazards could impact your home, and identify relevant safety upgrades that can strengthen its defenses.

Depending on the scope of renovations, you may consider taking out a loan to cover the costs. There are a variety of refinance products available that allow you to leverage your home’s value to fund renovations. Talk to your lender to find the right financing option for you.

For additional emergency preparation tips, check out Freddie Mac’s collection of home-ownership resources found at myhome.freddiemac.com.

Natural disasters are hard to predict. But being prepared can help you weather the storm, both physically and financially.

**NAVY**

continued from page 10

during their military service.

“My proudest accomplishment in the Navy is graduating from boot camp and coming to USS Makin Island as a sailor,” said Amadou. “I had never seen a large ship like that. People in “A” school told me about the size of our ships, but the first time I saw it, I lost myself because I had never seen anything like it.”

As Amadou and other sailors continue to train and perform missions, they take pride in serving their country in the United States Navy.

“Serving in the Navy is an important thing for me because my family is proud of me which makes me proud,” said Amadou. Amadou is grateful to others for helping make a Navy career possible.

“I would like to thank my family and my friends for giving me good advice and for supporting me when I came here,” added Amadou. “I would also like to thank my uncle, Ghati Kakaye, and my aunt, Fabila Kakaye, for giving me everything when I moved here for those years. I also want to thank my friend, Nabile Basile, who joined the Navy first and told me to speak to a recruiter about the benefits of joining the Navy.”

**Beltville Lions Club News**

*By Ted Ladd*

Lions Clubs International Past District Governor (PDG) Bill Lynch addressed the club on 6 September. He reminded members of the Lions’ commitment to help others in need and reviewed the history of Lions Clubs International that started in 1917. Lynch highlighted area Lions projects including Lions Camp Merrick in Nanjemoy, MD, the Lions Community Outreach Foundation in Upper Marlboro, and the Lions Low Vision & Rehabilitation Center at the Wilmer Eye Institute in Baltimore.

The Club enjoyed the company of seven guests that evening: four of whom decided to join the club. We are happy to welcome new members Suzie Mendelsohn, Paul & Vicky Malengo and Nancy Abernethy. The club now has 40 members.

The Lions plan to participate in the annual Fire Fest at the Beltville Volunteer Fire Department on 28 October. Look for us there.

**ATTORNEY**

continued from page 6

resign her position with the City after allowing sufficient time for the Council to hire a new firm to represent the City. The City issued a Request for Proposals (RFP) and reviewed three responses from local law firms. After interviewing Ms. Anderson and other members of the OMNG team, the Council voted unanimously during the September 5th Council Meeting to hire the firm.

Mayor Fueul Kabir stated that, “Ms. Ferguson has expertly represented the City and has been a key member of City leadership since 1999. We are confident that Ms. Anderson and the team at O’Malley, Miles, Nylen & Gilmore will maintain the same level of excellence and integrity in support of the City.”

Ms. Anderson has been an attorney with OMNG since 2014. Previously, she served as the Prince George’s County Attorney and as the Deputy Director for the County Office of Central Services. She has broad expertise in administrative law, contracts, real estate, and local government issues. Other members of the team include Leonard L. Lucchi, Kate P. Pruitt, Nathaniel A. Forman, and Sheila C. McDonald.

OMNG will begin representing the City on October 1, 2023. Ms. Ferguson will continue to support the City on certain legal issues during a transition period.

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OPEN HOUSE SUNDAY, OCTOBER 1, 2023 - 1-4 PM
CCOLLEGE PARK AVIATION MUSEUM
Address: 1985 Corporate Park Scott Dr., College Park, MD 20740. Phone: 301.864.6029. Fax: 301.927.6472. Regular hours of operation: Open Tues – Sun., 10 a.m. to 4 p.m. Closed Mondays and major holidays. Some events may have special hours of operation. Cost: Adults/$5; Seniors/$4; Children/$2 (1-year-old and under, free). The museum exhibit area highlights 10 unique aircraft and objects relating the history of early aviation at the College Park Airport.

COLLEGE PARK DAY
Sat., Oct. 7 from 12 noon to 6 p.m. The City of College Park’s annual College Park Day festival features two stages of live music and performances, food and beer, kids and game zones, helicopter fly-in, museum entry, and family entertainment—all for free! Free parking will be available nearby, along with a free shuttle service from select locations, and bike racks. Learn more at www.collegeparkday.org.

