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On the Cover: Design by August Schwartz. Contact *What's Up? West County* online at whatsupmag.com. Please recycle this magazine.



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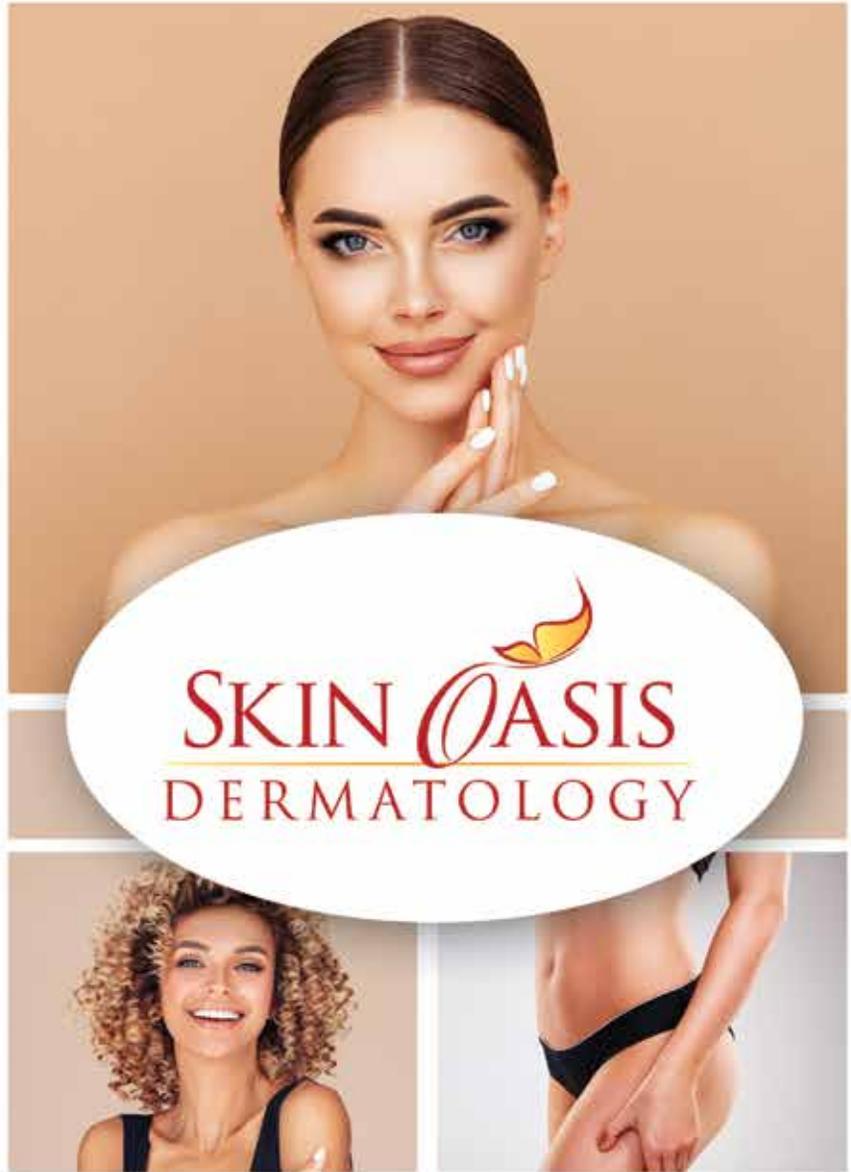
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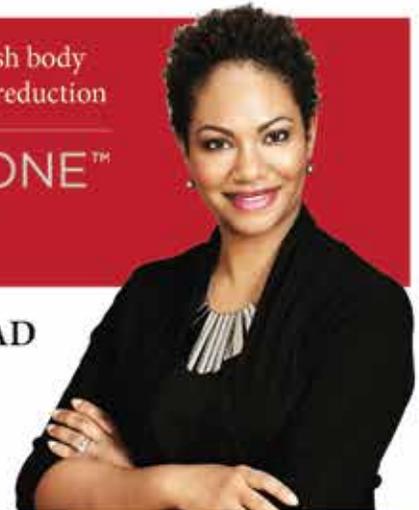
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editor *From the*

and more resilient come 2022 and beyond. In fact, some new, good habits have probably emerged from these challenging times that we can carry into our lives long term (are handshakes a relic of the past?).

I suspect that the key to creating a bit more happiness this year than last boils down to developing good, healthy, and purposeful habits that carry over day to day, month to month, and year to year. Only then, by living a life ingrained with purpose and clarity, can each of us create the year and years ahead that we want for ourselves, our families, and communities. We have and can continue to do this, no matter if the year is 1971 or 2021. Dialogue and debate on how to better achieve more meaningful, resourceful, and ethical communities (neighborhoods, cities, states, our nation) can and should be had.

I was discussing this idea with our publisher Veronica Tovey recently. She mused on how dinner table conversations between politically polar-opposite family members used to be lively, vigorous, meaningful, and could even be fun. It seems we've lost that sense of healthy debate. I say, let's bring it back.

So, beyond the generic goal of "losing a few COVID pounds" this year (and hopefully I can, LOL), how will you (and I) make this year any different than the last? May I suggest we start with listening well, learning more, and developing a touch more empathy among us? All lifelong habits that can carry us, together, year over year and beyond.

For me, personally, I'll aim to "practice what I preach." I could definitely do a better job of that. I know so...my wife has been saying it to me for years.

Happy New Year,

James Houck,
Editorial Director

At the stroke of midnight on December 31st, we finally shelved one of the most challenging years in generations, 2020. I heard it time and again throughout this past holiday season. "I can't wait for this year to be over," my family, friends, and colleagues often said. And who can blame us? Between a pandemic, economic upheaval, social unrest, political division, all manner of struggle and strife, and the loss of more than several national entertainment treasures...(roll "In Memoriam" clip, which will include the likes of John Prine, Kobe and Gianna Bryant, Ruth Bader Ginsburg, Toots Hibbert, Carl Reiner, Vera Lynn, Chadwick Boseman, Eddie Van Halen, Sean Connery, Regis Philbin, and Alex Trebeck to name a few...shed tear)...is it really any wonder why we reflected upon and celebrated the end of this past year?

What will 2021 bring to the table? Beyond our good intention attempts at various New Year's resolutions, I must confess I'm a believer that a year versus year vision isn't quite an accurate or meaningful way to purpose oneself and live one's expectations for the future. The sun rises and sets the same each day, regardless of the Gregorian Calendar. Though each year starts "fresh," we'll inevitably experience happiness, joy, sadness, and struggle in the coming months. "Good times, bad times, you know I had my share," Robert Plant sang many moons ago. The strikes and gutters of life will most certainly abide this year, as they did last. So, what are you expecting for this year?

A new president is scheduled to be inaugurated, but will your day-to-day truly change? Probably not. Will there be celebrity and political scandals in the news? You bet. And the pandemic has certainly altered our livelihoods, but we're coping, hoping, and willing to do what it takes to emerge stronger

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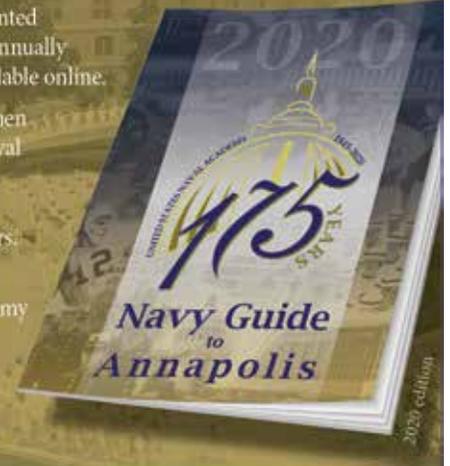
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Out on the **TownE**

+

7 WINTER FUN | **12** SALUTE | **13** SPOTLIGHT | **14** ATHLETE | **16** INTERVIEWS



Let it Snow!

Maryland and its neighboring states are filled with beautiful ski resorts with slopes for all experience levels. This winter, take a weekend trip to one, or a few, of these resorts for a short getaway, which is a great outdoor and socially-safe experience during this pandemic-challenged time. Take a quick look at what each of these resorts, all within four hours of Annapolis, have to offer, beyond just the skiing the slopes.

Wisp Resort →

296 Marsh Hill Road, McHenry, Maryland; 301-859-3159; Wispresort.com; Covering 172 acres in Garrett County, Wisp Ski Resort is Maryland's only four-season resort. Though Wisp is known for their skiing, snow tubing, and other winter sports, they also offer golf, aerial activities, water adventures, and more. Wisp offers night skiing Tuesday through Saturday and offers 33 slopes totaling 11 miles of trails. Don't forget to take a ride on their Mountain Coaster! **Runs:** 34 total; 35% beginner, 38% intermediate, 27% expert **Lifts:** 12 **Vertical Drop:** 700 feet **Longest Run:** 1.5 miles **Features:** Night skiing, 3 terrain parks, snow tubing, mountain coaster, cross country skiing, snowshoeing, ice skating **Distance from Annapolis:** 3 hours, 20 minutes

Bear Creek Mountain Resort & Conference Center

101 Doe Mountain Lane, Macungie, Pennsylvania; 866-754-2822; Bcmountainresort.com; Bear Creek Mountain Resort has launched a new sanitation program, Ever Strong, to

make this year's skiing season as amazing and memorable as last season. You must purchase your ticket ahead of time to run the slopes this year. **Runs:** 23 total; 30% beginner, 40% intermediate, 30% advanced **Lifts:** 3 **Vertical Drop:** 510 feet **Longest Run:** 1 mile **Features:** Skiing, snowboarding, snow tubing, 3 terrain parks, NASTAR racing **Distance from Annapolis:** 2 hours, 53 minutes

Blue Knob All Seasons Resort

1424 Overland Pass, Claysburg, Pennsylvania; 814-239-5111; Blubknob.com; Visit Blue Knob all year long for events on the mountain, golfing, biking, hiking, and dining. Grab your season passes now or visit their website to see their weekday specials, including military discounts on Wednesday, discount for college students on Thursdays, and more. **Runs:** 34 total; 20% beginner, 35% intermediate, 35% advanced, 10% expert **Lifts:** 5 **Vertical Drop:** 1,072 feet **Longest Run:** 2 miles **Features:** Night Skiing, 1 terrain park, snowboarding, snow tubing, NASTAR, cross country skiing, snowshoeing **Distance from Annapolis:** 3 hours, 17 minutes



Photo Courtesy of Wisp Resort

Blue Mountain Resort

1660 Blue Mountain Drive, Palmerton, Pennsylvania; 610-826-7700; Skibluemt.com; Here you will find the highest drop in the state of Pennsylvania. Located alongside the Poconos Mountains, get ready to challenge your skiing skills and embrace a thrill down the 1,082-foot drop and enjoy a smooth ride across over 170 acres of skiable land. **Runs:** 16 total; 42% beginner, 13% intermediate, 45% expert **Lifts:** 39 **Vertical Drop:** 1,082 feet **Longest Run:** 1.2 miles **Features:** Snowboarding, snow tubing, adult and youth racing **Distance from Annapolis:** 3 hours, 14 minutes

Camelback Mountain Resort

301 Resort Drive, Tannersville, Pennsylvania; 570-629-1661; Camelbackresort.com; If skiing in the middle of the Poconos isn't a big enough reason to stop by Camelback Resort, then stop by for their indoor

waterpark. The waterpark features Pennsylvania's largest texlon roof and is 'USA's #1 indoor waterpark'. **Runs:** 37 total; 39% beginner, 26% intermediate, 26% advanced, 9% expert **Lifts:** 16 **Vertical Drop:** 800 feet **Longest Run:** 1 mile **Features:** Snowboarding, snow tubing, Appalachian Express Coaster, dual zip line, indoor waterpark **Distance from Annapolis:** 3 hours, 33 minutes

Hidden Valley Resort

1 Craighead Road, Hidden Valley, Pennsylvania; 814-443-8000; Hiddenvalleysort.com; Gear up at the ski shop before you get the opportunity to learn from the snowsports school and then conquer over 110 acres of skiable land at Hidden Valley Resort. **Runs:** 26 total; 27% beginner, 50% intermediate, 23% advanced **Lifts:** 9 **Vertical Drop:** 470 feet **Longest Run:** 1.5 miles **Features:** Night Skiing, snowboarding, snow tubing, 2 terrain parks **Distance from Annapolis:** 3 hours, 26 minutes





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Jack Frost Ski Resort

434 Jack Frost Mountain Road, White Haven, Pennsylvania; 570-443-8425; Jfbb.com; Visit neighboring mountains in Pennsylvania to really see how much skiing you can handle. This year, for safety reasons, the resort is going cashless at their hotels, restaurants, Ski & Ride school, and all other activities. **Runs:** 36 total; 40% beginner, 30% intermediate, 30% advanced **Lifts:** Jack Frost: 12, Big Boulder: 10 **Vertical Drop:** Jack Frost: 600 feet, **Big Boulder:** 475 Feet **Longest Run:** 1 mile **Features:** 7 Terrain parks, snowtubing **Distance from Annapolis:** 3 hours, 26 minutes

Laurel Mountain Ski Resort

374 Summit Ski Road, Bowell, Pennsylvania; 724-238-2801; Laurelmountainski.com; You think you can handle a challenge? Laurel Mountain Ski Resort has got the slope for you. Laurel Mountain is home of the famous double-diamond Lower Wildcat slope, the steepest slope in the state. This resort ranks in the top ten ski areas even though it is smaller in size. **Runs:** 20 total; 11 beginner, 6 intermediate, 2 advanced, 1

expert **Lifts:** 2 **Vertical Drop:** 761 **Feet Longest Run:** Over 1 mile **Features:** Snowboarding, lodging package access to Seven Springs and Hidden Valley resorts **Distance from Annapolis:** 3 hours, 32 minutes

Liberty Mountain Resort

78 Country Club Trail, Fairfield, Pennsylvania; 717-642-8282; Libertymountainresort.com; Located just a few miles south of Gettysburg, Liberty Mountain is the closest ski resort to the Annapolis area. The resort features 4 terrain areas varying in difficulty for freestyling, training your new skills, and cleaning the rust off from last season. **Runs:** 16 total; 35% beginner, 40% intermediate, 25% expert **Lifts:** 8 **Vertical Drop:** 620 feet **Longest Run:** 1 mile **Features:** Snowboarding, snow tubing, ice skating **Distance from Annapolis:** 1 hour, 42 minutes

Mystic Mountain Ski Area

1001 Lafayette Drive, Farmington, Pennsylvania; 866-344-6957; Nemaocolin.com; As a part of Nemaocolin Woodlands Resort, Mystic Mountain contains 6 slopes for skiing, snowboarding and even dog sledding. **Runs:** 10 total; 3 begin-

ner, 3 intermediate, 4 advanced **Lifts:** 3 **Vertical Drop:** 300 feet **Longest Run:** 0.5 miles **Features:** Night Skiing, snowboarding, snow tubing, cross country skiing, snowshoeing, dogsled-ding **Distance from Annapolis:** 3 hours, 21 minutes

