The Prince George's Post



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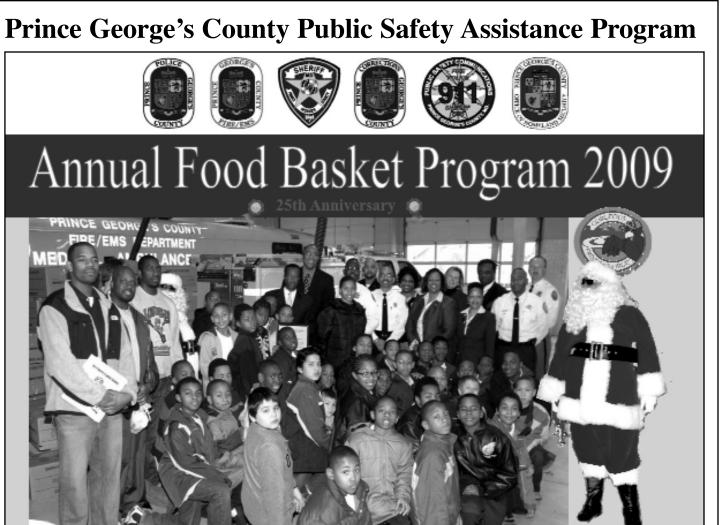


PHOTO COURTESY I

UPPER MARLBORO — The Prince George's County Public Safety Assistance Program, Inc., collected non-perishable food items and cash contributions to help make the holidays brighter again this year. The Public Safety Assistance Program furnished Christmas food baskets to 2,600 families in need of support.

"Thanks to citizens and county employees and their families who donated non-perishable foods or made cash contributions, the county's public safety agencies have undertaken this labor of love for over 25 years. Last year we provided 2,500 food baskets," said Bill Milligan, who organizes the program each year.

In mid-December, County Executive Jack B. Johnson and the members of the Prince George's County Public Safety Assistance Program, Inc., which includes Prince George's County Fire and Emergency Medical Services Department, Police Department, Department of Corrections, Office of the Sheriff, Public Safety Communications and the Office of Homeland Security, distributed the Christmas food baskets.

The goal of 2,600 food baskets was realized and canned goods and other non-perishable food donations and that every additional dollar received meant more Prince George's County residents can enjoy a traditional holiday dinner.

House Passes Wall Street Reform Act

By PRESS OFFICER Rep. Steny Hoyer's Office

Hoyer: House Act to Protect Against Risky Wall Street Practices; Restore Accountability.

Street by ensuring that bank loans, mortgages, and credit cards are fair and transparent; and it ensures that taxpayers will never have to bail out Wall Street banks by putting an end to "too big to fail" financial firms.

"Millions of Americans have felt the



Md. College Student **Debt Topped \$18K** in '08, Report Says

Phone: 301-627-0900

25 cents

Despite Financial Aid, Grants and Scholarships, Problem Grows

By LAURA GURFEIN Capital News Service

Newspaper of Record

WASHINGTON - While some college students would do anything to avoid going into debt for their education, Amanda Merson decided to take the plunge.

"Paying off that debt hopefully won't put me in a cardboard box, but I know it will be worth it in the long run," said Loyola 21-year-old the University Maryland senior, joking about having to live on the streets.

Despite financial aid, scholarships, a Pell Grant, becoming a resident assistant to offset housing costs and receiving assistance from her parents and grandparents, Merson estimated that she has accumulated

\$17,000 in federal loan debt to pay for her private school education so far.

Merson's situation is similar to most Maryland students, according to a new study ranking states on student debt.

Students at Maryland's fouryear public and not-for-profit private institutions faced an average debt of \$18,647 upon graduation in 2008, ranking 37th in the nation, according to a report released last week by the Project on Student Debt.

The report comes at a crucial time for Maryland's public universities, as the University System of Maryland's Board of Regents debates maintaining the in-state tuition freeze for an unprecedented fifth straight

See DEBT, Page A7

LaHood, Mikulski **Urge Federal Oversight of Metro**

By TINA IRGANG **Capital News Service**

WASHINGTON - The federal government will enforce safety rules on Metro and other public transit systems under a proposal Transportation Secretary Ray LaHood introduced at a rific Red Line crash near the Senate subcommittee hearing Thursday. Transit rail systems such as Metro are the only form of public transportation that operates without unified federal oversight, LaHood said in his testimony before the Senate Subcommittee on Housing, Transportation and Community Development.

is permitted to determine its own safety practices," he said. "This results in the patchwork of 27 separate state oversight programs."

The comments come as Metro is under scrutiny for a series of fatalities and accidents beginning with a hor-Fort Totten station in June

WASHINGTON, DC - Congressman Steny H. Hoyer (D-MD) lauded House passage of the Wall Street Reform and Consumer Protection Act, sweeping legislation to protect American consumers and prevent the irresponsible behaviors and practices that contributed to the financial crisis last fall. This legislation restores responsibility and accountability to Wall Street through tough regulation of risky practices; it protects consumers on Main

effects of the near-meltdown that jeopardized our economy last fall," stated Rep. Hoyer. "It's hard to imagine the steps that led from recklessness on Wall Street to unemployment in Maryland and across the country, but this much is clear: that recklessness, and a failure to responsibly regulate it, caused real damage to the lives of millions. Never again should Wall Street

See BANKS, Page A5

House Democratic Majority Leader Congressman Steny H. Hoyer (D-MD)

Slang Links Warriors to Home, Front Lines

By TINA IRGANG Capital News Service

WASHINGTON - Like their fellow soldiers in Germany, Vietnam or Korea, those deployed in Afghanistan and Iraq have created a language all their own, filled with black humor, cultural references and even the occasional crudity.

Most of us have heard of RADAR - originally a military acronym standing in for the cumbersome term "Radio Detection and Ranging." We may even have encountered, or experienced, the occasional SNAFU, for "Situation Normal: All (Fouled) Up."

But what on Earth is a "death blossom?" Or a "fobbit," for that matter?

The Department of Veterans Affairs has published a list detailing the vocabulary of Operation Iraqi Freedom -- a list that contains such entries as "death blossom," a term originating in the 1984 science-fiction film "The Last Starfighter." It is used by servicemen to describe fire sprayed indiscriminately in all directions. The list also includes the terms "Mortaritaville" and "Bombaconda," both referring to LSA Anaconda, a base near Balad, Iraq, that is frequently the target of mortar attacks.

"Soldiers use these terms because they try to make the best they can of their situation and give things kind of a humorous angle," said Lt. Col. Charles Kohler of the

See SLANG, Page A3

"Each rail transit system

that killed eight passengers and a driver.

LaHood's proposal provides that the federal government will directly enforce any future safety rules adopted. States could enforce these rules through their own

See METRO, Page A7

Mikulski Applauds Bill **Banning Contracting Out**

By PRESS OFFICER Sen. Mikulski's Office

"My promises made to federal employees are promises kept."

WASHINGTON, D.C. -U.S. Senator Barbara A. Mikulski (D-Md.), a senior member of the Senate Appropriations Committee, today announced a step forward for the Financial Services Appropriations bill, which renews a governmentwide ban on all new A-76 contracting out competitions for the next year. Senator Mikulski has been a long-time critic of the contracting out process, which often wastes taxpayer dollars, is bad for morale at federal agencies, and is dangerously slanted against federal employees. The bill was approved by a House-Senate Conference Committee as part of Congress' Fiscal Year 2010 Consolidated Appropriations Bill.

The bill also contains a new provision that requires federal agencies to take an inventory of jobs being performed by private contractors to determine if any of those jobs were improperly outsourced. While agencies have long been required to take



FILE PHOTO Sen. Barbara Mikulski (D-Md.)

inventories of the functions performed by federal employees to review for potential outsourcing, no similar standard has applied to private contractors. By bringing greater transparency and accountabil-

See CONTRACT, Page A3

INSIDE



PHOTO COURTESY OFFICE OF THE GOVERNOR Gov. Martin O'Malley and Sen. Ulysses Currie at the Collective Banking Group's 14th anniversary gala.(A5)

Neighbors Columns: Morningside-Skyline, Brandywine/-Aquasco, Clinton and Suitland Neighbors, Page A2

Collective Banking Gala Governor Martin O'Malley offered congratulatory remarks at the 14th Anniversary gala of the Collective Banking Group Page A7

Towns and NEIGHBORS

In and Around Morningside-Skyline by Mary McHale 301 735 3451

Longtime Morningsider, jackof-all-trades dies at 41

Jerry Bill Nichols, the youngest of the 16 children of the late Mary and Lawrence Nichols of Morningside, died Dec. 7. He had been living in Prince Frederick with his sister Linda. He was 41.

Jerry was born July 22, 1968 and grew up in Morningside, attended Morningside School and Foulois Junior High. He went on to hold a number of jobs. As one of his sisters said, he was a jack-of-all-trades.

He was my first yardman; I hired him to mow the lawn and rake leaves when he was about 11. If he needed more workers, he hired his older sisters.

He never married and had no children of his own, but his sister-in-law Jean Nichols talked of how much he enjoyed his many nieces and nephews. "My children were his children," she said.

Like his five brothers and many of his nephews, his initials were J. B.

December has not been kind to the Nichols family: his father died in Dec. 1968, his mother in Dec. 1999, and now Jerry in December as well. He is also preceded in death by his brother Joe, sister Betty and stillborn siblings. two Survivors include 11 brothers and sisters: Shirley, John, Jack, Mary, Linda, James, Helen, Jimmy, Dottie, Lydia and Judy.