NATIONAL WILDLIFE VILLAGE CENTER
(please note The Visitor Center will be affected if there is a government shutdown)
Main phone: 301.497.5772. Address: 10001 Scarlet Tanager Loop, Laurel, MD 20708. The entrance is accessed from Powder Mill Rd. between the Baitimore–Washington Pkwy. and Rt. 197. Free admission and free parking. All dogs must be kept on a leash (no longer than 6 feet) for their own safety as well as that of other visitors and wildlife. Regular hours of operation for the trails and grounds are: Open daily from sunrise to sunset, except for federal holidays. See the Friends of Patuxent website for more information at https://friendsatpatuxent.org.

THE BUILDING & BOOKSTORE
Contact the Visitor Center for updates. Main phone: 301.497.5772. Join our e-mail list by contacting timothy_park@fws.gov. More information can be found at www.fws.gov/refuge/patuxent. The Visitor Center is open Tuesday – Saturday from 9 a.m. to 4:30 p.m.; closed on Sunday, Monday, and federal holidays. The bookstore is open Tuesday – Friday from 11 a.m. to 4 p.m. and Saturday from 10 a.m. to 4 p.m.

LAUREL–BELTSVILLE SENIOR ACTIVITY CENTER
Masks are optional. Contact the center for updates. Membership is free for Beltsville residents who are 60 years old or older. Closed on Sundays and most major holidays. Address: 7120 Cotee Rd., Laurel, MD 20707, around the corner from the University of Maryland Medical Center. Phone: 301.206.3350. Fax: 301.206.3390. Information on Relay 7-1-1 for customers who are deaf, hard of hearing, or have a speech disability.

LAUREL–SENIOR FRIENDSHIP CLUB (LSFC)
Our next meeting will be Wed., Oct. 11 at 10:30 a.m. The meeting room doors open at 9:30 a.m. We will have a short business meeting, and Joshua Winger from the law firm of Byrd & Byrd will talk about general estate planning.

OUR NEXT MEETING WILL BE WED., OCT. 11 AT 10:30 A.M.
The meeting room doors open at 9:30 a.m. We will have a short business meeting, and Joshua Winger from the law firm of Byrd & Byrd will talk about general estate planning.

BELLVILLE EVENTS
Address: 4319 Sellman Rd., Beltsville, next to the police station. The main phone number is 301.937.0294.TTY: 301.988.2611. Ask a Librarian telephone reference: 240.455.5451. Regular hours of operation are Mon., Thur., and Fri. from 10 a.m. to 6 p.m.; Tue. and Wed. from 12 noon to 8 p.m.; Sat. from 10 a.m. to 5 p.m.; and Sun. from 1 p.m. to 5 p.m.; closed on most major holidays. Contact the library for updates and last changes. See www.pgc.gov/locator/Beltsville for online services.

PROGRAMS FOR CHILDREN AND FAMILIES
READY-2-READ PRESCHOOL STORYTIME
Mondays at 10:30 a.m. for ages 3 – 5 years old.

SPANISH READY-2-READ STORYTIME
Thursdays at 10:30 a.m. for ages 3 – 5 years old.

TAIL WAGGIN’ TUTORS
Sat., Oct. 14 from 3 p.m. to 4 p.m. Build your child’s confidence as they read to a specially trained therapy dog. Bring a book or choose one from the library. Each child will read for 15 minutes. First come, first served.

KIDS ACHIEVE CLUB
Meets every Tuesday through Dec. 12 from 6 p.m. to 7:30 p.m. Volunteers provide homework help for 1st graders through 5th graders. Please register online at https://www.pgc.gov/events.

STEM-TASTIC: OOBLECK
Thurs., Oct. 19 at 4 p.m. Become a scientist by conducting hands-on, fun science activities using basic scientific principles and build electric circuits with step-by-step directions.

CHESS CLUB TOURNAMENT
Sat., Oct. 21 from 1 p.m. to 4 p.m. Want to showcase your chess skills? Small prizes will be offered as well.