Roundtop Mountain Resort

925 Roundtop Road, Lewisberry, Pennsylvania; 717-432-9631; Skiroundtop.com; Just outside of Hershey, Roundtop Mountain Resort has plenty to do this winter, including paintball. The terrain parks include Fanny Hill, a terrain park for even the newest skier. **Runs:** 20 total; 20% beginner, 25% intermediate, 40% advanced, 15% expert **Lifts:** 9 **Vertical Drop:** 600 feet **Longest Run:** 0.4 miles **Features:** Snow tubing, snowboarding, 3 terrain parks, paintball, Roundtop Mountain Sports **Distance from Annapolis:** 1 hour, 53 minutes

Seven Springs Mountain Resort

777 Water Wheel Drive, Champion, Pennsylvania; 814-352-7777; 7springs.com; Roundtop Mountain Resort really does have it all. Don't trust me? Visit their website to view the live cams showing the golf course,

base of the mountain, chair lift, polar bear express, snow tubing and more. **Runs:** 33 total; 35% beginner, 40% intermediate, 25% advanced **Lifts:** 10 **Vertical Drop:** 750 feet **Longest Run:** 1.2 miles **Features:** Night Skiing, snowboarding, 7 terrain parks & pipes, NASTAR course **Distance from Annapolis:** 3 hours, 36 minutes

Shawnee Mountain Ski Area

401 Hollow Road, East Stroudsburg, Pennsylvania; 570-421-7231; Shawneemt.com; In the Pocono Mountains you will find Shawnee Mountain Ski Area, a mountain with 23 runs and, a fan favorite, the Pocono Plunge Snow Tubing Park which has 6 chutes and 2 carpets **Runs:** 23 total; 26% beginner, 48% intermediate, 26% advanced **Lifts:** 10 **Vertical Drop:** 700 feet **Longest Run:** 1.6 miles **Features:** Night Skiing, 2 terrain parks, snow tubing **Distance from Annapolis:** 3 hours, 29 minutes

Massanutten Resort

1822 Resort Drive, McGaheysville, Virginia; 540-289-5411; Massresort.com; Stay, play, and relax at Massanutten Resort



in the Shenandoah Valley. Visit the spa or indoor waterpark in addition to learning how to ski and snowboard on their 6,000 acres of mountain. Not quite ready to get on the slopes yet? Visit their website for Massanutten Moments to get your 'Daily dose of fresh mountain air' created by the staff. **Runs:** 14 total; 31% beginner, 46% intermediate, 23% advanced **Lifts:** 8 **Vertical Drop:** 1,110 feet **Longest Run:** 0.8 miles **Features:** Night

skiing, 2 terrain parks, snow tubing, ice skating, team sports & racing, indoor waterpark, spa, family adventure park **Distance from Annapolis:** 3 hours

↑ **Whitetail Resort**

13805 Blairs Valley Road, Mercersburg, Pennsylvania; 717-328-9400; Skiwhitetail.com; Choose Whitetail as your

weekend getaway for golf, tubing, snowboarding, skiing and more. Check online for kid's mountain camps, snow board school for all ages, and a special First Timer's Guide. **Runs:** 23 total; 32% beginner, 45% intermediate, 23% advanced **Lifts:** 9 **Vertical Drop:** 935 feet **Longest Run:** 1 mile **Features:** Night Skiing, snowboarding, 2 terrain parks, snow tubing **Distance from Annapolis:** 1 hour, 50 minutes

Wintergreen Resort

Route 664, Wintergreen, Virginia ; 434-325-2200; Wintergreen-resort.com; Show off your freestyle skills on the Terrain Park or start from scratch with snowboarding and skiing lessons. Wintergreen Resort is home to one of the world's best snowmaking systems including

40,000 linear feet of pipeline, more than 400 snow guns and 45 weather stations. Be sure to bring your little ones to Ridgely's fun park, a place where the kids can play in the snow and experience tubing down a gentle hill. **Runs:** 23 total; 23% beginner, 35% intermediate, 42% advanced **Lifts:** 5 **Vertical Drop:** 1,003 feet **Longest Run:** 1 mile **Features:** Night skiing, 2 terrain parks, NASTAR & racing, snow tubing, ice skating, Ridgely's Fun Park **Distance from Annapolis:** 3 hours, 40 minutes

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HOPE For All

By Tom Worgo

Charlie Wagner takes nonprofits very seriously. While working for Arundel Federal Savings Bank, he was in charge of vetting organizations that the bank had targeted for donations. He met with officials from HOPE For All in Glen Burnie.

The organization—a Christian ministry that provides basic necessities to families and individuals with limited economic resources—really caught his attention when he visited in January 2015. And the leadership of HOPE For All took an instant liking to Wagner.

Within a month, Wagner, who works for Arundel Federal’s Gambrills branch, accepted an offer to join their board.

“He impressed us with his understanding and knowledge of our mission and what needed to happen for the people we serve,” Hope For All Executive Director Connie Cooper says. “We built a relationship right then and there. Charlie fit the moment he walked in the door.”

About a year and half later, Wagner, 66, became vice president of the board. By this time, he had become such an integral leader that the organization promoted him to interim president in 2018. A year later, he became permanent president after HOPE For All’s Founder Leo Zerhusen stepped down from executive duties.

“I was needed,” Wagner said simply about his intense involvement. “I feel if God gives you gifts you should use them to help other people. Business and strategies have always been my strengths. Managing people and processes has been easy for me.”

Wagner has proven to be invaluable to Cooper as an advisor. She constantly reaches out to him regarding key decisions for the organization.

“The leadership and direction he has set for the whole organization has been monumental,” Cooper says. “His strong faith has led us through the Covid crisis.”

“He’s not one to shirk when it comes to giving his opinion,” she adds. “He’s willing to listen to both sides and gives a very thoughtful response.”

Cooper was particularly impressed with how Wagner led HOPE For All through a major transition after founder and long-time Executive Director Zerhusen lessened his involvement. “Leo was here for 15 years and he was everything,” Cooper says. “So, we had a lot of change when he left. Charlie took us through that long process almost seamlessly.”

Wagner could also add the description of “cheerleader” to his title for his constant encouragement and positive

attitude. “He is just a wonderful upbeat spirit,” HOPE For All Communications Director Robin Smith says. “If you meet Charlie, this shines through.” Cooper adds, “He encourages me and everyone else.”

Wagner is also extremely hands-on when it comes to helping HOPE For All’s outreach into the community. He will be at the forefront, helping families and individuals make the transition from homelessness to having a place of their own.

As an elder at Timonium Presbyterian Church, he recruits about a dozen middle school and high school students from the congregation’s youth group. They deliver housewares, clothing, and furniture from HOPE For All’s warehouse to the nonprofit’s recipients who are moving into a new residence.

“I bring the young people out because I want them to see how other people live,” Wagner explains. “I want them to serve people less fortunate and to see that there’s another side from the middle class lives they are living.”

Wagner also actively pitches in during the organization’s monthly yard sales. “I am not in charge,” he says. “I am just one of the workers. I do what I am needed. Let me say this: The yard sales are huge. We get a lot of people who line up before it even starts.”

Cooper doesn’t know where she’d be without Wagner. “It’s hard to find someone who commits wholeheartedly like Charlie,” she says. “He constantly has the goodness of the organization in his heart. It’s what we need. A lot of people want to help, but their lives are busy, but he doesn’t allow that to happen.”



Qualified Remodeler Ranks Brothers Services No. 1 in Mid-Atlantic

Qualified Remodeler magazine has ranked Maryland-based Brothers Services on their "2020 Top 500 Remodelers" list, maintaining the No. 1 ranking for full-service remodeling in the Mid-Atlantic region. Each year, the Top 500 recognizes remodeling companies across the country for significant and sustained success based on remodeling dollar volume, total years in business, industry association membership, industry certification, industry awards, and community service. "Based on *Qualified Remodeler's* analysis, the Top 500 firms tend to share several common attributes, including strong revenues, a commitment to customer service, insightful sales techniques and strong customer loyalty," says *Qualified Remodeler* owner and editorial director, Patrick O'Toole. "These attributes helped put the firms on this list and contribute to their success." Nationally, Brothers also made strides, jumping five spots to 38th overall on the list.



↑ HOSPICE OF THE CHESAPEAKE ACQUIRES HOSPICE OF CHARLES COUNTY

Hospice of the Chesapeake, one of the region's leading providers of hospice care, supportive care, and grief support finalized its acquisition of Hospice of Charles County last October. As the acquisition positions Hospice of the Chesapeake as one of the largest hospice care providers in the region, the organization has introduced a new brand identity to reflect both the physical growth and significant programmatic expansion that accompanies it. "We are grateful to the Hospice of Charles County Board of Directors and staff for their patience, dedication, and spirit of partnership that have led to this acquisition and our exciting expansion of care," said Michael Brady, Acting CEO for Hospice of the Chesapeake. "We're also immensely proud that this new chapter which will position us among a small, elite group of national hospice providers that care for over 600 patients and families each day."

FIRST LADY YUMI HOGAN RECEIVES ORDER OF CIVIL MERIT OF THE REPUBLIC OF KOREA ↓

During a ceremony on November 24th at the Embassy of the Republic of Korea in Washington, D.C., Maryland's First Lady Yumi Hogan was awarded the Order of Civil Merit of the Republic of Korea—the nation's highest and most prestigious civilian honor. The Camellia (Dongbaek) Medal was awarded in recognition of the First Lady's commitment to serving the Korean American community and strengthening ties between the United States and the Republic of Korea.



BWMC Foundation and Partners Provide Meals to Local Families

BWMC Foundation has partnered with Hungry Harvest and Garry's Grill to provide 200 produce boxes at Belle Grove Elementary to local families in Anne Arundel County who needed them. Garry's Grill unveiled their new food truck that same day, in September, while also donating 1,000 meals (5 dinners each) for the first 200 families who arrived. With Hungry Harvest volunteers, as well as Judy Center volunteers, helping to distribute the items, the boxes and dinners were gone within an hour at this first outing. The program continued twice per month in October, November, and December at local elementary schools.



Do you have community or business news to publicize? Send What's Up? an email at editor@whatsupmag.com.



TOWNE ATHLETE

Zoe Lemke

Annapolis Area Christian School Soccer, Track & Field

By Tom Worgo

Zoe Lemke plays soccer like she has two left feet, or maybe two right feet. Lemke, a senior at Annapolis Area Christian High School in Severn, is the only player she knows who can kick with as much strength and accuracy with either her left or right foot.

That's why the Odenton resident was recruited by Division I and Division II colleges. "There are girls that can use both feet," Lemke says. "I just feel like I am very strong with both. Not a lot of other people are. They might use both feet, but you can clearly see the difference, and which one is dominant. I am right-footed and I have a lot of people ask if I am left-footed."

The 5-foot-4 Lemke can kick with ease from either side of the field, and she does it often. That sets her apart from other standout players on the Eagles and her club team, the Elite 02 of the Davidsonville Athletic Association.

"I can play both sides of the field instead being limited to one side," she says. "There's a lot of players if you put them on the left side, they always have to kick the ball to their right to shoot. That takes extra time. It gives the defense an option to take the ball because you taking more time setting your shot up."

Lemke noticed her unusual ability at a young age and became adept kicking with both feet at 10. And she has her father to thank for that.

"We would spend a lot of time working on kicking the ball with my left foot to get it better," she says. "We would play in the backyard. I wouldn't use my right foot at all. It took a lot of practice. I used ankle weights, too. It helped with getting my running technique down."

Lemke, a midfielder, is excited at the prospects of playing college soccer. Two Division II schools in Florida, Palm Beach Atlantic University and the University of Tampa, top her list. And just this past November, she committed to play at Palm Beach Atlantic U.

"A huge thing is that I want to be surrounded by players and coaches that will make me better," she says. "And I want to play at a high level of soccer."

Lemke's skills blossomed while competing for the Elite

"A huge thing is that I want to be surrounded by players and coaches that will make me better. And I want to play at a high level of soccer."

02. She plays year-round for the club, traveling to Las Vegas, Memphis, Western Pennsylvania, and New Jersey for top tournaments in recent years. She has played for 14 years overall.

"She is a complete player," Elite 02 Coach Collin Santos says. "She does more assisting than scoring for us. She really hustles. That's why we love having her on the field. She comes in tip-top shape every season. I really don't have to sub for her very often."

At Annapolis Area Christian School, Lemke dominated as both a sophomore and junior. She led the team in scoring both years. Her junior year was clearly her best. Lemke, also a member of the school's track and field team, earned First-Team All-County honors after scoring 30 goals and dishing out six assists. She recorded three hat tricks that season.

"Her speed is one of her greatest strengths," AACCS Girls Soccer Coach Amy Sproul says. "I also really like her soccer I.Q and her ability to see the field, set up her teammates, and know what type of opportunities she has for herself to make something happen."

But Sproul cites Lemke's toughness above all else. "She has dealt with injuries to one leg or the other and she will be like 'I am just fine. I can do it,'" the coach says. "It's like nothing is even wrong with her."

When Lemke gets to college, she will be as sharply focused on soccer as on studying nursing. She carries a 3.5 grade-point average and takes advancement placement classes.

"I just really like helping people," she says. "When I took anatomy last year, I thought I wanted to do something in the medical field. It was something that was really interesting and cool to me. I'd love to do it as a career."

AACS Athletic Director Josiah Wolf believes Lemke is close to being the perfect student-athlete. "She works hard in the classroom, on the field, and training on her own," he says. "She is a great teammate and role model for our younger players. She is just a jewel to have at our school."

Do you have a local athlete to nominate? Send What's Up? an email to editor@whatsupmag.com.



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TOWNE INTERVIEW

J.K. Dobbins

Baltimore Ravens Running Back

By Tom Worgo

Baltimore Ravens running back J.K. Dobbins often thinks about his father Lawrence. Dobbins honors him by wearing No. 27—the same number Lawrence wore at La Grange High School in Texas. Dobbins also attended La Grange.

“I wore the number in pee wee football,” Dobbins says. “I moved away from it in college and high school because I wanted to have my own number. When I got to the Ravens, there were other numbers, but that one stood out to me and I felt it was right to take.”

It was right around when Dobbins started attending high school that Lawrence died in prison of a stroke at age 33. He was serving a two-year sentence for theft.

“His death made me way more mature,” Dobbins explains. “And it made me appreciate things a lot more.”

Dobbins wishes his father had been able to see him play, back when he starred at La Grange, Ohio State, and now with the Ravens.

Baltimore didn’t need the 5-foot-10, 212-pound Dobbins. The Ravens had the most prolific rushing attack in NFL history in 2019, boasting three-time Pro Bowl running back Mark Ingram and standout bruising back Gus Edwards.

But Dobbins was just too talented to pass up in the 2020 NFL Draft. He proved that the Ravens made the right choice with him showing his big-play ability. With Ingram sidelined because of an ankle injury, the 21-year-old Dobbins rushed for 113 yards on 15 carries against Pittsburgh in early November.

He also led Baltimore in catches for a running back half-way through the season.

We recently talked to Dobbins about the team’s Super Bowl aspirations, the pandemic’s impact on him, his close relationship with Mark Ingram, and how he stays in touch with his former college teammates.

You got your first taste of Steelers-Ravens rivalry, which some people say is the NFL’s best today. What did you think of it?

It’s definitely something else. It’s a rivalry that’s really up there. It’s very intense. It’s a lot of fun and I wish we could have come away with the win. I rushed for more 100 yards,

but I am not a stat guy. I want to get the win first.

What is it like playing with Lamar Jackson?

He is amazing. I am certainly glad he is on my team. He’s a great leader and does such great things on the field. It’s a blessing to be able to play with him. I have a great relationship with him.