Services were at Marshall's in Suitland with burial at Washington National Cemetery near his parents and brother Joe. Repast followed at the Morningside Fire Department.

"Even though you're not here," Helen wrote in Jerry's Guestbook, "you will always be the baby in the family."

Baby Fitzgerald

Dave and Kathleen Giroux. of Morningside, have a first great-grandchild, Matthew James, born Oct. 23 to Vicki Jon Fitzgerald and of Baltimore.

Christmas Mass at 5. The Children's Choir will sing. All are invited.

Maria DeGraba, granddaughter of Morningsider Martha Kline and daughter of former Morningside Councilwoman Carol Kline DeGraba, graduated from St. Elizabeth School and received the President's Academic Achievement Award for maintaining an A average throughout middle school. She is now at Good Counsel High and a member of the performance ensemble Upbeat Unlimited at the Musical Theater Center.

Archbishop Donald Wuerl installed Father Everett Pearson as pastor of Mount Calvary Parish, in Forestville, during Father Mass on Dec. 5. Pearson, a Washington native, recently served as pastor of Holy Name Parish and before that, as associate pastor at Assumption, Mount Calvary, St. Matthias and Our Lady of Sorrows parishes.

I've enjoyed a week's visit from my son and daughter-inlaw Mike and Sandy McHale who flew in from El Paso, Texas.

Get well wishes to Dave Williams Jr., a longtime resident of Woodyard Road in Morningside.

Changing landscape

Construction on the Woodmore Towne Centre at Glenarden begins soon. It'll eventually have 1,000 residential units, two hotels, Wegmans grocery, Best Buy, Costco, a conference center, one million square feet of office space, and a fine-dining restaurant featuring chef Timothy Dean.

Orphan Brigade Camp

Ray Mishoe sends word that the newest camp of The Sons of Confederate Veterans is Orphan Brigade Camp #2166. Their charter was signed Dec. 5 in a 24. ceremony at the Dr. Samuel A. Mudd House in Waldorf where the members often set up camp. Their first meeting followed the ceremony.

wonder if anyone has a packet of Maryland Cigarettes which were made in Switzerland. If you can help them, call Danny Fluhart, 301-274-4232.

Used books

The Friends of the Surratts-Clinton Library welcome your donation of books for their used-book store in the library. Proceeds provide funds for library programming. More than \$3,000 has been raised since they opened a year ago. Hours are noon to 4 p.m., Saturday afternoons, September to June. Drop by.

May they rest in peace

Marguerite V. Magill, longtime resident of Camp Springs, died Dec. 13. She was the wife for 63 years of the late Bernard J. Magill Sr.; mother of Sister Bernard Marie Magill OSF, Bonnie (James) Fleenor, Kathleen (John) Mullins, Maureen (James) Moore, Sister Colleen Marie Magill OSF, Bernard (Lorna) Magill Jr., Patrick Joseph (Nicole) Magill and the late Michael Joseph Magill; sister of the late Benjamin D. Dyer. She is survived by 14 grandchildren and great-grandchildren. eight Mass of Christian Burial was at St. Ignatius Church with burial at Resurrection Cemetery.

Condolences to Dave Giroux on the death of his sister, Rose Hoggarth.

Milestones

Happy birthday to my sonin-law Jim Shearer, Charlene Baker, and Paul Ratliff, Dec. 18; my grandson Michael Gallegos, Dec. 19; Ricky Nichols, Dec. 20; Evelyn McKeown, Dec. 21; Timothy Flaherty, Dec. 22; Paul Ford and Russ Kyser, Dec. 23; Kendall Lanehart and former Morningside Councilman (1989-1991) Ken Miller, Dec.

Happy anniversary

Congresswoman Donna F. Edwards' Legislative Update

Congresswoman Edwards' Consumer Protection Language Included in Final Wall Street Reform Bill

Congresswoman Donna F. Edwards (D-MD) succeeded in inserting three consumer protection provisions that strengthened the Wall Street Reform Consumer and Protection Act of 2009, H.R. 4173, which passed the House by a vote of 223 to 202. Two of Rep. Edwards' amendments were included by House Financial Services Committee Chairman Barney Frank (D-MA) into his manager's amendment, which was then added to the overall bill. Rep. Edwards' third provision was included in the Mortgage Reform and Anti-Predatory Lending Act, H.R. 1728, which was also included in the final version of H.R. 4173. These important provisions ensure that state regulatory agencies have the appropriate tools necessary to enforce tough regulations at the state level to regulate risky financial transactions, prevent predatory lending, and protect consumers, homeowners, and

Suitland

Happy Holidays to everybody that is celebrating one.

The Pastoral Care Ministry of the Galilee Baptist Church held its Second Annual Celebration of Life Luncheon on Saturday, December 12, 2009. The church family and their invited guests gathered in the Mauve Room for a very special luncheon celebrating the life of loved ones that have passed away. Everyone was seated at round tables with beautiful red poinsettia centerpieces. A scrumptious meal of various homemade salads was next year's luncheon. served.

investors. These provisions strengthen the role of the new Consumer Financial Protection Agency in its mission to limit systemic risk and prevent Wall Street's greed from pushing America to the brink of economic ruin in the future.

"A year ago, our nation faced the risk of economic ruin," said Rep. Edwards. "My colleagues and I were forced into the difficult position of either allowing our nation's financial system to fail or supporting measures that would rescue big Wall Street firms from their irresponsibility. I joined my constituents in anger and frustration that lax regulation led to unfettered greed, ultimately forcing taxpayers to bear the burden of a Wall Street bailout. In the wake of these unprecedented actions, the American people demanded tough new regulations to ensure that our nation will never be in that position again. We answered these calls by passing this important legislation to ensure accountability and transparency in our financial sector and protect home-

"Always Trust God" when

things are good and not so

0

At their table, each person

informally shared about their

loved ones, and blessings from

God during those dark days and

McGriff, also spoke about the

blessings from God in his clos-

The director of the Pastoral

Care Ministry, Reverend

Thomas Byrd said he was

"uniquely blessed" by the fel-

lowship and looking forward to

Thank you, Pam for sharing

The Retired Senior and

Volunteer Program (RSVP)

helps people aged 55 years and

older . This is a program for

people who have a lifetime of

experience put their skills and

talents to work in the communi-

ties. Volunteers can choose the

number of hours they want to

serve in a variety of roles such

as helping seniors with the

basics of computer use in class-

rooms, assisting with Natural

Disasters, advocating in nurs-

ing homes and assisted living

facilities, mentoring and tutor-

ing students in schools and

many more activities and pro-

grams. For more information,

please call Pamela Sharps-

RSVP Project Director at 301-

pdsharps@co.pg.md.us.

COUNTY DEPARTMENT

(SENIOR INFORMATION)

telephone numbers for Seniors

to obtain information about ser-

vices that the County provides.

Administration on Aging 301-

265-8450, Call-a Bus 301-499-

8603, Nutrition Program 301-

265-8475, County Information

and Assistance 301-265-8450

and Cab Vouchers 301-883-

Here are some important

265-8486 or e-mail at

PRINCE GEORGE'S

OF AGING

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Pastor Lloyd T.

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nights.

ing remarks.



owners, investors, and taxpayers from the risks of irresponsibility and greed of Wall Street. "It was an honor to work with Chairman Frank to insert important language that will ensure that states with stricter consumer protection and financial regulation rules, like Maryland, are not pre-empted by any weaker provisions in this legislation. I am also proud to author language that will ensure that banks with poor consumer protection records are held accountable by the Consumer Financial Protection Agency.

It is these types of tough, longoverdue reforms protecting consumers, not big banks, which the American people demanded."

by Janice Euell 301 523 2677

Village Apartments sponsored another get together opportunity for the holidays where all of the parents and staff exchanged gifts and prepared a fantastic brunch that included breakfast and lunch food items. Rhonda Amey, who is a parent and editor of the group's monthly newsletter, is to be congratulated for her untiring efforts to get and keep everyone informed and united.

Thank you, Rhonda and to all of the parents for realizing that their children need them involved in their lives for success to be a part of their future.

The proud grandparents are Kathy and Dennis Levanduski. Jon Fitzgerald, by the way, is a Baltimore Police Officer.

Neighbors

On Christmas Eve the children of St. Philip's Church will enact a Living Nativity at 4:30 p.m. before the Children's

Maryland Cigarettes?

Several members of The Dr. Samuel A. Mudd House planted and harvested tobacco this year and are putting together a display of items relating to tobacco and tobacco products. They Margaret and Leslie Greene, their 66th on Dec. 18; Bill and Betty Malkowski, their 57th on Dec. 20; Ray and Betty Call, Dec. 20; Rev. Dr. and Mrs. Kelvin McCune, their 24th on Dec. 21: and Jean and the late Mayor Gerald Glaubitz who were wed Dec. 23, 1942.

A Blessed Christmas to my readers!

After lunch, the First Lady, Mrs. Monica McGriff, shared a heartwarming and meaningful message, encouraging and empowering each person to

Brandywine-Aquasco

NEW YEARS EVE SERVICE

Nottingham Myers United Methodist Church located at 15601 Brooks Church Road, Upper Marlboro, MD. will celebrate New Year's Eve Service starting at 10:30 PM on Thursday December 31, 2009. Rev. Daryl L. Williams, Pastor. If you need additional information please call 301-888-2171.