PROGRAM FOR FAMILIES
FAMILY ART TIME
Sat., Oct. 28 from 12 noon to 2 p.m. Specifically for children who have autism or other exceptional needs and their families. Presented by Kylea’s Art for Autism World, Inc. This program is designed to spread autism awareness throughout the community while offering a creative...
University of Maryland School of Nursing's Bachelor of Science in Nursing Program Ranked No. 1 in the Nation

By Mark Cheater

Baltimore, Md. – In the newly released U.S. News & World Report’s “2024 Best Colleges” Best Bachelor of Science (BSN) Programs, the University of Maryland School of Nursing’s (UMSON) BSN program ranked No.10 in the nation (tied with five other institutions), out of the more than 650 accredited nursing schools ranked. Among public schools of nursing, UMSON is ranked No. 3 in the nation (tied with another public nursing school).

UMSON’s BSN program continues to be the top-ranked such program in Maryland. “It is gratifying to be recognized as one of the top baccalaureate programs in the nation, and it is a testament to our faculty and our students,” said Yolanda Ogbo, PhD ’11, MS ’05, BSN ’04, NNP, FNAP, FAAN, the Bill and Joanne Conway Dean of the University of Maryland School of Nursing. “We are proud to play an important role within Maryland and throughout the country in increasing the number of nurses educated at the baccalaureate level, as we also work to address the critical shortage of nurses at all levels. Our graduates are well prepared to meet the needs of our health care system and to serve as a vital and trusted resource for individuals, their families, and our communities.”

UMSON’s BSN program encompasses an entry-into-nursing program and an RN-to-BSN program for already licensed practicing nurses. The program prepares students to excel in nursing careers across a broad spectrum of acute, chronic, and community-based settings. National data indicates that employers increasingly prefer and, in some cases, require, a baccalaureate degree.

This fall, UMSON admitted 220 entry BSN students, its largest class ever, between its Baltimore and Universities at Shady Grove (Rockville, Maryland) locations, reflecting the School’s commitment to responding to the demands of health care at a critical time of substantial nursing shortages. The School was among the first in the nation to launch an entirely revised BSN curriculum for incoming students last fall, in alignment with the American Association of Colleges of Nursing’s The Essentials: Core Competencies for Professional Nursing Education, an updated framework for nursing education using a competency-based approach. The curriculum responds to the Essentials’ direction for curricula that respond to the changing face of health care, necessitating updates to how nurses are prepared; in that vein, the BSN curriculum includes courses focusing on evidence-based practice, public and community health, social determinants of health, disease prevention, and palliative care. Two recent clinical practice initiatives with the University of Maryland Medical System — the Practicum to Practice Partnership and the Academy of Clinical Essentials — provide students expanded and advanced clinical opportunities.

In addition to serving practicing nurses seeking a BSN degree, UMSON’s RN-to-BSN program boasts dual-admission partnerships with all 15 community colleges in Maryland that offer an Associate Degree in Nursing (ADN) program, enabling a smooth transition for ADN students into UMSON’s BSN program. To date, 270 students have transitioned from community college to UMSON’s BSN program via the School’s dual-admission partnerships.

Rankings are determined by scores received from surveys of top academics and officials at nursing schools or departments at institutions nationwide that are accredited by the Commission on Collegiate Nursing Education or the Accreditation Commission for Education in Nursing. In addition, the institutions must be regionally accredited and have recently awarded at least 40 BSN degrees.
Beltsville News

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Sunday Worship: 10:00 a.m.
Rev. Jongkil Na
www.APLChurch.org

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Youth Sunday School 11:15 AM
To view services online:
Go to https://www.facebook.com/StJohnsZionParish/Live/
Other services online via Zoom: Wednesday Noonday;
Thursday Bible Study and Compline 7 PM via Zoom
Contact the Church office if you are interested in any of these resources
Our Mission: To Share God’s love with everyone to bring hope and change lives.

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

Sundays:
Sunday School for all ages 9:45 a.m.
Morning Worship 11:00 a.m.
Evening Worship 6:00 p.m.

Wednesdays:
Adult Bible Study & Prayer 7:00 p.m.
Youth Fellowship 7:00 p.m.

FREE! FREE! FREE! FREEE!
TRUNK OF TREATS
Saturday, October 28, 2023
4:00p.m. - 6:00 p.m.
Come join the fun and go for a hayride and play some games. Then have the kids enjoy candy from the trunk or treat cars before you leave

LOST PETS
continued from page 3
pgcatalliance.org (click on “Get Help”).

Log into some lost pet websites
Some examples include The Center for Lost Pets (www基本情况lostpets.com); Fido Finder (www.fidofinder.com) and Missing Pet Partnership (missig.pet-partnership.org). These systems will search for a possible match for your missing pet.