Can you talk about the impact running backs coach Matt Weiss has had on you in your adjustment to the NFL? And how close are you with Mark Ingram?

Coach Weiss has been a big help with me learning the plays. It’s definitely important having someone like him in your corner. I’m definitely glad to have Mark in the running back’s room for meetings. He is like a big brother to me. I can learn by picking his brain. He tells me what to do and not to do on and off the field. He has helped with the mental part of the game and to always stay sharp.

Do you stay in touch with your old teammates that also made it to the NFL? Are you guys like family in a way?

We are always like a family even with the guys I didn’t play with. I make an effort to talk to them when I see them on the field. It’s a brotherhood at Ohio State. I talk to (Detroit Lions cornerback) Jeff Okudah a lot and players from our draft class. He is like my best friend.

You are wearing Ray Rice’s old number 27. What kind of reaction have you gotten?

I get a lot of reaction from fans. I think the fans here are so good they have gotten the jersey with my last

name on the back. It's great to see that. Ray Rice was a great player. It's an honor to wear that number.

A lot of analysts have picked the Ravens to go to the Super Bowl? Do you feel the Ravens are that good a team?

We have the talent and so many great players. From what I am feeling and what I have seen I would say yeah. Coming from a college that has a winning tradition, it was great to come to the Ravens. They have those type of expectations.

Is must be awkward or different playing games in front of few or no fans; do you still get just as pumped up playing? Is the intensity different or not?

The intensity is the same I feel like, but it's definitely weird playing in front of no fans. We miss the fans for sure. I don't really worry about it. I just concentrate on playing well and making plays.

How worried or not are you about COVID-19? Is it something always on the back of your mind?

I really believe it's a serious thing and I always try to stay safe. That's the main thing for the protocols we have. You have to keep your distance and keep your mask on all the time. When I am away from the practice facility, I stay safe, too. I just relax, chill at home, watch film, and play video games.

What do you do for fun in your during the offseason?

I would really like to travel whenever I can now that I am in the NFL. I'm still trying to plan some trips out. When I was in college, I didn't get the chance to travel.

What kind of offseason workouts did you do to prepare for the season? Are they different than what you did in college?

I am playing the game in the NFL, so I like to do it all. Free weights, cardio, running, and stretching. I was working out more than four hours a day. I would break it up throughout the day: two hours here and two hours there. I worked out as much in college, and pretty much did the same thing.

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TOWNE INTERVIEW

Karen Olscamp

Retiring President and CEO of
University of Maryland Baltimore
Washington Medical Center

By James Houck

After 12 years of leading University of Maryland Baltimore Washington Medical Center, President and Chief Executive Officer Karen E. Olscamp recently announced she will retire this month, January 2021. A native of Buffalo, New York, Olscamp joined the organization in 1987 as an administrative resident and served as Senior Vice President and Chief Operating Officer for 10 years before she was appointed to CEO in 2008.

During her tenure as CEO, the hospital greatly expanded its obstetrics, behavioral health, cancer, critical care, and surgery programs. In 2009, it opened the Pascal Women's Center, which provided much-needed obstetric care to the community after a 41-year hiatus. That same year, the medical center opened a new patient tower with 111 additional private rooms. During the last several years, UM BWMC completed a \$31 million surgical suite expansion, launched a new electronic medical record system, opened new nursing units, constructed a second state-of-the-art endovascular suite, and increased the number of inpatient beds to the behavioral health and labor and delivery units.

Under Olscamp's leadership, UM BWMC has not only greatly expanded its services, but continues to elevate the quality of care provided to patients. Over the last several years, UM BWMC has been honored by organizations such as the American Heart Association, US News & World Report, the Maryland Patient Safety Center, and the Leapfrog Group for its delivery of safe, high quality care.

"Karen will be greatly missed across the University of Maryland Medical System for her leadership, compassion and wisdom," says Mohan Suntha, MD, MBA, President and CEO of the University of Maryland Medical System. "We offer our deepest thanks for her tireless efforts for almost 34 years."

Just before the busy holiday season started last fall, we talked with Olscamp about her retirement and legacy with the hospital.

What's Up? Media: I'll just start with probably the most obvious question, which is, why now? What led to you to the decision to retire?

Karen Olscamp: I've been thinking about it for some time. Professionally and personally, the time just came together. When I think about BWMC, we're strategically well positioned. We've grown into one of the larger hospitals in Maryland. We had actually the second largest hospital at the University of Maryland, within the University of Maryland Medical System. We have gotten a lot of recognition for the high quality of care. And I think it's the fabric of our organization to continue to strive for excellence. I think that's going well. Construction-wise, we always have some projects going on, but in May, it was in middle of COVID, we actually opened up the eighth floor, which is the last floor of our patient care tower.

We finished the parking garage. We've got a medical office building that's under construction. Related to COVID, it's the new normal for some period of time, not leaving during a crisis. What was really important to me also was there is real stability in leadership across the organization. The University of Maryland Medical System has a new CEO. The board chair at BWMC is in the middle of his tenure. We've got a really talented executive and leadership team here. There's real stability in leadership. It all just came together and I'm confident there's a bright future ahead, and this is the right time to make that change.

As you reflect on your career, because I'm sure you've done a lot of that, when you really got involved and started is there a moment or event in time when you knew or discovered that this would be your passion?

There wasn't a big single aha moment for me. It was much more of an evolution. I started here in 1987 and I was very young at the time. But it was probably in the mid-'90s when I really started to see and appreciate the potential. And then really in the late-'90s. And then in 2000 is when we merged with the University of Maryland Medical System. During that period is when it was about the opportunity and potential to be involved with really transforming an organization. So, it was in that timeframe that I would say, "Oh, this is good, this fits."

Are there some lessons that you learned early in your career, that helped you along the way? And, also, maybe people that inspired you?

Yeah, So I would say early in my career, I had a boss who would only read the first page of a memo. Now that's when we did memos.

But what that taught me that has served well over the years is focus. And so, particularly while I learned that lesson 34 years ago, now, when you think of all the data, you get all the information, all the noise if you will, it teaches you to tune out some of the noise and focus on what matters. What are you trying to do? What problem are you trying to solve? That was early in my career.

And what you also learn over time, I would say is the real value of trusting relationships.

Those take time to develop and they don't happen overnight. I think that those matter, when you're trying to move an organization forward. It involves being purposeful. It involves a lot of listening. But when you put those two things together, if you will, have a strong team with trusting relationships and give them clarity of purpose and focus, they really, then, drive the organization. So, I'd say those two lessons are the ones that stand out.

And you mentioned an old boss, that had only read the first page of that memo. Is there anyone else that you would pinpoint as someone who's had a significant impact in your career?

Without a doubt, both personally and professionally it's Jim Walker. Jim was the former CEO of BWMC. First of all, I am eternally grateful for the opportunities that he gave me, but also for him personally, he embraced life to its fullest. He's resilient, he's a lifelong learner, and had a leadership style that I've always tried to emulate. He has impacted my life in ways that I can never fully express my gratitude.

What stands out to you about the hospital system's progress and its place in the County today as a medical institution?

Over this period, both the hospital, and obviously the County has seen dramatic growth and change. Our roots were as a local community hospital, largely serving the northern area of Anne Arundel county. But today we're a much different organization. And we've evolved into a thriving, comprehensive, and

sophisticated medical campus. And we're the only hospital in the County to do intracranial neurosurgery. We do robotic surgery. We've received multiple quality awards. And for me, that is the most important thing that we do obviously. The bricks and the mortar are exciting. People will talk about construction projects, but to me, the real heart and soul of the organization is not what happens inside those buildings or in the community. It's about the care that we provide and the quality of that care. And that's really where I've seen a dramatic change in the organization over the years.

And all of that, undoubtedly is due to the people here. And one of the most important things that we do as leaders is set the culture and develop good people. And that strong culture attracts more good people, and then they are the driving force behind organizational success. And to me, what organizational success means is providing high quality care to the community. And that it's care that they can depend upon every day. That is what I would like my legacy to be is really around the quality of care.

Along these lines, we're talking about the period of transition now, between the hospital under your leadership and whomever is going to be next. What attributes does it take to run a hospital effectively and to create that culture that you just mentioned?

The most important attribute is really about that passion for excellence and service. That's got to be in your DNA. It's got to be who you are. And then in terms of attributes, I think trustworthy, I'd

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THERE'S REAL STABILITY IN LEADERSHIP. IT ALL JUST CAME TOGETHER AND I'M CONFIDENT THERE'S A BRIGHT FUTURE AHEAD, AND THIS IS THE RIGHT TIME TO MAKE THAT CHANGE.

say transparent and really authentic. The next CEO will be different than I am. I was different than the previous CEO. And you have to be authentic. That'll be good for the organization. And it brings, some fresh perspectives, which is always positive

So, what is next? What are you looking forward to?

My plans are probably what most people's plans are. In terms of, having both your health and time are gifts not to be wasted. Certainly, every day in healthcare, we see that we should not take those things for granted. And so, I don't intend to. My family all live out of town across the country, so I want to spend time with them. Post COVID, I hope to do some international travel, and then just take time to reinvent myself and see what this next chapter looks like. I like telling people I'm retiring from my role as CEO, but I'm not retiring from life.

WHEN *CHARM CITY* WAS

**PRO
SPORTS
CENTRAL**

Fifty years ago, Baltimore's teams were among the best in the NFL, NBA, and MLB. Not all came out on top, but near-best seemed pretty good—and exciting—at the time

BY FREDERICK SCHULTZ

For fans following Baltimore pro sports over the past half-century, it's been quite a roller-coaster ride, with favorite teams being either champs or chumps. But we stuck with them. This is all notwithstanding the real clinker over that time span, when the Colts' owner, the late Bob Irsay, clandestinely moved the team in 1984 to Indianapolis in the dead of night. Happily, anyone who's spent a childhood worshipping the city's sports legends will have vivid memories come rushing back when revisiting 1971, exactly fifty yester-years ago. So, let the old newsreel begin.

The Sixties had been wild enough, but to say the early Seventies was an odd era would be an understatement. The Vietnam War was still smoldering, and President Richard Nixon was still in his first term. Men's fashion turned to cheesy leisure suits, mutton-chop sideburns, gaudy plaid "flaired" dress pants, and matching sport coats, wide ties (for those who wore them), "baggy" casual pants, hideous platform shoes, and all polyester, all the time. For women, miniskirts of the Sixties had given way to maxi- and midi-, as hotpants simultaneously seared their way onto the scene.

Hairstyles had gone "shag" for both sexes, especially after a shagged Jane Fonda appeared in the 1971 motion picture *Klute*, and the newly-solo Beatle Paul McCartney sported a similar 'do. And men's pro sports teams followed suit, assimilating longer hairstyles, beard and moustache growth, and "double-knit" synthetic-fabric uniforms.

Women's professional sports hadn't yet taken hold, but this was the year the five-player, full-court game and a 30-second shot clock was introduced to amateur women's basketball—a baby-step, but a step nonetheless.

See You at "The Stadium"

Baltimore's football and baseball home was the old Memorial Stadium, between East 33rd and East 36th streets, which lived up to its reputation for Colts games as "the world's largest outdoor insane asylum." We could devote an entire article on its various iterations, but the foundation structure was built in 1922, and the stadium as current old-timers knew it closed in 1997. Fall

schedules of the Colts and the Orioles often overlapped, with one football endzone in the baseball infield, and the baseball outfield lined off with the stripes of a football gridiron.

Unlike the custom venues for each sport today, M&T Bank Stadium and Oriole Park at Camden Yards, Memorial Stadium was at one time the city's only pro home turf. What's more, it was also not all that friendly to fans. The seats were wooden, and not "contoured," if you get the drift. And if you decided to go to a baseball game after work on a weeknight, tickets were usually available. But you had to beware of the guy at the ticket-sales booth who would say, "I'll tell you what I'm going to do for you," then sell you "lower-reserve" seats that were behind a support column for the upper deck and thus blocked your view of the field.



The *Baltimore Sun* newspaper carried headlines on the C1 page of the Baltimore Colts Super Bowl V win on Monday, January 18, 1971.

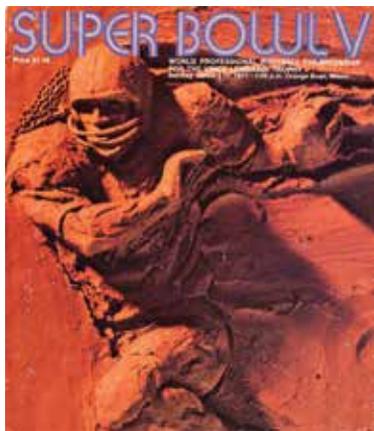
In 1971, it had been just two years since both the Orioles and the Colts swallowed the bitter pill of defeat in 1969 at the hands of two brash clubs from New York. The National League champs that would be christened the “Miracle” Mets teamed “Tom Terrific” Seaver with underrated pitching star Jerry Koosman to pick apart the Birds’ power lineup. And a cocky playboy Jets quarterback named “Broadway” Joe Namath (once best known for donning women’s pantyhose in a 1973 Hanes Beautymist commercial and now a TV pitchman for supplemental Medicare insurance) made good on his pregame victory predictions. The Colts, Bullets, and Orioles extravaganza that unfolded in 1971 wasn’t always pretty. But the year was arguably the city’s pro-sports best.

Super Bowl-Bound

The Colts won both of their 1970 playoff games in Memorial Stadium, breezing through the AFC East divisional game 17-0 against the Cincinnati Bengals and the AFC championship 27-17 over the Oakland Raiders. The Head Coach was Don McCafferty, and their legendary quarterback was John Unitas. (Players rarely, if ever, called him “Johnny,” according to this reporter’s 2008 conversations with now-deceased former Colts Ordell Braase, Art Donovan, and Jim Mutscheller, appearing at a program at the Maryland Historical Society celebrating “The Greatest Game Ever Played,” which is a story for another time. “That (‘Johnny’) was a media invention,” they agreed.)

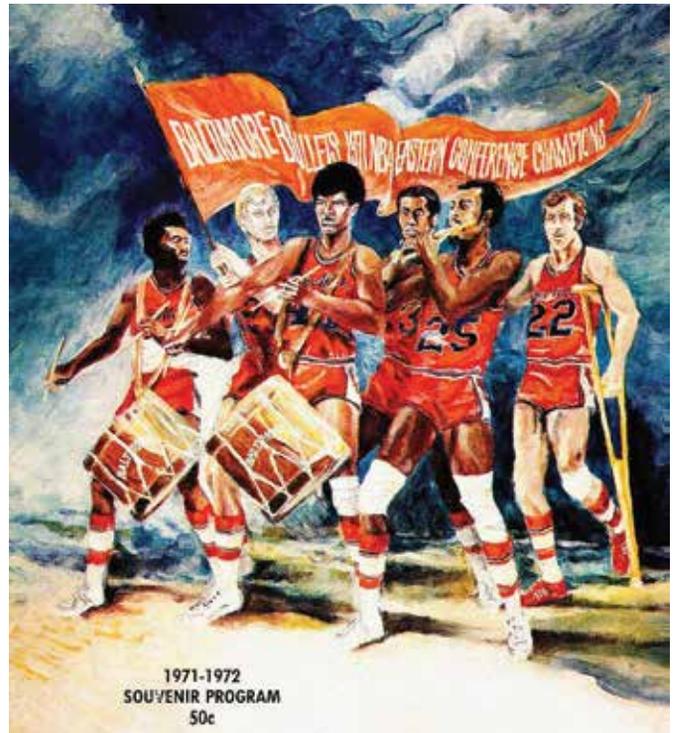
Ironically, one of the best extant rundowns of the Colts-Cowboys Super Bowl V matchup in ’71 comes from Mark Morthier, an avowed lifelong Dallas fan. In “Super Bowl V: The One I’ll Never Forget,” an online article written for “The Sports Column,” he recounts all the messy details of the game that became forever known as “The Blunder Bowl,” with those words plastered across the cover of the next issue of *Sports Illustrated*.