ABUNDANT WORD OF

GOD CHURCH FAMILY

(Reminder)

The Abundant Word of God Church and Ministries Center is now worshiping at Brandywine Elementary School. The school is located at 14101 Brandywine Road Brandywine, MD 20613, Pastor Van T. Jones, Jr. Worship Service Sunday at 10:00 AM.

Please join the Abundant Word Of God Church Family. For more information, please call 240-681-3419. Website:

www.AbundantWordofGod. org.

EXPRESSION OF SYMPATHY

The Nottingham Myers Church Family extends its heartfelt sympathy to family members and friends in the passing of John Simms.

VOLUNTEERS

this delightful occasion with us. More opportunities for us to get together to share our life's stories are always welcomed. The parents at Parkland

Please enjoy yourselves for the holiday season and remember those whose lives may not be as enriched as yours.

by Ruth Turner 301 888 2153

PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS

(Reminder)

December 28-30 (Monday-Wednesday Winter Break and schools are closed for Students and Teachers.

BRIDGES LLC

BRIDGES LLC is a Tutorial Service and Homework Academy. The extended school day program service children and their parents. The Academy ensures an academically successful and wellrounded student.

The focus of BRIDGES LLC is to mentally prepare children through rigorous instruction of basic enrichment skills and homework assistance. Students will be trained to be academically successful and independent.

BRIDGES LLC is located at 9678 Pennsylvania Avenue, Upper Marlboro MD 20772. For more information please contact 301-643-8139 or 301-643-1419.

BEST WISHES

Hope that everyone will have a safe and Blessed Holiday. Merry Christmas and Happy New Year.

Clinton Conversations

Due to the current fiscal crisis, the statutory limit on the public debt must be raised this month in order for the Treasury to raise cash to pay the government's bills. Some Senators are withholding their support for the House passed debt limit increase until the Senate leadership agrees to include a proposal to create a commission that would force changes in entitlement and other program spending and tax policy through the use of a Congressional fast-track procedure. NARFE is concerned that such a commission could single out the earned federal civil service retirement and health benefits for reductions. NARFE president Margaret Baptiste is requesting that all NARFE members use the following link to urge their two U.S. Senators to oppose the fast-track commission proposal.

http://capwiz/narfe/issues/aler t/:alerrtid=14429286.

Here is another reason to exercise. The National Enquirer had an article stating that strong muscles lower Alzheimer's risk. They have found that people in the top 10 percent for muscle strength were 10 percent less likely to develop Alzheimer's. Stronger people also showed a slower decline in their mental abilities over time. Study director Dr. Patricia Boyle at Chicago's Rush Alzheimers' Disease Center said "Good physical health is important for good brain function."

From the American Cancer Society newsletter comes these recommendations for cancer prevention: Be as lean as possible without becoming overweight. Be physically active for at least 30 minutes every day. Avoid sugary drinks. Limit consumption of energy-dense foods. Eat more of a variety of vegetables, fruits, whole grains, and beans. Limit consumption of red meats and avoid processed meats. Limit alcoholic drinks to 2 for men and 1 for women each day. Limit consumption of salty foods. Do not use supplements to protect against cancer.

Always remember to not smoke or chew tobacco.

Hearing aids are very expensive so it stands to reason that there would be scams going around. If you look at some websites, you may come across statements like "our clinical trials" or our "clinical analysts" and other similar comments. Ninety-nine percent of the time, these statements are stretching the facts. Clinical trials involve years of collecting data, running tests, and lots of money invested. A clinical trial is a daunting, expensive, and time-consuming project, which few can undertake. Be careful to whom you give your personal and medical information. If you are considering participating in a clinical trial, find out who are the researchers, what are their qualifications, what will be done with the information, who is funding the trial or study, and what is the trial identification number. This information is from Health magazine which you will find in your doctor's office. Kidney beans actually heal and help maintain kidney function and they look exactly like kidneys.

by Norma Fazenbaker 301 579 6116

COMMUNITY

Practical Money Skills

By Jason Alderman

New Program Eases Student Loan Repayment

For many professions, the price of admission is higher education. Unfortunately, college degree costs have skyrocketed, so people often to enter the workforce saddled with massive student loans and monthly loan payments that strain their starting salaries.

In response, the Obama Administration recently launched a new, more lenient repayment program called income-based repayment (IBR) for many types of federally guaranteed student loans. IBR may be especially

beneficial for low-income people, the unemployed and those who work at low-paying, "public service" jobs in education, the government or non-profit organizations.

Under IBR, required monthly payments are capped at an affordable level relative to your adjusted gross income, family size and state of residence. For example, if you earn less than 150 percent of the government's poverty level for your family size, you would pay zero. As your income increases, so will your monthly payment - up to no more than 15 percent of income that exceeds that same 150 percent of poverty level.

One of IBR's best selling features is that the government will forgive any debt still owed after 25 years of consistent repayment. Those qualifying under the public service definition must only repay their loans for 10 years before the balance will be discharged.

A few other IBR features:

Only certain government-guaranteed loans such as Stafford and Grad PLUS loans qualify; private loans, Parent PLUS and consolidated loans containing Parent PLUS loans do not.

Qualifying loans can be new or old and for any type of education.

IBR payments are adjusted annually to reflect changes in income and family size.

You must submit updated income documentation to your lender each year. If your income rises, so will your payment amount, although never above what you would otherwise pay under a standard 10-year repayment schedule.

There is no qualifying income ceiling, although higherincome people would need extremely high outstanding loan balances to qualify for IBR.

If, after you've begun repaying your student loans, your income is too low to meet payments, contact your lender,

Contract from A1

ity to the process, this provision will protect taxpayers and help agencies fulfill their important public missions.

The provision is similar to language in legislation Senator Mikulski introduced earlier this year called the Correction of Longstanding Errors in Agencies Unsustainable Procurements, or CLEAN UP Act, which is aimed at reducing waste, fraud and abuse in the federal contracting out process.

For more information on that bill. go to: http://mikulski.senate.gov/Newsr oom/PressReleases/record.cfm?i d=312416

"Our federal employees are on the front lines every day, working hard for America. These dedicated men and women deserve to be treated fairly. I will not stop my fight to level the playing field for federal employees and to protect them against unfair contracting out policies," Senator Mikulski said.

"I commend Chairman Durbin, my long-time ally on this issue, for his leadership. The new provision gives the bill new teeth to protect our fearless federal employees from a dangerously slanted contracting-out process. And it protects America's taxpayers from wasteful government spending, while bringing us one step closer to a fair, transparent, and effective federal personnel policy," Senator Mikulski said.

In May 2003, the Bush Administration issued new guidelines for public-private competitions (OMB Circular A-76) that favored contractors and stacked the deck against federal employees. Year after year Senator Mikulski has led efforts to improve the contracting out process -adding provisions in spending bills to help government workers compete for their jobs on a level playing field with contractors, and to make sure the competition process is fair before federal jobs are contracted out.

In the next step of the Appropriations process, the Consolidated Appropriations Bill will be considered a final time by both the House and Senate before being sent to the President for his signature.

Food Baskets

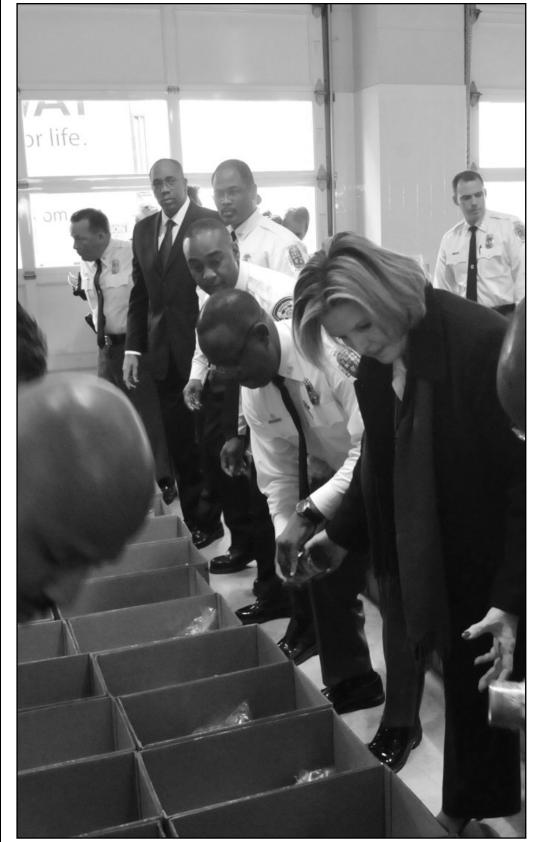


PHOTO BY MARK E. BRADY

street near his base in Kabul as

"Mogadishu" because "it looked

like it was from Black Hawk

Down," a 1999 book chronicling

a tragic Army operation in

Somalia and later adapted for the

ed him of the movie because "it

would be empty at first, and then,

all of a sudden, all these people

would come out, looking for us

speak has also led to expressions

of artistic creativity. Earlier this

year, alternative rock band

Cracker released a song called

"Yalla Yalla" -- Arabic for "let's

go" -- built around military

slang, including such terms as

are likely to make it into every-

day language, Adams said.

When that will happen is unclear

because "those serving have to

bring the terms home and influ-

ence the use of those who haven't

But maybe the day when

"couch potatoes" become "fob-

bits" is not so far off.

served."

At least some of these terms

"Bombaconda" and "haji."