If you have a home security system that include cameras, view footage around the time your pet was lost
Monitor the camera (particularly at night) to see if your pet comes back.

Tracking Dogs
You may want to employ tracking dogs to find your lost pet. Since an animal’s scent will fade over time, this should be done as soon as you realize your pet is lost.

What to do if your pet has been stolen
If your pet may have been stolen, contact your local police.

And lastly, don’t give up!
By using these strategies – especially microchipping and networking – you can help your furry friend find a happy ending, safely back in your loving home.

CALENDAR
continued from page 12
and welcoming space for individuals with exceptional needs to express themselves through art.

PROGRAMS FOR ADULTS
BOOK DISCUSSION
Wed., Oct. 4 from 6 p.m. to 7 p.m. Join us for a lively discussion! This month we will be discussing Solito by Javier Zamora. Pick up a copy at the branch before the event occurs.

MOVIE SCREENING AND DISCUSSION
Wed., Oct. 11 from 6 p.m. to 7:30 p.m. Watch Spencer, described as a fable from a true tragedy centered around Princess Diana’s life, by the renowned Chilean director Pablo Larraín. A discussion on the film will follow. Light refreshments will be served. Rated R.

BEGINNER’S ENGLISH CLASS
Meets every Wednesday starting Oct. 18 and continuing through Nov. 29, from 6 p.m. to 7 p.m. each session. Are you learning English and would like to practice the language? This class is for Beginner Level English-language learners who are ready to learn in person. Please register online at https://wrl1.pgcmls.info/events.

Check us out on Facebook!
The Beltsville News
RIDERWOOD
continued from page 8

mind, top-notch amenities create high value, and the predictable monthly service package helps residents manage their budgets with ease—and at the heart of Riderwood’s financial structure is the industry-leading 90% refundable entrance fee, which guarantees that, if or when you leave the community, your investment will be returned to you or your beneficiaries.

Riderwood also maintains a Benevolent Care Fund that assists eligible residents who, through no fault of their own, outlive their resources.

“There’s peace of mind, knowing that 90% of my entrance fee will come back to me if I leave, which I won’t,” says Tess. “Instead, my money will go to my estate and be donated to charity.”

Worry-free living

For many residents, a significant benefit of moving to Riderwood is letting go of costly, time-consuming house maintenance responsibilities like roof repair, lawn care, and snow removal.

The monthly service package covers heating and air conditioning; all utilities, except cell phone service; a chosen meal plan; maintenance, including repair and replacement of appliances; regularly scheduled transportation; 24-hour security and emergency response, and more.

“Living in my old house, I knew that in about five years, I would need a new roof;” says Tess. “I would need to find someone to do the work, trust that I was receiving an honest price, and that the work would be done well. As a homeowner, there is always something that needs your attention. I don’t have any of these worries anymore. I can just have fun!”

The package also grants residents access to the wide range of unbeatable amenities and services right outside their front door, including a state-of-the-art fitness and aquatics center; a medical center; seven restaurants, offering more than 50 entree selections each day; a performing arts theater; and a large chapel accommodating various faith communities.

And with more than 200 resident-run clubs and activities to choose from, it’s a value that can’t be beat!

Care and security

Continuing care at Riderwood—following a fee-for-service model that allows residents to pay for only the services they currently want or need, as opposed to a life care model that requires payment for services that residents may never need—adds another level of security.

By taking advantage of the high-quality health care offered on site, residents’ needs are met at every stage.

“Riderwood walks the talk,” says Tess. “From the health benefits of the Erickson Advantage medical plan and expert help in the Wellness Center to delicious meals and engaging activities, Erickson Senior Living is actually paying for me to live a healthier, happier life!”

Since moving to Riderwood, Tess has made the most of her investment by utilizing all of the amenities and services that the community has to offer.

“There is so much to do. I had to sit down with a spreadsheet and map out things I wanted to do because I can only do one thing at a time!” notes Tess. “I’ve met many wonderful people, especially at dinner. Our community is filled with such fascinating residents with wonderful stories.”

Tess also enjoys leading the Moving to the Latin Beat exercise class, participating in square dancing classes, maintaining a garden space, and visiting Riderwood’s new outdoor exercise space—just one of the many ways that Erickson Senior Living continues to invest in the health and happiness of residents.

“Riderwood is more than fantastic,” says Tess. “I thank my lucky stars for bringing me here.”
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