On January 17 at the Orange Bowl in Miami, it was the first Super Bowl ever played on artificial “PolyTurf” and the only one to have a player from the losing team and a non-quarterback,



A program from the January 17, 1971 Super Bowl V played at the Orange Bowl in Miami between the Baltimore Colts and the Dallas Cowboys.

Cowboys linebacker Chuck Howley, named the game’s Most Valuable Player. After a total 11 turnovers, 14 penalties, a blocked pass, a blocked extra-point kick, and an injury that knocked starting quarterback Unitas out of the game, the deciding play fell on rookie Colts’ kicker Jim O’Brien, who split the uprights with a 32-yard field goal to win the game 16-13 with five seconds left on the clock.



A souvenir program from the 1971 Baltimore Bullets NBA Finals home game announces the team as the Eastern Conference Champions on the cover.

“I wasn’t the greatest kicker and I never pretended to be,” O’Brien was quoted as saying by reporter Jorge Milian in a January 2010 story in the *Palm Beach Post*. “I never told anybody I was. But whenever we needed a kick [except, of course, that blocked extra point, which made the field goal necessary for the win], I made it.”

Bullets Go to the NBA Finals

The Baltimore Bullets (with the Civic Center—now Royal Farms Arena—as their home court) had star guard Earl “the Pearl” Monroe, forward Gus Johnson, and a powerful young center named Wes Unseld for the 1970–71 season, each of the three future NBA Hall-of-Famers. The Bullets went all the way to the NBA finals in 1971, losing against the Milwaukee Bucks and their star rookie center named Lew Alcindor, who changed his name, just after the Bucks won the championship game, to Kareem Abdul-Jabbar. The journey to the final was what captured the attention of Baltimore fans, however. The Bullets’ four-games-to-three win over the rival (some sportswriters said “hated,” which was probably more accurate) New York Knicks in the Eastern Finals helped ease the pain felt after losing to the Bucks for the title.

While the Bullets’ stars of the series had been mostly Unseld and Monroe, the seventh-game savior was Monroe’s roommate, second-year guard Fred Carter, a relative unknown from Mount Saint Mary’s College (now University) outside Emmitsburg, Maryland, where his jersey and number have been retired. With 68 seconds left in the game, Carter scored, according to the *Baltimore Sun*, “the biggest basket in Baltimore Bullets history,” beating the Knicks as Unseld batted away their last-gasp shot before the final buzzer.

Orioles' Baseball

After having won the 1970 World Series against the star-studded Cincinnati Reds' "Big Red Machine," Baltimore's Orioles were becoming a dynasty, or so some thought. In '71, the team had four 20-game-winning pitchers: Jim Palmer, Dave McNally, Miguel ("Mike") Cuellar, and Pat Dobson. But the Pittsburgh Pirates had other thoughts for Major League Baseball's 68th "fall classic."

It was against the Reds that Brooks Robinson had earned the nickname "Human Vacuum Cleaner" for his defensive acrobatics at third base. And Brooks' bat, along with those of Frank Robinson and Boog Powell, and Merv Rettenmund, who had the third-best batting average in the league, were formidable forces going into this series after the O's had beaten the Oakland Athletics in three straight for the league title. But the Pirates, who had won their league championship series three games to one over the San Francisco Giants, had their powerhouse hitters Willie Stargell and Roberto Clemente (the first Spanish-speaking player to be named the series' Most Valuable Player) to help make it a nearly even match-up.

Less likely heroes such as third baseman Richie Hebner (who tagged Orioles ace Jim Palmer with a three-run homer in Game Two) and unscheduled Game Five starter Nelson Briles, who pitched a two-hit shutout to save a fresh starter for Game Seven (a brilliant move by Manager Danny Murtaugh), helped dash the Birds' hopes for repeating as Series champs.

As fans are wont to say, "Just wait till next year!" But "next year" turned out to be 1979, when the Pirates encored, beating the Orioles again, four games to three.

Baltimore Radio and TV announcer Chuck Thompson, himself inducted into the Baseball Hall of Fame in 1993, had belted out his celebratory exclamations "Ain't the beer cold!" and "Go to war, Miss Agnes!" a lot in '71. But that's now but a cherished memory, 50 years hence. And nobody but Chuck knew who "Miss Agnes" really was.



A collectible postcard distributed by Baltimore company D.E. Traub depicts Memorial Stadium, where both the Colts and Orioles played home games for several decades.



An Orioles home game program from the 1971 World Series.

Epilogue

When this story assignment came along, Editor James Houck wondered whether I might be interested. A life-long fan of Baltimore sports, I jumped at the chance. As a kid, I was Brooks Robinson, played third base, and wore his number 5. My Dad's friend Paul called on Mother's Day morning in 1966 and had two tickets to go with the two he had for an Orioles double-header against the Cleveland Indians. Since it was Mother's Day, Paul said, "See what kind of sport she is." My Mom was a great sport, and we had box seats right behind the plate when Frank Robinson came up against Luis Tiant and hit a fastball completely out of Memorial Stadium, the one and only time it's been done. In fact, from that time until the stadium closed, the point where the ball went over the wall and into the parking lot below was marked with a flag that said, simply, "HERE."

In keeping with this theme, I was also in the crowd for Game Seven of the 1971 World Series, but the journey there was as much a part of the story as the Orioles' loss that day as told in this story. A business friend of my Dad's, a red-haired guy named "Reds" (naturally), was a regional distributor of Royal Crown Cola and Nehi fruit sodas based out of inner-city Baltimore, and he had free tickets to the game. The only trick was, my Dad had to drive downtown to pick them up at Reds' home warehouse just before the game. This was decades before the fancy downtown stadiums and the Inner Harbor, so we courageously journeyed into the bowels of Baltimore to retrieve the tickets that Reds had guaranteed would be there waiting for us. Sure enough, they were. But the seats were in the right field bleachers, about as far from the field as you could get. And the Birds lost. But we didn't really care. It was *The World Series!* Thanks for everything, Dad!

You can almost still hear the old Baltimore Colts Marching Band, what Barry Levinson (his must-see classic movie was *Diner*) referred to as "The Band that Wouldn't Die," decked out in their fringed rawhide jackets and cowboy hats, instrumentally belting out the team's fight song that went like this (yes, there were lyrics, too!): Let's go you Baltimore Colts; And put the ball across the line; So drive on you Baltimore Colts; Go in and strike like lightning bolts; *Fight Fight Fight!*; Rear up you colts and let's fight; Crash through and show them your might; For Baltimore and Maryland; We will march onto victory!



Educating the Next Generation of Investors,

CONSUMERS, AND BORROWERS (YOUR KIDS!) BY DYLAN ROCHE

“MOM! DAD! CAN I HAVE SOME MONEY?”

Whether they’re as young as kindergarten or old enough to be preparing for college, some kids seem to think—as the saying goes—that money grows on trees.

But understanding the value of a dollar, along with responsible practices like budgeting, saving, and investing, are all lessons that begin at home, where they’re taught by parents or other adult role models. And these lessons are important because, as with other life skills, children who learn to be responsible with money when they are young tend to keep those habits as they get older.

It’s for these reasons that the Youth Financial Literacy Foundation encourages parents to teach financial literacy starting from a young age. “Financial education should be a continuous process, right from childhood to adulthood,” the organization explains. “Unfortunately, not even our learning institutions

seem to recognize this fact. We tend to assume that people will somehow learn about money on their own. There needs to be a paradigm shift when it comes to financial literacy.”

Taking steps to ensure that kids are well-versed in finances will set them up to being able to build wealth, be prepared for emergencies, and stay out of debt.

“But why can’t kids just be kids?” some parents might think. Although it’s true that not every aspect of financial literacy will be appropriate for young children, even simple lessons can make a big difference in a young person’s relationship with money.

“As children grow up, their emotions toward money management also are maturing,” explains the National Financial Educators Council. “Efforts at building financial literacy for children should help kids become self-reliant and self-assured when handling finances.”

“AS CHILDREN GROW UP, THEIR EMOTIONS TOWARD MONEY MANAGEMENT ALSO ARE MATURING. EFFORTS AT BUILDING FINANCIAL LITERACY FOR CHILDREN SHOULD HELP KIDS BECOME SELF-RELIANT AND SELF-ASSURED WHEN HANDLING FINANCES.”

—THE NATIONAL FINANCIAL EDUCATORS COUNCIL.

It doesn't have to be a daunting task—everything from giving your child an allowance to taking them on a trip to the bank is an opportunity for teaching them. Here's what you should consider...

START YOUNG: LESSONS IN EARNING, SPENDING AND SAVING

While a topic like **financial literacy** sounds so adult-centric, it doesn't have to be. Financial literacy simply refers to understanding how to be responsible with money. Start with age-appropriate lessons from the time children are small. Your focus in the beginning should be on understanding money and how it is exchanged. Children as young as 4 or 5 can start identifying coins and recognizing how they add up into dollars.

These early years are also an ideal time to start teaching children about making decisions around money. The younger they are when they start doing this, the faster they become more comfortable and confident with it. When you take your next trip to a toy store, point out the price tags and show how bigger or fancier toys cost more than smaller or simpler toys. These lessons in the early

years lay the groundwork for the lessons that come later.

As with other life lessons, financial literacy begins with basic concepts, but children and adolescents will get the most value out of the life experiences where those concepts are applied. A parent can talk about topics like *spending*, *budgeting*, *saving*, *investing*, and *credit*, but these concepts are just the beginning. In its 2018 study titled *A Review of Large-scale Youth Financial Literacy Education Policies and Programs*, the Brookings Institute explains, “Specific knowledge and skills that can be applied in a practical way to the real world emerge out of these core concepts.”

KID INCOME: A WEEKLY ALLOWANCE

Most children have their first experience with handling money in the form of an allowance. An allowance does not need to be a large sum of money to provide a proper educational experience. When determining an amount for an allowance, consider how much money you provide your children throughout the course of any given month. In some cases, you may be giving children more money in small increments

than they would get through an allowance. Providing a set amount every week will allow children to make financial decisions on their own and determine which purchases are truly worthwhile.

Encourage smart money habits like budgeting and saving by showing children how to create four separate jars or envelopes where they keep their money:

SPEND: the money they can use for everyday activities

SHORT-TERM SAVING: the money they can use for a bigger purchase that they can't afford with a single week's allowance (such as a bike or a video game)

LONG-TERM SAVING: the money they're setting aside to deposit in a bank account or to invest (more on this topic soon)

CHARITY OR GIVING: the money they want to give to a good cause they support

Children don't have to divide their money evenly across all four of their banks, but they should aim to deposit the same amount from week to week. Help them determine their priorities—for example, if they have a \$30 allowance, they might want to put \$5 in long-term savings, \$2 to charity, \$3 to short-term savings, and \$20 to spending.

Teach them the concept of **paying yourself first**. They should set aside money to be saved as soon as they receive it. If they decide they will simply save whatever they don't spend within a week, it's easy for them to blow through all their money and then never actually save anything.

If children are running through their allowance too quickly, show them how to keep a spending diary to track where their money goes. Ask them whether each





purchase is worthwhile in the long term so they can start to prioritize where they're spending their money. They can use this spending diary to set a budget and determine ahead of time how they'll be spending their dollars every week.

If your kid isn't great a budgeting right away, that's all right—they're not going to be as responsible in their choices as an adult might be. Remember that all lessons should be constructive.

Consider it this way: Most people who are learning to manage a budget, whether they're a child or an adult, will often be taught some variation of the lesson that buying a specialty coffee drink every day will add up over the course of months

and years. This can be frustrating because what they hear is that they're broke because they buy coffee every day. "Educators need to keep in mind the original intent of the latte factor concept," explains the High School Financial Planning Program, a subset of the National Endowment for Financial Education. "The lesson is meant to be an educational tool to empower students, not to shame them. Understanding how small expenses can add up to real savings over time encourages students to make mindful daily decisions and to see that that many of their financial goals are within their control. Learning how small amounts add up is more impactful when viewed through the lens of how that money saved can be used toward a goal that they value."

BEYOND THE PIGGY—PUTTING MONEY IN A REAL BANK

When a child is ready to get serious about saving, the next step is to open a **custodial account**, a type of bank account held by a parent or legal guardian in their child's name. The adult legally controls the account until the minor comes of age, at which point they gain full control of it.

Once a child has more than \$200 saved at home, it only makes sense to put that money in the bank, as this will ensure the money is safe and will let your child collect **interest**, the first of many savings and investing terms your child will learn throughout the process. Explain to your child that they are technically lending their money to the bank by

making a deposit; therefore, the bank is paying them a small percentage every month as long as that money stays in their account. In the meantime, the bank might provide loans to other borrowers who are in turn charged interest as they pay off their debt. People might take out loans from a bank for any number of reasons, such as to buy a home or to start a business—and all that money they borrow comes from people who are keeping their money in the bank. Things like interest rates (for either borrowing or saving), as well as added fees (such as overdraft fees), help people determine which bank they use.

Another way of borrowing money is the use of credit cards, which some parents

might choose to give their child to cover certain expenses. However, if you are introducing your child to **credit**, be sure they understand that what they buy on credit is not free money. Buying on credit, like taking out a loan, puts a borrower in **debt**, which they must pay back to the bank in consistent monthly increments (plus interest). The sooner they pay the money back, the less money they end up owing in the long term because they are paying back less interest.

MAKING INVESTMENTS UNDERSTANDABLE FOR YOUTH

Beyond saving their money in a bank account, the other way youth can become financially literate individuals is by making **investments**—another means of putting your money toward something with the expectation that you'll get even more money back in return. A savings account is a type of investment that carries little risk (in other words, you know your original investment is protected, and you can access it whenever you want to). On the other hand, it doesn't offer opportunity for growth above and beyond the interest you collect.

With other types of investments, there's potential for greater growth; the drawback is that there's also risk of losing money. The two most common types of investments are:

STOCKS: When an investor buys a share of stock, what they are doing is purchasing what's known as a **share** of that company—if the company makes money, they receive a part of the profits. But if the company does

poorly, then the price of that stock will go down and the shareholder loses money on their investment.

Stocks are considered a long-term investment that a person holds for a decade or more, during which time the price of the stock could go up and down. Despite these daily fluctuations, a stock will ideally be worth more in 20 years' time than it was when it was first purchased; however, this isn't always the case. Many shareholders pay close attention to stock fluctuations on the internet every day.

BONDS: These are issued by the government or by corporations to borrow money for certain projects. A government bond could help fund infrastructure or education endeavors, whereas a corporate bond might cover new property or employment expansion.