The fascination with military-

to give them handouts."

Kohler said the street remind-

screen.

Prince Gorge's County Public Safety leaders gathered Monday, December 14, 2009, and participated as a unified group to help assemble and distribute a part of 2500 food baskets.

Food baskets were assembled at the Bunker Hill Fire/EMS Station and then a caravan of public safety vehicles arrived at the Emerson House, 5999 Emerson Street in Bladensburg, to distribute the food baskets to the residents.

This is the 25th anniversary of the Public Safety Assistance Food Program.



which can determine whether the loan qualifies for IBR.

IBRs do have several potential downsides:

Loans in default are not eligible.

Because IBR will likely extend the term of your loan, you'll probably accrue more interest than under a standard 10year payoff.

The amount of debt discharged after 25 years will be subject to income tax at that time, unless Congress changes the current law. (Although, if you are eligible for the 10-year public service program, your debt will be discharged tax-free after you've made 120 monthly payments).

If you expect your financial hardship to be temporary, other loan repayment options, such as economic hardship deferment, forbearance and extended repayment, may be better options. For details on these options, go to www.finaid.org and search "Trouble Repaying Debt." FinAid also features a calculator to compare IBR with standard and extended repayment options under a variety of income scenarios (click "Calculators").

For eligibility details and other helpful information, you can also visit the U.S. Department of Education (go to http://studentaid.ed.gov and search "IBR") and the Project on Student Debt (www.ibrinfo.org).

Jason Alderman directs Visas financial education programs. Sign up for his free monthly e-Newsletter at www.practicalmoneyskills.com/newsletter.

The Baltimore Travel Center grew its business with this ad. THIS AD RAN IN 3 MILLION NEWSPAPERS AND COST LESS THAN \$1,500!

AT'S THEIR SECRET



MDDC PRESS SERVICE (410) 721-4000 • MDDCPRESS.COM

Slang from A1

Maryland National Guard.

The term "Mortaritaville," a reference to the Jimmy Buffett song "Margaritaville," is only one of many terms soldiers use to take the edge off an environment that is potentially frightening and often beyond their control, said Indiana University linguist Michael Adams.

"It's making a really terrifying experience manageable by attempting to make it familiar," Adams said.

Adams has studied slang for years, and said it can prove vital for social cohesion among soldiers.

"It's language for them made by them to consolidate their social relationships," he said. "In war, people's survival depends on (these relationships)."

Military slang is versatile and can refer to anything in a soldier's environment - equipment, locations, or people.

Maj. Liam Kingdon, who works for the Reserve Officers' Training Corps at the University

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an outstanding senior staff member of a MD,

DE, or D.C. high school newspaper.

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Journalist of the Year Award

Win a \$1,500 CASH SCHOLARSHIP!

of Maryland in College Park, said he has heard fellow service members referred to as "fobbits." The word is a contraction of Forward Operating Base (FOB)

and "hobbit," a creature from The Lord of the Rings known for its sedentary habits. "It's basically a soldier, sailor

or airman who never leaves the base," Kingdon said. "You've got people there who leave the base all the time to go on patrol, and you've got people who literally just stay on the base."

Many service members, when asked about slang terms they remember, are lost for examples, initially.

"It's part of my everyday language now," said Matt Robbins, who lives in College Park and is a senior at the University of Maryland.

In 2008, Robbins deployed to Tikrit, Iraq, as a communications specialist, and said his stay there has made him acutely aware of differences in cultural customs.

"In Iraq, you don't show the bottom of your foot to people; it's considered impolite," Robbins said. "I still don't do that."

Journalism

He also recalls the fact that soldiers referred to Iraqis as "hajis" -- an Arabic term describing a person who has made the pilgrimage to Mecca.

But in this particular case, Robbins said, the use struck him as derogatory, so "I don't use that anymore."

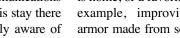
The term "haji" has various derivatives, such as the designation "haji shop" for a cart or booth run by natives, where DVDs, soda and other small items are sold.

Slang terms referring to features of a base are also common, for example, a sign someone put next to an oil-filled puddle on a base in Afghanistan reading, "Rainbow Lake."

Other terms link life in the military to items or concepts familiar from other environments -- often, the environment is home, or a favorite movie. For example, improvised vehicle armor made from scrap metal is also known as "hillbilly armor" and a truck with large amounts of add-on armor may be designated a "Frankenstein."

Kohler recalls referring to a





COMMENTARY

Rep. Steny H. Hoyer

House Democratic Majority Leader

Restoring Accountability to Wall Street

Millions of Americans have felt the effects of the near-meltdown that jeopardized our economy last fall. But while those results are all too concrete, the causes are almost vanishingly abstract, expressed in a jargon that few Americans ever imagined had such power over their lives: phrases like "credit default swap" or "unregulated over-thecounter derivatives."

It's hard to imagine the steps that led from recklessness on Wall Street to unemployment in Maryland and across the country. But this much is indisputable: that recklessness, and a failure to responsibly regulate it, caused real and lasting damage to the lives of millions. Never again should Wall Street greed bring such suffering to our country. And never again should Washington, as it did for years under the previous Administration, stand by as that greed goes unchecked.

When President Obama entered the White House, on the verge of what looked like a second Great Depression, he was faced with two great tasks: to stem the damage of the crisis, and to prevent anything like it from happening again. The Recovery Act, and the other economic measures taken by the president and this Congress, have been our response to the first task.

The aftershocks of the crisis remain severe for many struggling families; but with our economy growing again and job losses last month slowing to a near halt, there is good reason to believe that our action has taken has our economy back on the right track.

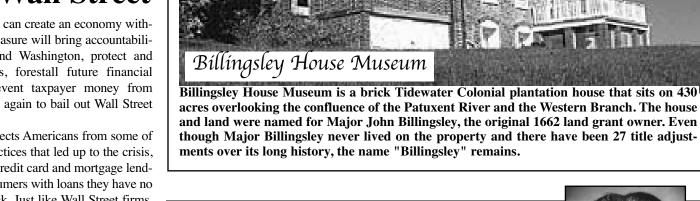
To respond to the second challenge of protecting against another financial crisis, the House passed last week the Wall Street Reform and Consumer Protection Act. This legislation will protect Americans from the abusive and predatory lending practices that contributed to the crisis, and help ensure that taxpayers will never be asked to bailout big Wall Street banks again.?

No bill, of course, can create an economy without risk-but this measure will bring accountability to Wall Street and Washington, protect and empower consumers, forestall future financial meltdowns, and prevent taxpayer money from being put on the line again to bail out Wall Street excess.

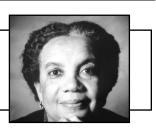
First, this bill protects Americans from some of the most abusive practices that led up to the crisis, including predatory credit card and mortgage lending that saddles consumers with loans they have no chance of paying back. Just like Wall Street firms, Americans have an obligation of responsibility when it comes to borrowing-but by creating a Consumer Financial Protection Agency and ensuring that loans are fair, transparent, and written in plain language, we can help them know clearly what their responsibilities are.

In addition to these high standards for loans, institutions like AIG and Lehman Brothers will no longer be able to make the kind of reckless gambles that put the health of our entire economy on the line. The institutions that place the biggest economic bets will be required to keep capital on hand to meet their obligations should those bets fail, as they did all over Wall Street last fall. This bill also reduces the conflicts of interest that allowed credit rating agencies to falsely declare such institutions in good health long after they were dangerously overleveraged. And should a major firm still find itself on the verge of collapse, this bill allows for an orderly dissolution process that insulates the rest of the economy from the fallout and keeps taxpayers off the hook for future bailouts.

A policy of deliberate neglect brought our economy to the brink. Now, it is in our power to end that neglect. For all the irresponsibility that failed those families and caused the crisis, the greatest irresponsibility would be a failure to learn from it.



Child Watch by Marion Wright Edelman



Open to the Public

Beating the Odds in Tough Times

In these challenging economic times, when so many are struggling to keep their heads above water, life is toughest for children in broken families at the low end of the income scale. Yet despite struggling to live under the worst conditions, there are extraordinary young people who draw upon their inner strength to overcome the most daunting barriers. The five high school seniors selected for the Children's Defense Fund's 2009 Beat the Odds® November celebration in Washington, D.C. have faced overwhelming obstacles in their lives-poverty, violence, family breakup and abuse, homelessness, substance abuse-but they have not only endured, they've thrived.

The Beat the Odds program was initiated by the Children's Defense Fund (CDF) in 1990 to celebrate the positive potential of young people. We work with local education advocates to select students who demonstrate the strength of character and determination to beat the odds while achieving academic excellence and providing service to their families and communities. Each student is given a college scholarship and other prizes in recognition of his or her accomplishments and they are invited to CDF-Haley Farm and put on a youth leadership training ladder. One of our honorees this year is Rebecca who has had to care for her parents since she was only nine years old after her father was severely injured in a tractor trailer accident, and later, when her mother suffered a massive stroke making it difficult for her to talk or maintain her balance. Among their many household chores, Rebecca and her younger sister spend a lot of time each day helping their parents perform the simplest tasks like putting on their shoes and combing their hair. That hasn't stopped Rebecca from enrolling in several Advanced Placement (AP) courses requiring her to manage a heavy load of homework each night and leaving her no free time to herself. But along with school work, she has also learned patience-and with that patience she is pursuing a dream of becoming a doctor.

at home, Nathan worked hard at school. But after years of watching his mother act irresponsibly, he became a rebellious and reckless teenager himself. Concerned about Nathan's behavior and threats of suicide, his pastor intervened and began working with the family. In September 2007, his mother was killed in retaliation for helping a friend escape the control of a Latino gang, and his abusive father then tried to come back into his life. Pastor Frank again was there for Nathan and helped arrange a safe place for him to live. Currently, Nathan is excelling academically and also running a business with Pastor Frank producing T-shirts with encouraging messages to teens. This is good preparation for Nathan's plans to obtain a business management degree.