Bondholders can keep the bond until it reaches **maturity**—the point at which the borrower must pay it off—or the bond can be sold to other investors. In most cases, bonds are a safe investment, but they aren't completely free of risk. If interest rates change significantly, it could change the value of the bond. Additionally, as with any situations of borrowing and lending, the body that issued the bond might be unable to pay back the debt (this is known as **defaulting** on a loan).

Although minors can't buy stocks or bonds, parents can do this on their behalf via a custodial account. Consider investing only money that children and teens have earned themselves through their allowance or an af-

“THERE CAN BE CONFUSION ABOUT THE WORDS SAVING AND INVESTING. FOR EXAMPLE, SOMEONE MIGHT CLAIM THAT A NEW CAR IS AN INVESTMENT, WHICH PROBABLY IS NOT TRUE SINCE MOST CARS LOSE THEIR VALUE OVER TIME AND AN INVESTMENT IDEALLY SHOULD INCREASE IN VALUE. THINK OF SAVING AND INVESTING AS METHODS OF SETTING ASIDE MONEY FOR THE FUTURE. THE BEST METHOD DEPENDS ON YOUR NEEDS AND GOALS.”

—THE NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION

ter-school job—this way, they have a better appreciation of the risk and reward involved.

Before you make any investments, be sure to explain to your child the importance of **diversification**, i.e. keeping a varied range of investments. Diversification lessens the risk involved and saves you from losing too much when one of your investments turns out to be unsuccessful. For example, if something goes wrong with stock they hold, they still have their other stocks, as well as their bonds and savings account.

The important takeaway about investing is that children understand it's about putting your money toward something that will increase in value—and in an ideal situation, an investor gets more money back than they put in.

The National Endowment for Financial Education explains this concept in its online resource *Your Spending, Your Savings, Your Future: A Beginner's Guide to Financial Readiness* by stating, “There can be confusion about the words saving and investing.

For example, someone might claim that a new car is an investment, which probably is not true since most cars lose their value over time and an investment ideally should increase in value. Think of saving and investing as methods of setting aside money for the future. The best method depends on your needs and goals.”

WHERE TO GO FOR MORE INFO

Financial literacy is a complicated topic and is something that requires lifelong learning. For families that want more guidance on how to broach these topics with children of any ages, a great resource is the **Council for Economic Education** (www.councilforeconed.org), which provides lessons and tools for teaching kindergartners through high school seniors. Teens who are interested in growing as investors should check out the **Young Investors Society** (www.yis.org), which supports extracurricular programs at schools and offers online resources to help students learn more about making their money work for them.

My school inspires me.



My teachers know me.



My classes engage me.



My performances exhilarate me.

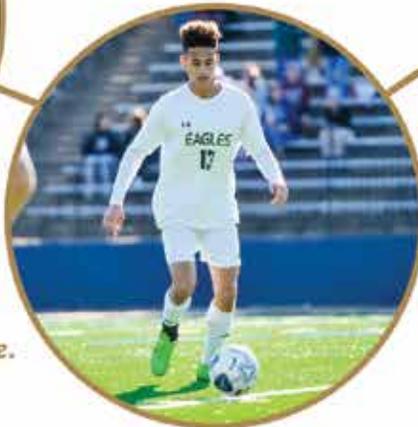


My classmates support me.



My community embraces me.

My coaches challenge me.



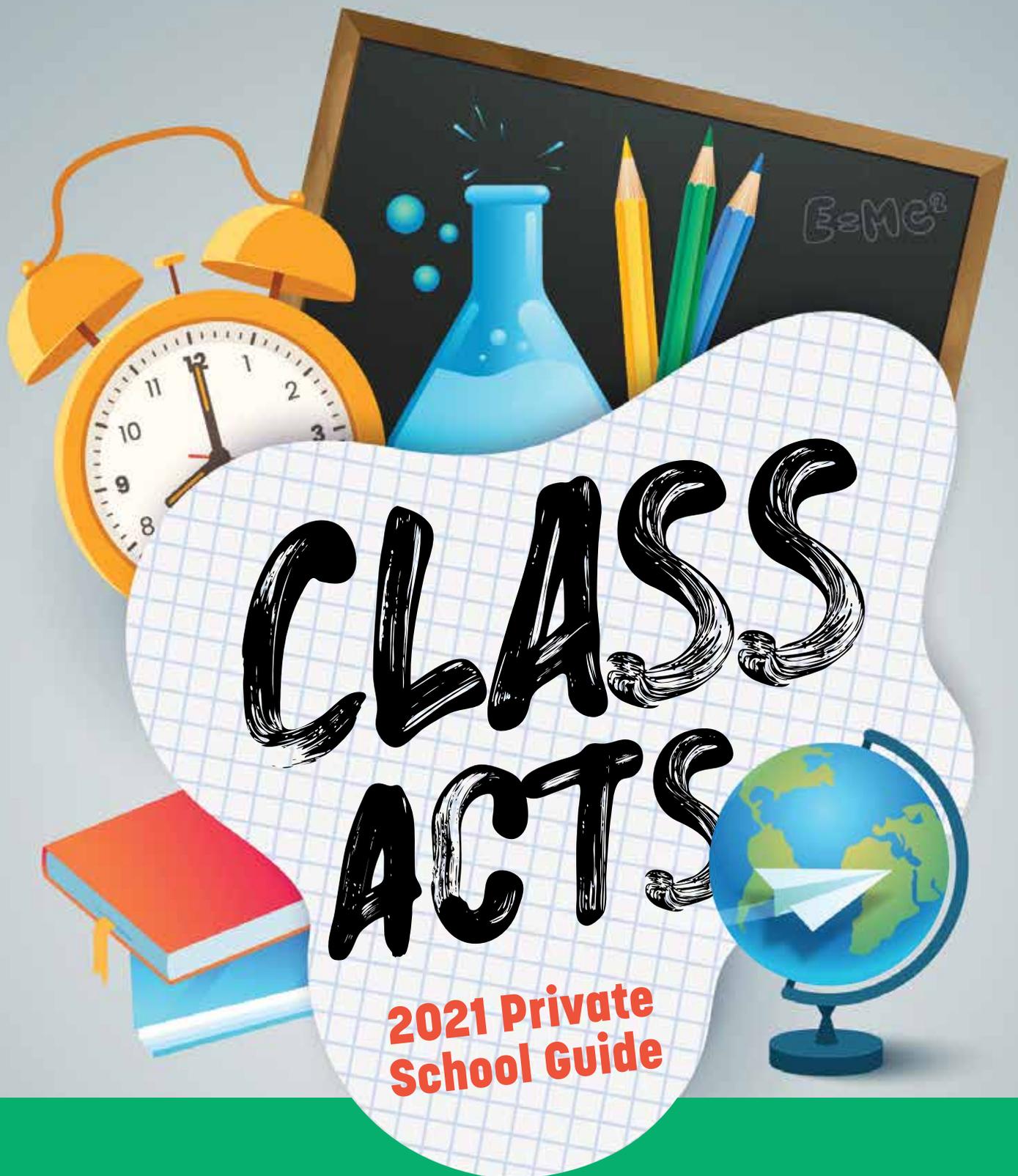
INDIAN CREEK SCHOOL

Pre-Kindergarten 3 through Grade 12

Indian Creek students experience an excellent college-preparatory program with a focus on engaging academics and an individualized approach to each student.

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www.indiancreekschool.org



Welcome to your 2021 Private School Guide! Choosing a private school for your child and your family's wants and needs requires considerable time and research. Like last year, the format of the guide allows you to easily navigate local private schools' vital information (tuition, student/teacher ratios, key contacts, etc.) and efficiently learn about their education philosophies, affiliations, student clubs, extracurricular programs, sports offerings, and more.

Please note: This information is up-to-date as of our print deadline. Because some schools have varying data points, you will see "N/A" (Not Applicable) for several schools' categories that do not apply. The Performance/Creative Arts Offerings, Extracurricular Clubs, and Interscholastic Sports categories also have varying data references because some schools have a specific number of programs, while other schools vary year to year. If you have questions or concerns, please contact the school directly.

PRIVATE SCHOOL

*Most recent statistics provided

GREATER ANNAPOLIS

	DESCRIPTION	YEAR FOUNDED	RELIGIOUS AFFILIATION	PRINCIPAL/HEAD OF SCHOOL	GRADE LEVELS	ENROLLMENT	AVG. CLASS SIZE
ANNAPOLIS AREA CHRISTIAN SCHOOL—LOWER (Severn) 61 Gambrells Road, Severn (Annapolis) 710 Ridgely Avenue, Annapolis 410-519-5300; aacsonline.org	AACS is an accredited K-12 private, co-ed, school with four campuses in AA county. We provide an excellent, distinctively Christian education.	1971	Christian	Karl Graustein (Severn); Elizabeth Williams (Annapolis)	K-5	220	10-15
ANNAPOLIS AREA CHRISTIAN SCHOOL—MIDDLE 716 Bestgate Road, Annapolis 410-846-3505; aacsonline.org	AACS is an accredited K-12 private, co-ed, school with four campuses in AA county. We provide an excellent, distinctively Christian education.	1971	Christian	Benjamin Peddicord	6-8	205	10-15
ANNAPOLIS AREA CHRISTIAN SCHOOL—UPPER 109 Burns Crossing Road, Severn 410-846-3507; aacsonline.org	AACS is an accredited K-12 private, co-ed, school with four campuses in AA county. We provide an excellent, distinctively Christian education.	1971	Christian	Dr. Robert McCollum	9-12	407	10-15
BOOK OF LIFE ACADEMY* 913 Cedar Park Road, Annapolis 410-263-2600; bookoflifeacademy.com	Located in Annapolis, Book of Life offers a Christian education through various daily enrichment programs.	1982	Christian	Ashley Mackell	K2-5	115	12
CALVARY CENTER SCHOOL* 301 Rowe Boulevard, Annapolis 410-268-3812; calumc.org/calvary-center-school	Calvary Center School is a preschool for children ages 3 and 4, and also offers extended care options.	1986	Methodist	Johnna Parker	PreK	75	12-15
CHESAPEAKE MONTESSORI SCHOOL* 30 Old Mill Bottom Road North, Annapolis 410-757-4740; chesapeake-montessori.com	Chesapeake Montessori is recognized by the Association Montessori Internationale, and focuses on indoor and outdoor learning environments on their 7-acre campus.	1977	Non-Sectarian	Robert Wirts	18 months-8	150	24
THE HARBOUR SCHOOL AT ANNAPOLIS* 1277 Green Holly Drive, Annapolis 410-974-4248; harbourschool.org	The Harbour School, located in Cape St. Claire, has an individualized way of teaching, and adapts to the students' way of learning.	1982	Non-Sectarian	Linda J. Jacobs	1-12	189	8-10
INDIAN CREEK SCHOOL—LOWER 680 Evergreen Road, Crownsville 410-923-3660; indiancreekschool.org	Indian Creek School is a college-preparatory school with two Crownsville campuses: Lower (17.1 acres) and Upper (114 acres).	1973	Non-Sectarian	Jennifer Malachowski	PreK 3-6	200	16
INDIAN CREEK SCHOOL—UPPER 1130 Anne Chambers Way, Crownsville 410-849-5151; indiancreekschool.org	Indian Creek School is a college-preparatory school with two Crownsville campuses: Lower (17.1 acres) and Upper (114 acres).	1973	Non-Sectarian	Matthew McCormick	7-12	325	15
THE KEY SCHOOL 534 Hillsmere Drive, Annapolis 410-263-9231; keyschool.org	Key School is a coeducational, progressive, college-preparatory day school with a picturesque 15-acre campus located in Hillsmere Shores and a 70-acre athletic park located in Annapolis Roads.	1958	Non-Sectarian	Matthew Nespole	Key-Wee (2.5 years)-12	645	16-18
MONTESSORI INTERNATIONAL CHILDREN'S HOUSE 1641 North Winchester Road, Annapolis 410-757-7789; montessorinternational.org	Recognized by the Association Montessori Internationale, Montessori International Children's House caters to students ages 18 months to 12 years on their 4.5-acre campus.	1985	Non-Sectarian	Elizabeth Whitaker	18 months-6	150	12-25
NAVAL ACADEMY PRIMARY SCHOOL 74 Greenbury Point Road, Annapolis 410-757-3090; napschool.org	Naval Academy Primary School is an independent, co-educational school with ties to the U.S. Naval Academy, serving civilian and military families alike.	1949	Non-Sectarian	Robyn M. Green	PreK-5	260	15
ROCKBRIDGE ACADEMY 680 Evergreen Road, Crownsville (K-6) 911 Generals Highway, Millersville (7-12) 410-923-1171; rockbridge.org	Celebrating our 25th year as a classical Christian school, Rockbridge Academy is ready to welcome K-12 students to our unified campus next year!	1995	Christian	Roy Griffith	K-12	330	13
ST. ANNE'S SCHOOL OF ANNAPOLIS* 3112 Arundel on the Bay Road, Annapolis 410-263-8650; st.annesschool.org	St. Anne's School is a candidate school for the International Baccalaureate (IB) Primary and Middle Years Programme, and offers several different approaches to the learning environment.	1992	Episcopal	Lisa Nagel	Twos-8	235	13

	RATIO	TUITION PER YEAR	OPEN HOUSE DATES	EDUCATIONAL ENVIRONMENT	ENTRANCE EXAMS	UNIFORMS	% MINORITY	FINANCIAL ASSISTANCE	AP COURSES	IB COURSES	LANGUAGES TAUGHT	PERFORMANCE/ CREATIVE ARTS OFFERINGS	EXTRACURRICULAR CLUBS	INTERSCHOLASTIC SPORTS	SERVICE/ VOLUNTEER REQUIREMENT
	11:1	\$11,800–13,150/year	Call for Information	Coed	✓	✓	35%	✓	0	0	Spanish	4	2	0	N/A
	11:1	\$15,600/year	Call for Information	Coed	✓	✓	35%	✓	0	0	Spanish, ASL	6	4	5	N/A
	11:1	\$19,850/year	Call for Information	Coed	✓	✓	40%	✓	11	0	Chinese, French, German, Latin, Spanish, ASL, ESL	21	20	15	8 hours per year (encouraged, not required)
	6:1	\$4,500–6,000/year	Call for Information	Coed	×	✓	N/A	✓	0	0	Spanish	Music and Fine Arts	Multiple	0	N/A
	6:1	\$180–1,025/month	Call for Information	Coed	×	×	N/A	×	0	0	N/A	Music	N/A	0	N/A
	Varies	\$11,000–16,500/year	Call for information	Coed	×	×	N/A	✓	0	0	French	Art and Music	Multiple	0	72 hours per year (grades 7 and 8)
	2:1	\$40,112/year	Call for information	Coed	×	Dress code	27%	×	0	0	N/A	Studio Art and Performing Arts	5	4	75 hours for seniors
	7:1	\$9,090–22,100/year	Daily Virtual Tours by Appointment	Coed	✓	✓	26%	✓	0	0	Spanish	8	12	8	N/A
	7:1	\$27,500/year	Daily Virtual Tours by Appointment	Coed	✓	✓	26%	✓	21	0	Spanish, Latin	30	43	25	75 hours (grades 9–12)
	6:1	\$8,800–\$30,075/year	keyschool.org/openhouse	Coed	✓ (ISEE or SSAT)	×	35%	✓	6	0	Arabic, French, Latin, Spanish	24	45	40	N/A
	4:1 to 15:1	\$10,000–12,500/year	Call for Information	Coed	×	×	25%	✓	0	0	Spanish	Music	Varies by year	0	N/A
	9:1 (PreK); 16:1 (K–5th)	\$5,100–11,340/year	Call for Appointment	Coed	×	✓	12%	✓	0	0	French	Music and Fine Arts	16	0	N/A
	6:1	\$7,000–15,690/year	1/15, 2/23	Coed	✓	✓	29%	✓	0	0	Latin, Spanish	25	23	6	Daily service duties
	9:1	\$3,575–19,995/year	Call for Information	Coed	✓	✓	33%	✓	0	0	Spanish	7	7	6	10 hours (grade 8)

PRIVATE SCHOOL

*Most recent statistics provided

DESCRIPTION

SEVERNA PARK

YEAR FOUNDED	RELIGIOUS AFFILIATION	PRINCIPAL/HEAD OF SCHOOL	GRADE LEVELS	ENROLLMENT	AVG. CLASS SIZE
1963	Lutheran	Patrick Kiley	PreK 3-8	120	11
1995	Episcopal	Tricia McVeigh	2 years-K	127	12-20
1862	Catholic	Rebecca Zimmerman	PreK-8	800	28
1946	Catholic	Mindi Imes	9-12	507	20

1914	Non-Sectarian	Douglas Lagarde	Pre-school-5	222	15
1914	Non-Sectarian	Douglas Lagarde	6-12	627	13
1959	Catholic	Casey Buckstaff	PreK-8	503	25
1957	Episcopal	Jamey Hein	PreK 3s-8	215	14

EDGEWATER

1985	United Methodist	Mark Wagner	PreK-8	186	15
1989	Non-Sectarian	Dr. Joan Mele-McCarthy	1-8	105	Varies

GAMBRILLS/ODENTON

1977	Baptist	Scott Milner (principal); John Lacombe (director)	K3-12	181	14
2000	Catholic	Nancy Baker	PreK-8	750	25

MILLERSVILLE

1995	Christian	Pastor Dallas Bumgarner	PreK2-8	60	8
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SEVERN/GLEN BURNIE

1966	Catholic	Kathleen K. Mahar	9-12	1,250	25
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	RATIO	TUITION PER YEAR	OPEN HOUSE DATES	EDUCATIONAL ENVIRONMENT	ENTRANCE EXAMS	UNIFORMS	% MINORITY	FINANCIAL ASSISTANCE	AP COURSES	IB COURSES	LANGUAGES TAUGHT	PERFORMANCE/ CREATIVE ARTS OFFERINGS	EXTRACURRICULAR CLUBS	INTERSCHOLASTIC SPORTS	SERVICE/ VOLUNTEER REQUIREMENT
	10:1	\$3,900–12,900/year	Call for Information	Coed	×	✓	18%	✓	0	0	Spanish	14	5	4	15 hours (middle school)
	5:1	\$2,300–8,000/year	TBA	Coed	×	×	5%	✓	0	0	Spanish	Music Together, Ballet	3–4	0	N/A
	6:1 (PreK–K); 12:1 (1–3); 15:1 (4–5)	\$8,537/year (Catholic); \$9,812/year (Non-Catholic)	Call for Information	Coed	✓	✓	N/A	✓	0	0	Spanish	5	Multiple	4	Weekly service projects, community outreach, Saints in action
	14:1	\$14,577/year (Catholic); \$16,320/year (non-Catholic)	Call for Information	Coed	✓	✓	15%	✓	16	0	Spanish, French, Latin	15	30	19	75 hours
	13:1	\$21,540/year; PS–K varies	See website for admissions events	Coed	✓	✓	20%	✓	0	0	Spanish	Multiple	Multiple	0	N/A
	12:1	\$27,780/year	See website for admissions events	Coed	✓	✓	17%	✓	20	0	French, Spanish, Latin	35+	45+	15–48 teams	10 hours per year (grades 9–12)
	14:1	\$8,275/year	1/26	Coed	×	✓	11%	✓	0	0	Spanish	10	21	6	N/A
	7:1	\$3,500–13,500/year	Call for Appointment	Coed	×	✓	12%	✓	0	0	Spanish	6	20	6	Yearly class service
	6:1	\$9,120–\$13,275/year	Call for Information on Virtual Open Houses	Coed	×	✓	N/A	✓	0	0	Spanish	Music and Art	Multiple	4	N/A
	4:1	\$31,621/year	Call for Information	Coed	×	✓	22%	✓	0	0	N/A	4	8	6	Yes
	9:1	\$6,300/year	Call for Information	Coed	✓	✓	N/A	×	0	0	Spanish	Multiple	Multiple	3	N/A
	14:1	\$7,950/year (Catholic); \$8,700/year (other faiths)	Call to Schedule	Coed	✓	✓	24%	✓	0	0	Spanish	Music	30+	9	20 hours (grade 8)
	12:1	\$1,400–5,500/year	Call for Information	Coed	✓	✓ (K–8th)	30%	Limited	0	0	Spanish	Multiple	Multiple	0	N/A
	14:1	\$17,250/year	Call for Information	Coed	✓	✓	N/A	✓	26	IB Diploma School	Spanish, French, Latin	Music, Theatre, Visual Arts	30+	30+	60 hours of community service

PRIVATE SCHOOL

*Most recent statistics provided

DESCRIPTION

		YEAR FOUNDED	RELIGIOUS AFFILIATION	PRINCIPAL/HEAD OF SCHOOL	GRADE LEVELS	ENROLLMENT	AVG. CLASS SIZE
CALVARY BAPTIST CHURCH ACADEMY 407 Marley Station Road, Glen Burnie 410-768-5306; cbcaknights.org	Calvary Baptist Church Academy is a Christian school that has a good balance between teaching Christian principles and having a strong educational base (our students test 1-2 grades higher than national average)	1973	Christian	George Kirychuk, Administrator	K3-12	293	15-18
GRANITE BAPTIST SCHOOL* 7823 Oakwood Road, Glen Burnie 410-761-1118; granitebaptistschool.org	Granite Baptist School was founded as a ministry of Granite Baptist Church, and is located near Route 100 and Route 2.	1975	Baptist	Lou Rossi, Jr.	K3-12	273	Varies
MONSIGNOR SLADE CATHOLIC SCHOOL* 120 Dorsey Road, Glen Burnie 410-766-7130; msladeschool.com	Monsignor Slade is part of the Archdiocese of Baltimore, and is located in northern Anne Arundel County on a 10.5-acre campus.	1954	Catholic	Alexa L. Cox	Pre-K2-8	475	25
ST. PAUL'S LUTHERAN SCHOOL* 308 Oak Manor Drive, Glen Burnie 410-766-5790; stpaulsgb.org	Located near Route 100, St. Paul's Lutheran School focuses on a Christian-based curriculum.	1950	Lutheran	John Maxwell	P2-8	230	18
THE BOYS' LATIN SCHOOL OF MARYLAND 822 West Lake Avenue, Baltimore 410-377-5192; boyslatinmd.com	Founded in 1844, Boys' Latin School of Maryland is an all-boys independent school serving boys in grades K-12. At Boys' Latin, each and every one of our students is known -- for who he is today, and all he will be tomorrow; Launching Boarding Program in Fall 2021	1844	Non-Sectarian	Christopher J. Post	K-12	639	13
CALVERT HALL COLLEGE HIGH SCHOOL 8102 LaSalle Road, Baltimore 410-825-4266; calverthall.com	Calvert Hall College High School is an independent, all-boys Lasallian Catholic college preparatory school attracting students from more than 100 zip codes.	1845	Catholic	Charles S. Stembler	12-Sep	1,170	17
THE CALVERTON SCHOOL 300 Calverton School Road, Huntingtown 410-535-0216; calvertonschool.org	The Calverton School is an independent school that serves Pre-K3 to 12th-grade day students, as well as 9th-12th grade boarding students. Boarding is available for 5 and 7 days a week. Calverton offers the prestigious International Baccalaureate Diploma Program.	1967	Non-Sectarian	Christopher Hayes	Pre-school-12	273	14
DEMATHA CATHOLIC HIGH SCHOOL 4313 Madison Street, Hyattsville 240-764-2200; dematha.org	DeMatha High School is a college preparatory school for boys that focuses on educating them in the Trinitarian tradition and offers co-curricular programs.	1946	Catholic	Dr. Daniel J. McMahon	9-12	814	19
ELIZABETH SETON HIGH SCHOOL 5715 Emerson Street, Bladensburg 301-864-4532; setonhs.org	Elizabeth Seton High School is an all-girls, college preparatory school, and is affiliated with the Archdiocese of Washington.	1959	Catholic	Sister Ellen Marie Hagar	9-12	597	19
HOLY TRINITY: AN EPISCOPAL SCHOOL 11902 Daisy Lane, Glenn Dale, 301-464-3215; htrinity.org	Holy Trinity features the Primary School campus for grades 1-4, while The Daisy Lane School and High School Prep campus houses preschool and kindergarden and grades 5-8.	1963	Episcopal	Junita Nell (Daisy Lane); Karen Falk (Primary School); Gene Esposito (HS Prep)	PreK-8	480+	15 (Pre); 20 (K-grade 4); 21 (grades 5-8)
MOUNT DE SALES ACADEMY 700 Academy Road Catonsville 410-744-8498; mountdesalesacademy.org	Mount de Sales Academy forms young women through a Catholic college preparatory education that nurtures the whole person and promotes academic excellence, lifelong learning, moral responsibility, service to others, and the dignity of the human person.	1852	Catholic	Sister Mary Raymond Thye, O.P.	9th-12th	474	16
MOUNT SAINT JOSEPH HIGH SCHOOL 4403 Frederick Avenue, Baltimore 410-644-3300; msjnet.edu	Mount Saint Joseph High School is a Catholic college preparatory school for boys sponsored by the Xaverian Brothers.	1876	Catholic	Francisco Espinosa	9th-12th	881	20
NOTRE DAME PREPARATORY SCHOOL 815 Hampton Lane, Towson 410-825-6202; notredameprep.com	Notre Dame Prep was founded by the School Sisters of Notre Dame. It is a college preparatory school for girls, located in Towson.	1873	Catholic	Sister Patricia McCarron, SSND, PhD	6-12	834	16
OLDFIELDS SCHOOL 1500 GLENCOE ROAD. Sparks Glencoe, Maryland 410-472-4800; oldfieldsschool.org	Oldfields is a boarding and day school for girls located on 140 acres of Maryland's horse country.	1867	Non-Sectarian	David G Perfield	8-12	100	8

...AND BEYOND

	RATIO	TUITION PER YEAR	OPEN HOUSE DATES	EDUCATIONAL ENVIRONMENT	ENTRANCE EXAMS	UNIFORMS	% MINORITY	FINANCIAL ASSISTANCE	AP COURSES	IB COURSES	LANGUAGES TAUGHT	PERFORMANCE/ CREATIVE ARTS OFFERINGS	EXTRACURRICULAR CLUBS	INTERSCHOLASTIC SPORTS	SERVICE/ VOLUNTEER REQUIREMENT
	10 to 1 (Pre-school), 15 to 1 (average K5-12th)	\$5,995 (K5-12th), \$165/week K3&K4	Call for Private Tours	Coed	✓	✓	50%	×	0	N/A	Spanish & American Sign Language	Drama, Speech, Arts classes	0	5	N/A
	Varies	Starts at \$4,410	Call for Information	Coed	✓	✓	N/A	×	0	0	N/A	Multiple	N/A	12; Little Braves (K5-6th)	N/A
	Varies	Pre-K4-8: \$7,712/year (Catholic); \$8,552/year (Non-Catholic); Full Pre-K2: \$10,120; Full Pre-K3: \$8,962; Half Pre-K3: \$3,373; Half Pre-K4: \$3,894	Call for Information	Coed	✓	✓	37%	✓	0	0	Spanish (grade 4-8)	10	14	5	12 hours
	20:1	\$1,845-7,315/year	Call for Information	Coed	✓	✓	25%	✓	0	0	N/A	4	5	3	N/A
	7:1	\$21,960-\$31,600/year	Call for admission events	Boys	✓	×	31%	✓	15	0	Latin, Spanish, French, Mandarin	15	25+	14	40 hours
	11:1	\$17,575	Call for Information	Boys	✓ (HSPT)	✓ (K-8th)	20%	✓	25	0	Latin, French, German, Spanish	32	70+	40	Varies
	7:1	\$7,000-35,000/year	Virtual Tours upon Request	Coed	✓	✓	41%	✓	0	14	French, Spanish, German	Multiple	Multiple	19	Yes
	12:1	\$19,750/year	Call for information	Boys	✓ (HSPT)	✓	N/A	✓	22	0	French, Spanish, Latin, German, Mandarin Chinese	30	28	14	55 hours
	16:1	\$15,950/year	November 1, register for access at setonhs.org/visit	Girls	✓ (HSPT)	✓	81%	✓	15	0	Spanish, French, Latin	17	31	23	Varies per year
	Varies	\$11,525 (364 yrs old) \$12,725 (K) \$11,975 (Grades 1-4) \$13,705 (Grades 5-8)	Call for Personal Tours	Coed	✓	✓	N/A	✓	0	0	Spanish	Multiple	Multiple	6 (Grades 5-8)	15 hours/year (7.5 hours for single-parent families)
	10:4	\$15,850	Call for Information	Girls	✓	✓	25%	✓	13	0	Spanish, French, Latin	20	27	14	12-23 hours
	11:1	\$16,750	Call for information	Boys	✓	✓	31%	✓	20	0	Spanish, French, Italian	20	50+	17	60 hours
	9:1	\$20,590/year	Virtual Shadow Days, In-Person, On-Campus afternoon tours, See website for dates and to sign up	Girls	✓	✓	19%	✓	24	0	Spanish, French, Latin, Chinese	Multiple	30+ (upper); 12+ (middle)	16	At least 20 hours each during sophomore, junior, and senior years.
	5:1	\$33,800	Call for Information	Girls	✓	×	32%	✓	13	0	French, Mandarin, Spanish	20+	20+	12	80 hours required