Crystal was very young when her father left her teenage mother to support three children on her own. Crystal had to wear the same clothes to school most of the time. Without the luxury of having books and other school supplies at home, she quickly fell behind her peers academically. She had few friends and was often teased by her third grade classmates because she couldn't read well. When Crystal was seven her mother remarried, but her stepfather was both physically and sexually abusive. She was hit regularly with shoes, belts and glass bottles, and her stepfather made her and her brother go to school with long-sleeved shirts and pants to hide any marks or bruises. He threatened to kill her mother and siblings if she told anyone about his sexual abuse of her and her

sister. The abuse finally ended when she was twelve and her mother divorced him. But Crystal was angry at everyone in her life and she acted out in school. Her English teacher, Mr. Dick, worked with her and refused to send her to the office. He wouldn't give up on her. Because of Mr. Dick, Crystal learned how to trust people and her grades improved dramatically. Since then, she has had at least one teacher every year that truly cared about her. Thanks to these dedicated teachers and Crystal's inner strength, she says she now has excellent grades and-event more importantlya better life.

Over the last two decades, the Children's Defense Fund's national and state offices have celebrated the achievements of hundreds of young people, who, in their daily lives, have beaten the odds and overcome what to many would be insurmountable obstacles. Thirty-eight incredible young people have been held

By Edward Johnson President & CEO of the Better Business Bureau

Serving the Greater Metro Washington, D.C. Region

Holiday Shopping Hindsight: Refunds, Exchanges & Rebates

Everywhere you look there are advertised offers of "sales", "closeouts" and "rebates" for consumer goods and services. With a slow economy merchants are using these traditional marketing tools to drive traffic. This is especially true during the busy holiday shopping season. Inevitably, the busy holiday season is followed by another busy season: the season of returned items. Well-meaning gifts that are too small, too big, not your color, broken, or lacking parts all must be dealt with or they will sit indefinitely on your shelf, in a garage sale or at a donation center. In addition, that "great deal" you got has a \$300 rebate which requires action. Otherwise, without the rebate, it was not such a bargain after all.

If you find yourself wondering if there are terms and conditions related to an item you need to return or exchange, you are on the wrong end of things. The time to inquire about such policies is before you buy. Most merchants have customer-centric policies because they want you to be satisfied and to do repeat business with them. Some merchants, however, have restrictive policies that may not be exactly consumer friendly. Having a receipt or the item's bar code still attached will generally result in a successful return. Nonetheless, there may be other conditions. For instance, some "sale" or "closeout" items may not qualify or may only be good for store credit, not cash back. The amount of time since the purchase or the condition of the item also may be a factor. Inquire about restocking fees. In addition, due to health concerns, certain items such as undergarments may not be returnable. The point is: knowing these details up front is important. Merchants should post or provide their refund and exchange policy so that the buyer has proper disclosure. As a consumer, if you do not know the policies, ask. Every merchant sets their own voluntary policy and they are generally not compelled by law to honor anything outside of their established policy. An exception to any refund and exchange policy exists if a purchase was misrepresented or is defective.

The world of rebates is a world unto itself. Unless the rebate is provided at the point of purchase and the price you pay includes the rebated amount, you may find obtaining the rebate to be frustrating. From a consumer standpoint, there is great appeal in reducing the price of an item. This why rebates are so popular. is They help sell products by luring buyers with a potential discount. When a rebate is involved, often the advertised price is the net price "after rebate." Therefore, your buying decision should be centered on the affordability of the price you pay, with or without a rebate. If you are counting on the rebate and it is slow in coming or you never get it, you would not want to leave yourself in a financial pinch.

You should also know that approximately 40 percent of those who qualify for a rebate never receive it. This is because many consumers never bother applying for the rebate, or they experience a barrier of rules that complicate redemption. If you are thorough, price-sensitive, timely and persistent, the chances of successfully getting the rebate are high. However, not all companies or the rebates offered are the same. Some rebate offers have a rigid set of requirements, or are designed to create a process or environment that significantly reduces your chances of ever getting it. In many cases, Better Business Bureau (BBB) files show that the consumer did everything right, followed the instructions precisely, and still did not get the rebate. Federal Trade Commission rules dictate that companies are required to send rebates within the time frame promised. If the merchant states no time frame, the rebate must be provided within a "reasonable" time, like 30 days. The message here is that no matter where the rebate is coming from (retail location, re-seller, manufacturer, etc.) merchants should not turn a blind eye when rebates are not honored. After all, the consumer is making a buying decision based on the fact that they can obtain a rebate as a condition of the purchase.

When it comes to purchases, the BBB recommends that you consider the price in relation to good customer service and the reputation of the company. Using merchants that are a BBB Accredited Business will also provide certain assurances.

Edward Johnson is president & CEO of the Better Business Bureau serving the greater metro Washington, D.C. region.

Nathan had a difficult beginning. He was born to a 14-yearold mother who used drugs and subsequently had three more children by three different fathers. His father was in prison. At an early age, Nathan became the one responsible for taking care of the children while his mother worked afternoon and evening jobs. Along with juggling numerous responsibilities

up in 2009 as positive role models to other youths in our communities, especially in these hard times, to show that nothing is impossible for those who have the will to improve their lives. It's also important to emphasize that behind each successful child is at least one caring adult who took the time to believe in that child and guide him or her along the way. Make a commitment to be that adult in 2010 for at least one child.

Marian Wright Edelman is President of the Children's Defense Fund.

For more information go to www.childrensdefense.org.

The Prince George's Post

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BUSINESS

Banks from A1

greed bring such suffering to our country, and never again should Washington - as it did for years under the previous Administration - stand by as that greed goes unchecked."

The primary goal of the Wall Reform and Consumer Protection Act is to shield consumers and our economy from the irresponsible practices that caused last fall's financial meltdown. Here are the Top Five ways that the bill will protect consumers:

1. Ensures that the credit cards you use and the mortgage you sign are fair, transparent, and understandable by creating a Consumer Financial Protection Agency. Your finances should not be put at risk due to fine print that hides fees and other things you should be aware of.

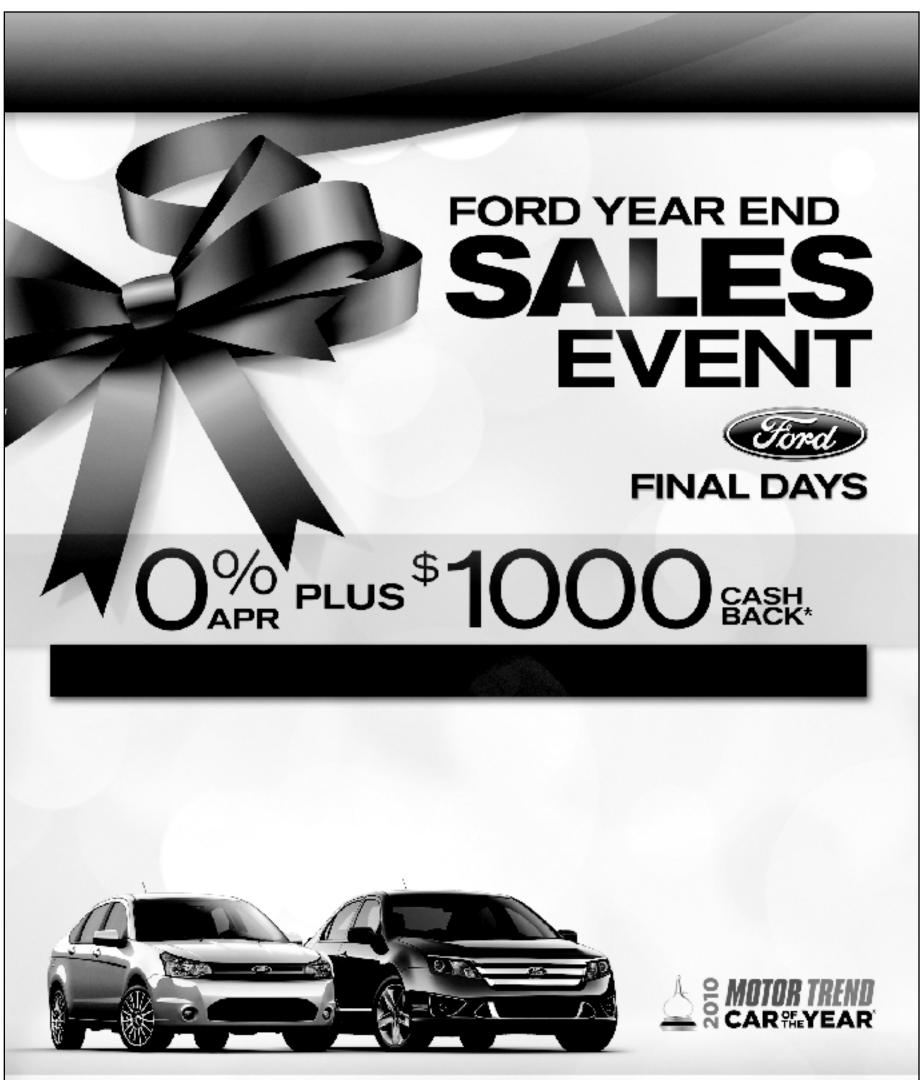
2. Helps protect your 401(k) and pension by stopping institutions from taking risks that threaten the financial system and can cause a crash like the one that happened last fall.

3. Helps ensure that taxpayers will never again need to bail out Wall Street banks by putting an end to "too big to fail" firms and preventing their risky behavior from threatening to bring down the entire economy.

4. Ends predatory lending practices so that lenders can't put you or your neighbor into an unaffordable or difficult to understand loan.

5. Makes sure that Wall Street banks have to play by the same rules when they provide the same thing, like a home mortgage loan. This will ensure that you can have faith that wherever you go, you can expect a minimum level of fairness.

Over the past year,



Congress and President Obama have made the tough choices and taken effective steps to bring our economy back from the brink of disaster. As work continues to rebuild the economy, Wall Street reform is the next critical step to ensure big banks can't jeopardize the recovery and hurt hard-working families and small businesses once again.

"The aftershocks of the crisis remain severe for many struggling families, but with our economy growing again and job losses last month slowing to a near halt, there is good reason to believe that our actions have put the economy back on the right track," said Rep. Hoyer. "This legislation to staunch the irresponsible practices of the big banks and others that caused last fall's crisis is another major step. No bill can create an economy without risk—but this bill will bring accountability to Wall Street and Washington, protect and empower consumers, forestall future financial meltdowns, and prevent taxpayer money from being put on the line again to bail out Wall Street excess."









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HAPPY HOLIDAYS FROM THE PRINCE GEORGE'S POST

OUT ON THE TOWN

ERIC D. SNIDER'S IN THE DARK Movie Review "The Princess and the Frog"

Grade: A-Rated G 1 hr., 37 min.

The people at Disney have been candid about their hopes that "The Princess and the Frog" -- their first old-fashioned handdrawn cartoon since 2004, and their first full-blown Broadwaystyle musical since 1998 -would recapture some of the magic that used to be associated with Disney animated films. But like the heroine in their story, the Disney folks knew it wasn't enough to make a wish on the evening star -- they needed to work hard, too.

And so it is that after drifting for the last several years through enjoyable but unremarkable computer-animated stories like "Meet the Robinsons" and "Chicken Little," Disney literally went back to the drawing board. Under the guidance of Ron Clements and John Musker, who wrote and directed "The Little Mermaid" and "Aladdin," a variation on the old "Frog Prince" fairy tale was devised, set in 1920s New Orleans and featuring all the old hallmarks of a Disney classic: magic spells, talking animals, princes, princesses, and plenty of singing. They got Randy Newman, whose New Orleans upbringing and Dixieland jazz style make him a perfect fit, to write the songs.

The result is an absolute delight, the first Disney film in well over a decade worthy of being mentioned in the same breath as "The Little Mermaid" and "Beauty and the Beast." Some characters and situations are reminiscent (but not ripoffs) of "Cinderella," "The Jungle Book," and other tales from the Disney pantheon, but it has the feel of something new and invigorating, too. Funny, sweet, and perfectly pitched for both children and adults, it moves Disney animation into the 21st



PHOTO COURTESY ROTTENTOMATOES The Princess and the Frog Pictures: Anika Noni Rose, John Goodman, Keith David, Jim

century without selling out its history.

Cummings

Our heroine is Tiana (voice of Anika Noni Rose), a young black woman (Disney's first!) whose lifelong goal has been to open her own restaurant. Determined to save up enough for the down payment, she works double shifts as a waitress, with no time for friends or fun, barely enough time to see her dear widowed mother (Oprah Winfrey).

For Mardi Gras, superwealthy Big Daddy La Bouff (John Goodman) and his spoiled daughter, Charlotte (Jennifer Cody), longtime acquaintances of Tiana and her mother, are hosting a masquerade party. Expected to attend is Prince Naveen (Bruno Campos), a handsome, jazz-loving playboy from the nation of Maldonia (his accent puts it somewhere between Italy and Brazil), who's visiting the Crescent City because his parents cut off his allowance and he wants to find a rich girl to marry.

Meanwhile, Dr. Facilier

own. Pledging to give Prince Naveen and the prince's valet, Lawrence (Peter Bartlett), what they want, he makes them a deal that results in Naveen being turned into a frog and Lawrence being transformed into a handsome prince, the better to woo lovely ladies with. Frog-Naveen, believing Tiana to be a princess when he hops up to her at the masquerade party, requests a kiss -- which turns her into a frog, too. Whoops.

The rest of the film follows Naveen and Tiana's odd-couple adventures through the bayous, where they dodge frog-eating creatures and befriend a trumpet-playing alligator named Louis (Michael-Leon Wooley). He tells them of Mama Odie (Jenifer Lewis), a blind old voodoo lady who works good magic, not the dark kind, and might be able to make them human again. Whereas Dr. Facilier gives people what they want and always has tricks up his sleeve, Mama Odie gives them what they actually need. Also involved is Ray (Jim

In customary Disney fashion, much attention is paid to the details: what people wore in New Orleans in the '20s, what the buildings looked like, what the artistic styles were, the funny way Cajuns talk. There's a "Streetcar Named Desire" reference, of course, because as soon as you see Tiana on the streetcar you want there to be one. Tiana and Naveen, both strong leading characters, become better people through their association with one another, perhaps falling in love in the process (spoiler alert?). The supporting characters are colorful and funny; the villain is appropriately nefarious (Keith David is well cast); the man-hungry rich girl is silly; the ending is happy.

There are enough subtle variations on the classic Disney model to let you know the filmmakers are aware of it, but not so many that the template is changed beyond recognition. Somehow, the result is both magically old-fashioned and wonderfully modern, the natural evolution of the heartwarming, rib-tickling, toe-tapping Disney treasures of yesteryear.

Calendar of Events

December 24 - December 30, 2009

Winter Lights Festival

December 4-January 2, 2010 (Closed Dec. 25 and Jan. 1) Seneca Creek State Park,

11950 Clopper Road, Gaithersburg, Montgomery County The 2009 festival returns to Seneca Creek State Park for its 14th annual winter wonderland display. A great outing for all ages, particularly if you've got children to entertain! Drive through the 3.5-mile light display, or take the open-air trolley. www.gaithersburgmd.gov

23rd Annual Winter Festival of Lights

Friday, November 27 - Sunday, January 3, 2010 5-9:30 pm (daily) Watkins Regional Park

301 Watkins Park Drive, Upper Marlboro 20774

You won't want to miss this season's spectacular drive-through displays! Featuring more than a million twinkling lights, the 23rd Annual Winter Festival of Light is a joyful event for everyone. Please bring a canned good with you for donation to local food banks. \$5/cars and vans; \$15/mini-buses and limos; \$25/buses; \$10/multivisit passes for cars and vans. The festival is FREE on December 25. 301-699-2456; TTY 301-699-2544

Wells Ice Rink Saturday Night Group Ice Skating

Saturdays 8-10 pm Herbert Wells Ice Rink 5211 Paint Branch Parkway, College Park 20740 Herbert Wells Ice Rink is now open for skating and other 'ice' activities through March 2010. On Saturdays, from 8-10 pm, schedule your group to ice skate for a

special rate of \$5/person which includes admission and skate rental. Enjoy skating, and sipping hot chocolate around the fireplace. \$5/person in groups of 10 or more 301-277-3717; TTY 301-446-6802 or email:

joe.hampton@pgparks.com

Snow Hill Manor Holiday Open House

Tuesdays in December 10 am-5 pm Snow Hill Manor 13301 Laurel-Bowie Road, Laurel 20708 Get in the holiday spirit! Drop-in and tour the Manor and its beautiful, holiday decorations. All ages welcome. FREE 301-725-6037; TTY 301-446-6802

Exhibit: "In Plane View"

December 4, 2009 through June 11, 2010 10 am-5 pm, daily College Park Aviation Museum

1985 Cpl. Frank Scott Drive, College Park 20740 This exhibition features large format photographs by Carolyn Russo showcasing the aesthetic quality of some of the National Air and Space Museum's iconic aircraft. With close-up facets, sculptural forms and lifelike elements, "In Plane View" directs viewers' attention to the often overlooked, simple elegance of aircraft design. Russo exposes the bold colors, textures, shapes, and patterns that characterize diverse flying machines and with her lens transforms technology into art. This exhibition has been organized by the Smithsonian's National Air and Space Museum. Museum admission: \$4/adults, \$3/seniors, \$2/ages 18 & under

(Keith David), a deep-voiced voodoo practitioner called the Shadow Man by those who fear him, has sinister plans of his

Cummings), a Cajun firefly whose illuminated rump guides the way, the Deep South equivalent of Tinkerbell.

Sports: Baltimore Duo Receives MEAC Top Honors, Again



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For the most current Lottery information, go to mdlottery.com

VIRGINIA BEACH, Va. -For the second week in a row Morgan State's #Reggie Holmes# was named the Mid-Eastern Athletic Conference (MEAC) Player of the Week and #Kevin Thompson# was named the Defensive Player of the Week, the conference announced on Monday.

Sean Berry of Maryland-Eastern Shore was named the Rookie of the Week.