PRIVATE SCHOOL

*Most recent statistics provided

DESCRIPTION

		YEAR FOUNDED	RELIGIOUS AFFILIATION	PRINCIPAL/HEAD OF SCHOOL	GRADE LEVELS	ENROLLMENT	AVG. CLASS SIZE
	<p>ST. AUGUSTINE SCHOOL* 5990 Old Washington Road, Elkridge 410-796-3040; staug-md.org</p>	1857	Catholic	Denise Ball	PreK3-8	265	25
	<p>ST. PHILIP NERI SCHOOL* 6401 S. Orchard Road, Linthicum Heights 410-859-1212; st.philip-neri.org</p>	1965	Catholic	Kate Daley	PreK-8	390	22
	<p>ST. VINCENT PALLOTTI HIGH SCHOOL 113 St. Mary's Place, Laurel 301-725-3228; PallottiHS.org</p>	1921	Catholic	Jeffrey Palumbo	9-12	450	17
CAROLINE COUNTY	<p>THE BENEDICTINE SCHOOL 14299 Benedictine Lane, Ridgely 410-634-2112; benschool.org</p>	1959	Non-Sectarian	Julie Hickey	Ages 5-21	66	5-7
DORCHESTER COUNTY	<p>COUNTRYSIDE CHRISTIAN SCHOOL* 5333 Austin Road, Cambridge 410-228-0574</p>	1974	Christian	Beverly Stephens Herbst	PreK-8	40	5
KENT COUNTY	<p>CHESTERTOWN CHRISTIAN ACADEMY 401 Morgneq Road, Chestertown 410-778-5855; chestertownchristian.org</p>	1979	Baptist	Thomas Hudson	K4-12	122	10
	<p>KENT SCHOOL* 6788 Wilkins Lane, Chestertown 410-778-4100; kentschool.org</p>	1967	Non-Sectarian	Nancy Mugele	PreK-8	143	12
	<p>RADCLIFFE CREEK SCHOOL* 201 Talbot Boulevard, Chestertown 410-778-8150; radcliffecreekschool.org</p>	1996	Non-Sectarian	Meg Bamford	K-8	73	5
QUEEN ANNE'S COUNTY	<p>THE GUNSTON SCHOOL 911 Gunston Road, Centreville 410-758-0620; gunston.org</p>	1911	Non-Sectarian	John A. Lewis, IV	9-12	224	10-12
	<p>LIGHTHOUSE CHRISTIAN ACADEMY 931 Love Point Road, Stevensville 410-643-3034; lcaacademy.org</p>	2001	Christian	Kathleen Guerra	PreK-8	86	7
	<p>WYE RIVER UPPER SCHOOL 316 South Commerce Street, Centreville 410-758-2922; wyeriverupperschool.org</p>	2002	Non-Sectarian	Dave Mullen	9-12	57	7-8
TALBOT COUNTY	<p>CHESAPEAKE CHRISTIAN SCHOOL* 1009 N. Washington Street, Easton 410-822-7600; chesapeakechristian.org</p>	1999	Christian	Deborah L. Whitter	K4-12	170	15
	<p>THE COUNTRY SCHOOL 716 Goldsborough Street, Easton 410-822-1935; countryschool.org</p>	1934	Non-Sectarian	Bill Ennist	PreK-8	278	15
	<p>SAINTS PETER AND PAUL SCHOOL 900 High Street, Easton 410-822-2251 (ES); 410-822-2275 (HS); sspeaston.org</p>	1955	Catholic	Sherrie Connolly (elementary school); James Nemeth (high school)	PreK3-12	322 (ES); 152 (HS)	14 (ES); 13 (HS)

	RATIO	TUITION PER YEAR	OPEN HOUSE DATES	EDUCATIONAL ENVIRONMENT	ENTRANCE EXAMS	UNIFORMS	% MINORITY	FINANCIAL ASSISTANCE	AP COURSES	IB COURSES	LANGUAGES TAUGHT	PERFORMANCE/ CREATIVE ARTS OFFERINGS	EXTRACURRICULAR CLUBS	INTERSCHOLASTIC SPORTS	SERVICE/ VOLUNTEER REQUIREMENT
	13:1	\$6,699/year (members); \$7,644/year (non-members)	Call for Information	Coed	✓	✓	N/A	✓	0	0	Spanish	Multiple	Multiple	4	N/A
	24:3 (PreK); 22:1 (K-grade 8)	\$6,500/year	Call for Information	Coed	✓	✓	30%	✓	0	0	Spanish, Latin	School Chorus, Drama Club Jr., School Musical	10	2	20 hours per family
	12:1	\$16,975–18,000/year	See website for admissions events	Coed	✓ (HSPT)	✓	N/A	✓	20+	0	Spanish, French, Mandarin, Latin	20+	20+	20+	80 hours over 4 years
	3:1	Varies depending on services required	Call for Information	Coed	×	✓	N/A	✓	0	0	N/A	N/A	Multiple	0	N/A
	5:1	\$4,400/year	Call for Information	Coed		✓	N/A	✓	0	0	Spanish, ASL	Musical and drama programs	N/A	0	N/A
	12:1	\$3,990 (K4-6th); \$4,990 (7th-12th)	Call for Information	Coed	✓ (grades 3-12)	✓	5%	✓	Yes	Dual enrollment available	Spanish	3	Varies year to year	4	10 hours per academic year (grades 9-12)
	7:1	\$7,000/year (PreK 3 and 4); \$16,200/year (K-grade 4); \$17,375/year (grades 5-8)	Call for Information	Coed	✓	×	14%	✓	0	0	Spanish	3	1	9	N/A
	Ranges from 1:1 to 7:1; (typically 4:1)	\$28,700	Call for Information	Coed	×	✓	N/A	✓	0	0	N/A	8 (changes yearly)	6	2	N/A
	9:1	\$25,600/year	Call for information	Coed	✓	×	18%	✓	19	0	Spanish	16	18	15	45 hours
	7:1	\$4,000–8,800/year	Call for information	Coed	✓	✓	10%	✓	0	0	Latin	2	4	2	N/A
	5:1	\$30,475/year	1/28, 6-7:30 p.m.; 4/25, 2-4 p.m.	Coed	×	×	21%	✓	0	0	Spanish	9	7	5	90 hours
	15:1	\$5,000/year	Call for information	Coed	×	✓	20%	×	0	0	Spanish	4	0	6	100 hours
	9:1	PK \$9,975; K \$15,400; 1-8 \$17,850	Check Website	Coed	✓	✓	20%	✓	0	0	Spanish	4	5	6	Not required, but part of curriculum
	13:1 (ES); 7:1 (HS)	\$5,506–\$8,632/year (PreK3-8); \$13,755–\$14,974/year (9-12)	Call for Information	Coed	✓ (HSPT)	✓	7% (ES); 10% (HS)	✓	11	0	Spanish, Latin	Art, Music, Choir, Band, Theatre	13 (ES); 32+ (HS)	8 (ES); 15 (HS)	80 hours over four years (grades 9-12)

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LEADERS IN

EDUCATION





CAMPUS NOTES

Year Founded: 1914

Grades: PreK - 12th

2020 - 2021 Tuition:

PreK 5 full days: \$18,090

Kindergarten: \$20,190

Grades 1-5: \$22,190

Grades 6-12: \$28,615

SEVERN SCHOOL

Lower School - 1185 Baltimore Annapolis Blvd, Arnold, MD, 410-647-7700

Middle/Upper School - 201 Water Street, Severna Park, MD, 410-647-7700

severnschool.com

At Severn School, we strive to meet the needs of college-bound students from preschool through grade twelve while challenging them to realize personal excellence. We provide varied opportunities to demonstrate scholarship, leadership, citizenship, and sportsmanship both in and out of the classroom.

In every part of our school, we believe the process — the experience — is as valuable as the end result. We challenge our students to pursue excellence in character, conduct, and scholarship, to marshal the courage to lead, and to develop the lasting desire to serve and achieve. We believe this is best realized in a community where adults model these qualities and where each student is known and valued. Our demanding but balanced curriculum gives every student the opportunity to find their purpose and thrive.



14

Average
Class Size

10:1

Student to
teacher ratio



CAMPUS NOTES

Religious Affiliation:

Catholic

Grades:

9-12

2020 - 2021

Enrollment: 1250

2020 - 2021 Tuition:

\$17,250

ARCHBISHOP SPALDING HIGH SCHOOL

8080 New Cut Road, Severn MD 21144 | 410.969.9105 | archbishopspalding.org

Founded by the Archdiocese of Baltimore in 1963 and originally staffed by the Sisters of Notre Dame de Namur, Archbishop Spalding has provided Catholic secondary education to families in the Archdiocese of Baltimore, Anne Arundel County and surrounding counties for over 50 years. Our Mission challenges our students, faculty and staff to grow spiritually, academically and socially.

The hallmark of a Spalding education has always been academic excellence. Archbishop Spalding offers a comprehensive college preparatory curriculum that embraces the gifts and talents of every student. A diverse academic program is offered which includes Advanced Placement, Pathway to Engineering, International Baccalaureate, Honors and the Aquinas Program. No matter the course of study, a Spalding education nurtures the natural gifts and

aptitude of each student, and develops skills to meet the demands of college and beyond.

With over 40 different clubs and organizations as well as 30 different varsity sports, there is a way for every student to be involved at Archbishop Spalding. From equestrian and sailing teams, Drama and Model UN, to baseball and field hockey, students are able to get involved, develop new friendships and expand their interests.



24

Average
Class Size

15:1

Student to
teacher ratio





CAMPUS NOTES

Year Founded: 2002

Religious Affiliation:
Catholic

Principal:
Ms. Nancy Baker

Grades: PreK4 - 8th

Enrollment: 750

Tuition and Fees:
\$5,166 - \$8,700

SCHOOL OF THE INCARNATION

2601 Symphony Lane, Gambrills, MD 21054 | 410.519.2285 | schooloftheincarnation.org

School of the Incarnation is a fully-accredited Catholic school that educates over 750 students in central Anne Arundel County on a beautiful 26-acre campus. School of the Incarnation is officially associated with the five Catholic parishes St. Joseph Catholic Church, Our Lady of the Fields, Holy Family Catholic Church, St. Elizabeth Ann Seton Catholic Church, Our Lady of Perpetual Help Catholic Church. The School of the Incarnation embraces an inter-parish community of children with differing gifts. Through collaboration amongst the faculty, parents, and other professionals, the School is dedicated to cultivating and promoting academic excellence in an environment immersed in Gospel values. This commitment is woven seamlessly into the academic program and student life. We seek to provide a distinctive educational experience to a diverse body of learners and to cultivate our students' ability to think globally and behave ethically.

In Person Learning

5-days/week
Remote & Hybrid learning options also available

16:1

Student to teacher ratio



CAMPUS NOTES

Year Founded: 1845

Religious Affiliation:
Catholic

Grades: 9-12

Enrollment: 1,160

Tuition and Fees:
\$17,575

CALVERT HALL COLLEGE HIGH SCHOOL

8102 LaSalle Road, Baltimore, MD 21286 | 410.825.4266 | calverthall.com

As a Catholic, Lasallian college preparatory school, Calvert Hall prepares a diverse community of young men to achieve their full potential utilizing their unique talents. Through excellent academic and extracurricular programs, led by innovative and dedicated educators, our students become confident men with the ethical foundation to think independently and lead responsibly. Inspired by the faith and zeal of St. John Baptist de LaSalle, our students develop a respect for others as part of an inclusive, lifelong Calvert Hall brotherhood as Men of Intellect, Men of Faith and Men of Integrity.

In the classroom, students are able to compete at the highest level by taking 25 AP courses, 97+ academic electives, honors courses, Project Lead The Way engineering courses, STEM courses, and participating in The Leadership Institute. Our courses teach our students

to think independently, logically, and creatively. Each student is also assigned both a school and a college counselor.

There is something for everyone at Calvert Hall! We offer 40 MIAA teams in 17 different sports as well as 50+ clubs and activities. Our clubs range from Model UN to Robotics (ranked top 10% in the world) to UAV to Journalism. Our phenomenal fine arts program includes visual arts, instrumental music, vocal performance, and theatre. The competition marching band won their 5th Maryland State title and 4th National title in 2019.



1,000+

Individualized Schedules

11:1

Student to teacher ratio





CAMPUS NOTES

Religious Affiliation:
Christian

Grades:
K-12

Churches Represented: 73

2020-2021 Avg Tuition:
\$14,730

ROCKBRIDGE ACADEMY

680 Evergreen Road, Crownsville, MD 21032 | 410-923-1171 | rockbridge.org

Rockbridge Academy is a classical Christian K-12 school serving the Annapolis/DC/Baltimore area since 1995. Our distinctly classical and unwaveringly Christian education prepares students to excel by all academic measures (college acceptances, SAT scores, the NMSQT, graduates in both liberal arts and STEM fields); however, at the heart of our program is a vision to nurture students to be lifelong Christ followers and compassionate, thinking leaders of the next generation.

Our dedicated faculty are foremost committed to Christ and work together from their fields of expertise to offer an integrated curricular approach through a Christian worldview. Classes are small, offering individual attention, and students are

taught to engage with their subject matter through thoughtful dialogue and discussion.

Join us on January 15th for our Preview Night and learn more about our partnership with parents, as we come alongside them to offer an unparalleled education and prepare children, not just for college or a job, but to engage with the world in humility and grace.

13

Average
Class Size

8:1

Student to
teacher ratio

1305

Average
SAT Score



CAMPUS NOTES

Year Founded: 1977

Religious Affiliation:
Baptist

Head of School:
Mr. Scott Milner

Grades: K3-12th

Enrollment: 163

Tuition & fees:
\$6,400 - \$7,200

ODENTON CHRISTIAN SCHOOL

8410 Piney Orchard Parkway, Odenton MD 21113 | 410.305.2380 | ocs.odentonbaptist.org

Odenton Christian School serves grades K3 through 12th on a campus in Odenton, Maryland. We strive to honor and serve the Lord Jesus Christ by providing an opportunity for godly young people to obtain a high-quality education in a Christ centered and disciplined environment which is free from worldly behavior, and secular and/or humanist philosophy. Grounded in the Abeka curriculum, our students pursue a rigorous academic program while also developing artistically and athletically. Starting in Kindergarten, our students learn in a structured environment while also fostering their natural sense of play and curiosity. From daily Bible activities to academic lessons to ample active time, our students are empowered to learn.

Our experienced teachers guide our students in the Elementary School (grades 1 – 6) through a rigorous academic program that provides them with the foundational skills necessary to succeed at

the Secondary level. Our Elementary students also participate in Fine Arts, a cornerstone of our school and a key to developing young minds. At the Secondary level (grades 7-12) students take a broad range of courses to ensure they are ready for the future that lies ahead. Specifically, we offer core courses and electives that will pique their educational interests and prepare them for whatever pursuits they may have, whether that be college, trade school, the military, or other sectors of the work force.



12

Average
Class Size

7:1

Student to
teacher ratio





CAMPUS NOTES

Year Founded: 1954

Religious Affiliation:
Catholic

Principal:
Mrs. Alexa Cox

Grades: Pre-K2 - 8th

Enrollment: 480

Tuition & fees:

Pre-K: \$3,440 - \$10,322*; full-day
Pre-K4 - Grade 8**:
\$7,790 - \$8,638

*Rates within this range start at tuition for part-time programs; **Multi-student discount available. Transfer Grants and Welcome Grants offered.

MONSIGNOR SLADE CATHOLIC SCHOOL

Educating and Inspiring Leaders Since 1954

120 Dorsey Rd., Glen Burnie, MD 21061 | msladeschool.com | admissions@msladeschool.com | 410-766-7130

Monsignor Slade inspires joyful learners to live and lead as disciples of Christ. Dedicated faculty guide students to flourish academically, spiritually, and personally by pursuing knowledge and a deeper understanding of Christian values and our faith.

In Slade's community, students are valued individually. Experienced, certified teachers encourage exploration and personal discovery readying our graduates to positively impact the world.

Our preschool program (Pre-K2 - Pre-K4)

- Encourages natural curiosity
- Provides tools, knowledge, and social-emotional-readiness required for Kindergarten

Our primary program (Kindergarten - Grade 2)

- Piques inquisitiveness; hones social and emotional skills; invites discovery of the world and faith
- Includes a thorough study of grammar, phonics, complex mathematics, arts-integration, STREAM coursework, cursive handwriting



21
Average
Class Size

15:2
Student to
teacher ratio

Our intermediate and middle school programs (Grades 3 - 8)

- Encourage active, personal pursuit of learning
- Develop knowledge, skills, and a desire for success in high school & beyond
- Include intensive grammar and writing, Algebra and pre-algebra, arts-integration and STREAM opportunities

Co- and extra-curricular

- Award-winning band and fine arts programs, clubs
- Competitive athletics leagues
- Middle school elective courses
- Summer enrichment

We invite you to experience all that Slade offers--evidenced by generations of successful graduates! Join us for virtual recruitment events; register online or call 410-766-7130 today.