Holmes averaged 28.5 points, shooting 7-of-18 from long range, to help the Bears finish with a 1-1 mark last week. Against Minnesota Holmes registered 26 points with five steals including one rebound and one assist. He recorded 31 points, shooting 10-of-17 from the field and 4of-6 from 3-point range to lead Morgan State to an 83-74 victory over Manhattan.

The senior guard is averaging a league-best 25.4 points per game and has scored 30 or more points four times this season.

Thompson, a 6-foot-8 forward, averaged 15.5 rebounds and two blocks in two non-conference matchups last week for the Bears.

Against Minnesota Thompson scored 17 points and grabbed a career-high 19 rebounds. He recorded his

eighth double-double of the season in a win against Manhattan as he tallied 13 points and 12 rebounds with four blocked shots.

Thompson, а former Walbrook HS standout, is one of the steadiest post players in the country and has recorded 13 double-doubles during his career and ranked No. 8 in the nation in rebounding (11.4 rpg) prior to the Manhattan game.

The Baltimore product is currently averaging 12.2 rebounds per contest.

Morgan State (6-4, 1-0), the 2009 MEAC champion, will play its final game of 2009 when they host non-conference opponent Towson (5-4). The game will mark the 10th nonconference game of the season for the Bears.

Tip-off is scheduled for Tuesday at 7 p.m. at Hill Field House in Baltimore.

Other Top Performances

Tyler Hines (UMES) recorded a double-double of 16 points, connecting on 7-of-9 shots, and 12 rebounds in the Hawks 80-72 win over Navy.

Neal Pitt (UMES) collected 10 rebounds along with five points and one blocked shot in Maryland Eastern Shore's victory over Navy.

(Group tours by appointment) 301-864-6029; TTY 301-699-2544

Holiday Trains and Planes

Saturday, December 19-Saturday, December 26, 10 am-5 pm During the holiday season, the Museum gets ready for festivities as miniature trains, villages, tunnels, and depots spark the imagination and bring history to life. The National Capital Trackers bring a fascinating and constantly moving display of model railroads to the Museum. All ages. FREE with museum admission Museum admission: \$4/adults, \$3/seniors, \$2/ages 18 & under College Park Aviation Museum 1985 Cpl. Frank Scott Drive, College Park 20740 301-864-6029; TTY 301-699-2544

Kwanzaa Celebration

Sunday, December 27 3pm Publick Playhouse 5445 Landover Road, Cheverly 20784 Gather with family and friends for a high-energy celebration of family, community and culture. Live performers will highlight culture and history through music, dance, drumming and spoken word. This annual event is a crowd pleaser and will have you dancing in the aisles. All ages. \$10/person; \$8/seniors ages 60 & up & students; \$5/ages 5 & under

(Admission is free with the purchase of a ticket to the Instrument and Drumming Workshops from 12 noon-2 pm. 301-277-1710; TTY 301-277-0312

The Calverts by Candlelight

Sunday, December 27 6pm Riversdale House Museum 4811 Riverdale Road, Riverdale Park 20737 Pay an evening call on the Calverts and enjoy refreshments, live music, and children's activities. \$5/adult, FREE ages 12 & under 301-864-0420; TTY 301-699-2544

Wilbur's Workshop

Tuesday, December 28, 3 pm

Learn about the work and craftsmanship that went into making early aircraft by watching a rib-making demonstration in Wilbur's Hangar. Watch as a 1909 Wright wing rib is constructed, and one lucky person will win the rib to take home with them. FREE with museum admission.

Museum admission: \$4/adults, \$3/seniors, \$2/ages 18 & under College Park Aviation Museum 1985 Cpl. Frank Scott Drive, College Park 20740

301-864-6029; TTY 301-699-2544

The Counseling Corner

by the American Counseling Association

Tips For Helping A Loved One Lose Weight

It's almost time for those New Year's resolutions and losing weight will again top many people's lists. It's a good resolution, since health authorities now label obesity as this nation's leading health problem.

If someone close to you is trying to lose weight this coming year, you probably want to help. Unfortunately, experts find that the "help" usually offered can actually have the opposite effect, adding more pounds while possibly hurting the relationship.

So here are some tips on what to do, and not to do, if you want to really help someone reach their weight loss goals.

Nagging about those extra pounds, buying exercise equipment, suggesting new diets or taking the role of food police might all seem helpful, but often leave the other person feeling like a failure who's bad, ugly, and unable to lose weight and meet your expectations. When you talk about how losing weight is easy or just a matter of willpower, you're sending negative messages that trigger destructive feelings and can push the person to actually eat more.

A better way is to help the person understand the issues that are causing overeating and to be truly supportive of his or her efforts.

Start by encouraging the person to talk about his or her feelings. Identify negative messages, then help the person clarify and face down such feelings. Is your spouse feeling ugly because of excess weight? Explain sincerely and honestly the beauty you see in him or her that has nothing to do with what the scale says.

It can also help to identify emotional issues that can lead to overeating. We all "stress eat," but when someone is constantly depressed or anxious it can be a bigger problem. Knowing that a loved one is there to listen and understand can help fight such feelings.

You can also be an example. That doesn't mean making food rules, but rather eating a healthy diet yourself with sensible portions. Start an exercise routine, and after a week or two, invite the person trying to lose weight to join you.

Your goal is for the person you care about to see you as a source of encouragement and support, not a critic. Offer praise when weight is lost, and encouragement when weight loss plateaus are encountered. Being involved like this can bring you closer and encourage your loved one to look harder at what drives his or her eating.

"The Counseling Corner" is provided as a public service by the American Counseling Association, the nation's largest organization of counseling professionals. Learn more about the counseling profession at the ACA web site, www.counseling.org.

PUBLIC SERVICE ANNOUNCEMENTS

Bellefonte Baseball

Bellefonte Baseball (Central Pa.) will be hosting four wood bat youth summer baseball tournaments in 2010. Three in Central Pennsylvania and one at the University of Maryland. If your team is interested in participating in any of these tournaments you can register by going to the tournament web site www.bellefontebaseball.com and filling out the on-line application. For more information e-mail: bellefontebaseball@gmail.com or call Joe Menna at 814-355-0411

Gov. O'Malley Congratulates Group on 14 Years of Community Assistance

By PRESS OFFICER Office of the Governor

UPPER MARLBORO, MD (December 2009) - Governor Martin O'Malley offered congratulatory remarks at the 14th Anniversary gala of the Collective Banking Group, a ministry whose mission is to establish covenant relationships with member churches and partnerships with financial institutions and other organizations for economic empowerment.

The Collective Banking Group, Inc. (CBG) was formed in 1993 as a result of concerns raised by pastors and church members in Prince George's County and the Metropolitan D.C. area regarding inequitable access to services provided by local banks and businesses. Since taking office, Governor O'Malley has formed partnerships with CBG to increase outreach efforts to market foreclosure assistance programs to targeted communities.

"I want to congratulate the Collective Banking Group, its board members, its supporters, and all who are involved in this noble effort on 14 years of this great and important organization," said Governor O'Malley. "As Marylanders we have always understood that we progress on the strength, not the weakness of our neighbors. That our greatest strength flows from our diversity, our connection to one another, and from a deeper understanding that there is more that unites us than divides us. We're united by our belief in our shared responsibility to advance the common good."

In 2007, Governor O'Malley successfully fought for some of

Metro from A1

transit agencies, but would have to obtain federal certification to do so. The proposal also requires state agencies enforcing safety rules to be financially independent from the transit systems they oversee.

"We seek to ensure that states will now have the manpower and training and the enforcement tools to conduct meaningful oversight," LaHood said.

the most sweeping foreclosure reforms in the nation, leading to the MDHOPE program's counselors having aided nearly 30,000 consumers and helped more than 9,400 homeowners avoid foreclosure. Maryland's HOPE program has been successful in attacking the foreclosure crisis from every angle. In partnership with the Maryland Bar Association, the Pro Bono Resource Center, and Civil Justice, State agencies have trained attorneys to assist Maryland homeowners through the HOPE hotline.

More than 700 attorneys have volunteers to be part of the Foreclosure Prevention Pro Bono Project and are helping homeowners at workshops, assisting with individual cases, and advising nonprofit housing counseling agencies. The HOPE hotline has fielded more than 25,000 calls since being established in 2008.

"Tonight, we celebrate all of our partners and the success we have achieved together. We are especially proud of our partnerships with the Maryland Department of Housing and Community Development to help ease the foreclosure crisis in our area. And our partnership with Marlo Furniture has provided extraordinary benefits to our members," said Reverend Dr. Kerry A.Hill, CBG President. "We are grateful, as well, to our 2009 honorees for all they have done in their respective fields to promote economic empowerment among our members and in our communities."

The State of Maryland formed a partnership with CBG in 2009 to increase outreach efforts to promote the HOPE program, leading to the distribu-

"In the past year, there have been 11 deaths on Metro," Mikulski said. "This wasn't a terrorist bomb on the tracks, this wasn't a drunk driver cutting in front of the train, this was Metro equipment that failed the people who were riding it and failed the people who were working on it."

Mikulski's bill also calls on the federal government to implement National Transportation Safety Board recommendations to improve crashworthiness -- the ability of a train car to withstand a crash. Another provision recommends installing data recorders on trains, making it easier for investigators to determine the cause of a crash.



PHOTO COURTESY OFFICE OF THE GOVERN

Governor Martin O'Malley offered congratulatory remarks at the 14th Anniversary gala of the Collective Banking Group.

tion of thousands of "Mortgage Late? Don't Wait!" brochures and foreclosure prevention literature every month, as well as workshops, seminars, and aid in foreclosure prevention efforts throughout Prince George's County.

In addition to engaging the faith community on foreclosure prevention initiatives, the Governor has also reached out to faith leaders to become involved with the Partnership to End Childhood Hunger, an initiative launched by Governor O'Malley to make Maryland the first state in the nation to end childhood hunger within its borders. The Partnership will help reach children at risk of hunger in Maryland by increasing participation in highly effective but under-utilized federal food and nutrition programs like the Supplemental Nutrition Assistance Program (food stamps), the Summer Food Service Program, School Lunch and School Breakfast Programs and the Child and Adult Care Food Program.

The Partnership will bring additional federal funds to the State of Maryland in order to

decide which safety standards to adopt and enforce.

Mikulski was highly critical of the Washington Metropolitan Area Transportation Authority, citing in particular Metro's recent refusal to let independent monitors observe safety procedures on its tracks.

"My observation about the Metro management is, they think that having a meeting about the problem is solving the problem," Mikulski said. "There is a pattern of laxity, passivity and lip service." Metro's general manager, John Catoe Jr., said government funding has not kept pace with the needs of an aging transit system, impairing Metro's ability to ensure riders are safe. He also supports federal enforcement of safety standards.

increase enrollment and participation in existing programs.

Recently, the Governor convened the Prince George's County Faith-Based Hunger Summit to discuss the initiative and engage community and faith leaders to become involved.

Finally, in line with CBG's "Economic Empowerment" mission, Governor O'Malley recently launched MBE University, which will serve as a traveling conference throughout Maryland to offer training, opportunities, and information on the tools necessary for minority or woman-owned businesses to expand, create jobs, and thrive even in difficult economic times.

Maryland is home to the oldest MBE program in the nation, and it has established the highest minority- and women-owned business contracting goals in the nation at 25 percent.

In addition, Maryland is one of only 15 states in the nation with MBE goals and one of only 4 states with an MBE law in statute. Maryland remains the only state in the nation to collect uniform reporting data including actual payments to MBEs.

quality of oversight across the country," Catoe said.

Riders of the Metro system are still concerned, despite Metro's stricter hiring standards and tougher disciplinary measures for safety violations since the Red Line crash, according to Catoe.

John Fairbanks, 61, of Rockville, said ensuring that trains can better withstand a crash is essential to making Metro rides safer. He welcomed the idea of federal oversight, saying "if they don't already have safety standards in place, they should."

Joslin Diabetes Center Offers Programs for People with Diabetes

The Joslin Diabetes Center at Doctors Community Hospital offers programs designed to help people with diabetes and their families. The groups meet in the Joslin Diabetes Center on the fifth floor of the North Building at Doctors Community Hospital (8100 Good Luck Road, Lanham, Md.). The programs follow:

McNamara Madrigals.

Visitors can ride in a horse drawn wagon, participate in 19th century parlor games, cider pressing, and listen to music and storytelling. Come out and bring the entire family to celebrate an old fashioned holiday season at the farm.

Light refreshments will be served.

Oxon Hill Farm is located at 6411 Oxon Hill Road, Oxon Hill, Maryland.

For further information, please call the farm directly at 301-839-1176 or visit us on the web at www.nps.gov/oxhi.

Can the Grease This Holiday Season (and Year 'Round)

Grease poured down the kitchen drain is the leading cause of sewer backups

A sewer backup is the last thing you want during a joyous season, but the holidays are prime occasions for sewer backups and overflows. Fortunately, most sewer clogs are preventable. Pouring grease down the drain after cooking your holiday meal is a recipe for disaster. Help the Washington Suburban Sanitary Commission (WSSC) spread holiday cheer by getting out the word to CAN THE GREASE!

Rich holiday meals often consist of gravies (made from fats), sauces (made from butter, which is a fat), and just plain old turkey and beef juices (which have fat). If you dispose of those fats down your drain you are begging for sewer trouble.

In the WSSC service area, nearly 60 percent of overflows can be attributed to grease. The proper disposal of grease is not only crucial for the health of the environment it can also save you lots of green! If there's a sewer line blockage on your property, the repair, which can be costly, is the responsibility of the homeowner.

Never pour kitchen grease or oils down the drain.

Fats, oils and grease can clog sewer pipes, leading to basement back-ups and sewer overflows that can damage your home and the environment.

Pour cooled grease into a can (a soup can works great) and throw it in the trash.

Established in 1918, today WSSC is the 8th largest water and wastewater utility in the nation, with a network of more than 5,500 miles of fresh water pipeline and nearly 5,400 miles of sewer pipeline. Serving nearly 1.8 million residents in Prince George's and Montgomery counties, our drinking water has always met or exceeded federal standards.

Maryland Democratic Sen. Barbara Mikulski also testified at the hearing to discuss a bill she introduced in July. That bill would authorize the Department of Transportation to establish safety standards for transit rail systems. It is prohibited from doing so under current law.

Mikulski emphasized the urgency of federal regulation in the aftermath of the summer crash and the deaths of several Metro workers on the job since.

Debt from A1

year, pending the state's fiscal year 2011 budget.

However, with budget cuts still possible for the current fiscal year, a tuition hike is not out of the question, according to the board.

"The USM's ability to maintain the tuition freeze is an issue that the board will be evaluating," system Chancellor William E. Kirwan said in November.

Neighboring District of Columbia reported the highest average student debt upon graduation at \$29,793. However, nearly all undergraduate institutions in the district are private and have high tuition rates.

Utah reported the lowest debt at \$13,041, bettering second-ranked Hawaii by more than \$2,000.

The report noted that students in northeastern states faced the highest amount of debt, a fact it attributed to the abundance of private institutions in the region. Students in western states, where most

The recommendations in her bill, Mikulski said, will complement LaHood's proposal as Congress and the Department of Transportation work together to

attend public universities, accumulated the lowest debt upon graduation.

The University of Maryland, Eastern Shore, was highlighted in the report's list of lowestdebt schools. Graduating students there averaged only \$8,500 in debt in 2008, but 89 percent, a relatively high proportion of graduates, faced some debt upon graduation.

An estimated 44 percent of students at the University of Maryland, College Park, faced the highest debt for a public university in the state at an average of \$20,091 upon graduation in 2008, when tuition and fees for residents were set at \$7,969 for that school year.

The only other Maryland public university with debt rates higher than the state average upon graduation in 2008 was the University of Maryland, Baltimore County, which averaged \$20,002 and had nearly 50 percent of students facing debt.

Students at these universities are feeling the financial pres-

"I believe the federal government should take a more active role to ensure consistency in the

sure.

"I've been fighting for financial aid since I first got to college and have been stressed come the end of each semester in regards to how I'm going to finish paying it off," said Heather Kopf, a student government member at the Baltimore County campus, said in an e-mail. "I wish I had looked into my options ahead of time of payment plans and different loans with lower interest rates" when applying for college.

As expected, students at most of Maryland's private colleges by graduation had accumulated debt well beyond the state average. Students at Mount St. Mary's University in Emmitsburg graduated in 2008 with \$27,230 in debt, while students at Merson's Loyola University Maryland accumulated \$26,340 in debt. About 77 percent of students at Mount St. Mary's had debt at graduation while only 71 percent owed money at Loyola.

To help students understand

Other riders maintain that riding Metro is still the safest way to get to and from work.

"I have very limited concerns about Metro safety. It's safer than taking my car anyway," said Jim Morin, 30, of Herndon, Va. "I just wish they'd finish the extension to Dulles already."

their loan obligations and payment options, Loyola requires "exit counseling" to all students receiving financial aid through the university, according to vice president and director of financial aid Mark Lindenmeyer.

The only private institution whose students had lower debt than the state average was Goucher College in Baltimore at \$16,729 and about 50 percent of students with some debt. Goucher's tuition for the 2007-2008 school year was \$31,082.

Merson, who described herself as being from "a lower socioeconomic background," ultimately chose Loyola over Towson, a public university with much lower tuition, because of its intimacy and opportunities.

"I chose a school with a higher price tag, but I knew that I would get so much more out of it rather than going to a school where I would just be a number," Merson said.

The full report is available at http://www.projectonstudentdebt. org/.

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9:00 a.m. Worship Service

Wednesday

Thursday

Senior Pastor

8:00 a.m. - Discipleship Classes

7:30 p.m. - Men's Bible Study

12:00 Noon - Noon Day Bible Study

7:00 p.m. - Pastor's & Youth Bible Study

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Targets Would-be Drunk Drivers

Upper Marlboro, MD, Dec. 14 - Combating that time of year classified by U.S. Government officials as one of the "deadliest and most dangerous times on America's roadways due to an increase in drunk driving,"* area officials announced this month the launch of an anti-drunk driving initiative designed to reduce holiday-oriented, alcohol-related traffic incidents in Prince George's County, Maryland.

Specifically, a coalition of local law enforcement officials, business professionals and area citizens announced this month that free cab rides will be offered throughout the winter holidays to would-be drunk drivers in Prince George's County.

Offered by the nonprofit Washington Regional Alcohol Program (WRAP), the annual winter SoberRide program operates between 10:00 pm and 6:00 am each evening between now and Friday, January 1, 2010 as a way to keep local roads safe from impaired drivers during this traditionally high-risk, holiday period.

During the evening hours between today and January 1st, Washington-metropolitan area

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