CAMPUS NOTES

Year Founded: 1963

Religious Affiliation:
Episcopal

Head of School:
Mr. Michael S. Mullin

Grades:
Preschool - Grade 8

Enrollment: 426

Tuition and Fees:
\$11,525 - \$13,705

HOLY TRINITY: AN EPISCOPAL SCHOOL

13106 Annapolis Road, Bowie, MD 20720 | 11902 Daisy Lane, Glenn Dale, MD 20769 | 301-262-5355

Holy Trinity: An Episcopal School serves families in Prince George's and surrounding counties. We are a Pre-Kindergarten through 8th grade fully accredited independent school. Our students are praised for their well-roundedness, academic prowess, and confidence. Holy Trinity provides a nurturing environment that educates the whole child: intellectual, spiritual, social, and physical. Our students use the skills and knowledge that they learn to succeed at the rigorous academics in top-rated area high schools. All students learn to play a musical instrument and have the option to participate in athletics and other enrichments. Many students have gone on to earn both academic and music scholarships. Holy Trinity has been a local pioneer in the field of virtual teaching and learning, maintaining high standards of education to which our families have become accustomed. Please visit <https://htrinity.org/admissions> to register for a virtual open house or a virtual drop-in session. Attend Holy Trinity: An Episcopal School, and become "The Best You!"



18
Average
Class Size

10:1
Student to
teacher ratio





CAMPUS NOTES

Year Founded: 1844

Religious Affiliation:
Non-sectarian

Headmaster:
Chris Post

Grades:
K-12

2020 - 2021
Enrollment: 640

2020 - 2021 Day
School Tuition:
\$21,960 - \$31,600

2021-2022
Boarding Tuition:
\$48,500

BOYS' LATIN SCHOOL OF MARYLAND

822 W Lake Ave, Baltimore, MD 21210 | 410.377.5192 | boyslatinmd.com

Founded in 1844, Boys' Latin School of Maryland is an all-boys independent school serving boys in grades K-12. At Boys' Latin, each and every one of our students is known -- for who he is today, and all he will be tomorrow. Our K-12 family is small by design because nearly two centuries of all-boys education has taught us that a close community builds a foundation of confidence. Of compassion. Of curiosity. And of character.

Here, we instill in every boy the ability to see the best within himself, and the courage to pursue it. Whether our boys are challenging each other to build a championship-winning robot, digging deep on the field, auditioning for the play, or showing strength through empathy, they are always learning -- and earning -- the rewards of doing what's difficult. And what's right.

We are excited to announce the launch of our boarding program beginning fall 2021. Boarding fits seamlessly into our mission and represents a bold new chapter in our storied history. Designed from the ground up, our boarding curriculum incorporates the latest innovations in both residential and all-boys education -- helping us raise boys to thrive at a time when it has never been more important.



13

Average
Class Size

7:1

Student to
teacher ratio

LEADERS IN EDUCATION

For more information visit us at
whatsupmag.com





2020

F A C E S O F T H E C H E S A P E A K E

LOCAL INDUSTRY
LEADERS SHARE
THEIR STORIES



**THE EASTERN SHORE'S FACE
OF TECHNOLOGY**

JASON LEE

Jason's Computer Services

9231 Centreville Rd
Easton, MD
410-820-9467
office@jcscomp.net
www.jcscomp.net

Some say that technology runs through Jason's veins. Jason Lee founded Jason's Computer Services in 1999 when he saw a particular need for specialized technology services on the Eastern Shore. A childhood Leukemia Survivor first diagnosed late 1984, he was sick for most of his childhood life, in and out of hospitals for almost 3 years. Jason eventually ended up at Children's Hospital in Milwaukee, Wisconsin, where his life would change forever with the ultimate gift of life.

With a less-than-1% chance to live from AML Leukemia, Jason needed an unrelated bone marrow transplant and, luckily, a female donor was found. The operation was a success and completed in late-1987. Jason has been cancer free for 33 years and is the longest living recipient of an unrelated bone marrow transplant with a still-living donor.

For the past 20 years, he has led his area in IT leadership and excellence. Ever since Jason was a young age, he loved anything technology, including computers, video games, cell phones, and networking. Jason is incredibly involved in his local community, its children's futures & local events.

Faces of the Chesapeake

WHAT'S UP? MEDIA WOULD LIKE TO CREATIVELY INTRODUCE YOU TO EXCEPTIONAL LOCALS THROUGHOUT THE CHESAPEAKE BAY REGION WHO ARE CONSIDERED EXPERTS IN THEIR VOCATIONS AND INDUSTRIES. WITHIN THE FOLLOWING PAGES, YOU'LL MEET, FACE-TO-FACE SO TO SPEAK, INDIVIDUALS AND COMPANIES WHO TAKE PRIDE IN OFFERING OUR READERS PROFESSIONAL, PERSONAL, AND COURTEOUS SERVICE. YOU'LL LEARN THEIR STORIES, THEIR CALLINGS, AND ABOUT THEIR BUSINESSES. INTRODUCING THE FACES OF THE CHESAPEAKE!

WHAT'S UP? MEDIA

IN ORDER OF APPEARANCE

Jason Lee—Jason's Computer Services
David Orso
Jason's Computer Services
The DD McCracken Home Team—Coldwell Banker
Titan Hospitality Group
Anne Arundel Counseling, Inc.
All Star Pain Management & Regenerative Medicine
Chaney Homes
Fichtner Services
Blue Crab Cupcakes
Patterson Law
Church Circle Title & Escrow, LLC
The Law Office of Andrea Ross
George R. Roles, Attorney & Counselor at Law
Benson & Mangold Real Estate
Laughlin Plastic Surgery/Skin Wellness MD
Annapolis Smiles
O'Donnell Vein & Laser
Scott Schuetter—Century 21 New Millennium
Chesapeake Financial Planning & Tax Services, LLC
ProMD Health
Hospice of the Chesapeake
Oral Surgery Specialists
CPE Clinic, LLC
Anne Arundel Gastroenterology Associates
Londonderry On the Tred Avon
Annapolis Area Christian School
Baywoods of Annapolis
Archbishop Spalding High School
Severn School
Christina Janosik Palmer Group
The Arc Central Chesapeake Region
Adoro Medical Spa
Mission Escape Rooms
Wye Trust
Frame & Frame—Attorneys at Law
Prostatis Financial Advisors Group
Indian Creek School
Fence and Deck Connection
84 Lumber—Annapolis
Solar Energy Services
HF Advisory Group
Brad Kappel—TTR Sotheby's International Realty



FACES OF THE CHESAPEAKE 2020



**THE FACE OF REAL
ESTATE THE RIGHT WAY**



DAVID ORSO

david@daivdorso.com
davidorso.com

David Orso is known as the "local boy turned Realtor". David discovered his passion for real estate about 20 years after investing in real estate properties. As a life-long resident of the Annapolis area, David is extremely knowledgeable about the Annapolis, Severna Park and Arnold real estate markets.

David leads a small team of experts which has been ranked #1 in Anne Arundel County, regardless of brokerage, for total sales volume for seven years in a row, 2013, 2014, 2015, 2016, 2017, 2018, 2019.

David was voted as one of the top ten agents in America by the Real Estate Institute of America, is consistently recognized by his peers as a thought leader and innovator in the field and is a well-known speaker and author on the topic of residential real estate.

During the past 36 months, David has sold over \$200 million in real estate in Anne Arundel County.

On average, his listings sell within 57 days and for at least 95 percent of the original list price. David built his business on several key principles: systematic attention to detail, excellence in marketing, and skilled negotiations. His success in life and business demonstrate his innate ability to build and nurture relationships and provide exceptional service to his clients with world-class professionalism.

David has a vision to elevate the standard of excellence in the residential real estate industry through his 82-point home selling system. David obtained his undergraduate degree from the University of Dayton with a major in Psychology.

He earned his MBA from Loyola College of Baltimore with a concentration in Strategic Marketing. David continued his academic endeavors at Harvard University Law School in the esteemed Program on Negotiation.



FACES OF THE CHESAPEAKE 2020



THE EASTERN SHORE'S FACES
OF TECHNOLOGY

JASON'S COMPUTER SERVICES

9231 Centreville Rd, Easton, MD | 410-820-9467 | office@jcscomp.net | www.jcscomp.net



Technology is more important now than ever before. How does technology play a role in your life? Do you wish you made different tech choices along the way? Perhaps to have invested in higher-speed internet service, a better router, or a faster laptop? This year has been a test for us, making consumers think about the future and what role technology will play in it. This is where the role of a Managed Service Provider (MSP) comes into the picture.

Choosing the right MSP can be a difficult decision. Managed Service Providers are a type of company that handles your IT needs, from small to large. Whether you are a small business, three-person law firm, for example, or as large as an ACE Hardware Store with 25 computers and two servers, Jason's Computer Services is the clear MSP choice. With a combined 45 years of experience, the company can solve any problem presented to it.

In addition to being a full-service MSP, Jason's has a full service "showroom" that showcases over 500 brand new computers, including laptops and desktops, including Apple, Dell, HP, and Lenovo. Jason's currently does work for over 90 local businesses on the Shore and over 5,000 residential accounts yearly. Is your current MSP the right choice? On average, we convert three accounts per month that are not satisfied with their current MSP provider. Maybe you're overpaying and do not even know it. Call for a business consultation today. Jason holds a Computer Science Degree from Chesapeake College, including MCSE, MCP, CCNA, A+, and Net + Certificates. Jason's staff also holds specialized certifications. While some might look at cancer as a big setback in life and living with the complications that come as a long term detriment, Jason saw his second chance at life as an opportunity to build a successful business. Jason's Computer Service understands the demands of technology in today's world. It is clear to see why Jason is the Eastern Shore's Face of Technology.



FACES OF THE CHESAPEAKE 2020



**THE FACE OF
MARYLAND REAL ESTATE**

THE DD MCCRACKEN HOME TEAM

Coldwell Banker Residential Brokerage

170 Jennifer Road, Suite 102
Annapolis, MD 21401
Direct: 410-849-9181 | Office: 410-224-2200
www.ddmccrackenhometeam.com 



The DDMcCracken Home Team, is interested in being your Real Estate team for Life! We are inspired and have an intimate Knowledge of the Bay Region to provide top of the line services to all of our clients. The team thrives on providing tailored, custom services, for each client because each client's needs and circumstances are different.

Whether you are selling or buying each client is provided with the utmost professionalism and integrity. Along with our in-depth knowledge of the area, you will have the best resources and technology provide for selling and buying, including staging services, individual website, professional photography, Market Analysis and a whole lot more.

DeeDee McCracken
CEO & Realtor
410-739-7571
DMcCracken@cbmove.com

Lisa Barton
COO & Realtor
410-829-2051
Lisa.Barton@cbmove.com

Annie Eaton
Realtor
410-739-7571
Annie.Eaton@cbmove.com

Amanda Stromberg
Realtor
410-703-1403
Amanda.Stromberg@cbmove.com

Destinee Blackstone
Realtor
410-693-0291
Destinee.Blackstone@cbmove.com

Lisa McGrath
Licensed Assistant
410-320-1971
DMcCracken@cbmove.com



FACES OF THE CHESAPEAKE 2020



THE FACE OF AN INDUSTRY TITAN



JAMES J. KING

Founder & CEO
Titan Hospitality Group

Titan Hospitality Group, founded by James J. King has become a leading innovator in the restaurant industry in this region since the COVID-19 pandemic began. As co-owner of Blackwall Hitch (Annapolis, MD and Alexandria, VA), The Blackwall Barn & Lodge (Gambrills, MD), and the all-new Smashing Grapes Kitchen & Wine Bar (Annapolis, MD and Gambrills, MD). King has used the pandemic as a catalyst to innovate and reinvent his restaurants.

Beginning with his work ethic and his unwavering dedication to establishing a culture in which his employees are considered family, his facilities are tended to as castles and his guests are treated like royalty, King has reinvented the team mentality. Over the past seven months, the Titan brands have reimagined their dining spaces, re-written the training playbook and reinvigorated their staff to attack every guests needs with reckless abandon.

Unique and challenging times call for unique and creative approaches to an industry that has operated with the same norms for decades. King has emerged as a leading innovator to change the way the industry thinks and acts. King has implemented new technology to provide a contactless experience - one that is both expected by the guests and welcomed. He has sourced systems that not only make the experience better for the guest, but provides a better working environment for the employee, focused on safety, sanitation, efficiency and savings.

King and Titan Hospitality are making long-term investments in the communities that surround his establishments and in the 350 employees that he has been able to retain throughout the pandemic, a feat he is most proud of. "Our employees are equally as important as our guests, without them we have no business model, our customers can feel that mentality when they dine with us and are extremely appreciative of that mindset.", King said. James King has truly emerged as a Titan in his industry!

2126 Espey Court, Suite D
Crofton, MD 21114
410-721-5416
www.titanhospitality.com



FACES OF THE CHESAPEAKE 2020

Anne Arundel Counselor

Individual, family,
group counseling
children, adolescents

410-768-

anne.arundel@mcpsd.edu

THE FACE OF STRENGTH

REBECCA MITCH MCKEE

PhD, LCPC,
CFC, BC-TMH

Anne Arundel Counseling, Inc.

For nearly two decades, Anne Arundel Counseling (AAC) has established itself as a dynamic team of seasoned professionals dedicated to providing comprehensive evaluation and treatment to children, adolescents, and adults through individual, family, and group sessions. Under the leadership of Dr. McKee, executive director, clinical/forensic psychotherapist, and board-certified telemental health provider, AAC has solidified its reputation as a premier mental health and wellness practice in the community.

Dr. McKee's expertise has enabled her to create a diverse team of experienced, skilled clinicians who are committed to your well-being and empower you to achieve personal growth in a warm, inviting, supportive atmosphere, which allows you to develop an enhanced, enriched relationship with your provider.

Making your mental health a priority is essential to achieve a balanced, healthy lifestyle. We can help you embark on your personal journey of wellness and provide you with the tools necessary to improve your overall quality of life.

To schedule an appointment at one of our six locations, call 410-768-5988, e-mail info@annearundelcounseling.com, or visit www.annearundelcounseling.com. TeleHealth services are also available statewide.

ANNAPOLIS
49 Old Solomons Island Road, Suite 204
Annapolis, Maryland 21401

GLEN BURNIE
7310 Ritchie Highway, Suite 1009
Glen Burnie, Maryland 21061

BOWIE
4333 Northview Drive
Bowie, Maryland 20716

STEVENSVILLE
101 Log Canoe Circle, Suite C-3
Stevensville, Maryland 21666

CENTREVILLE
633 Railroad Avenue
Centreville, Maryland 21617

TELEHEALTH/VIRTUAL

410-768-5988
info@annearundelcounseling.com
www.annearundelcounseling.com

COLUMBIA
8840 Stanford Boulevard, Suite 1700
Columbia, Maryland 21045



FACES OF THE CHESAPEAKE 2020



**THE FACE OF
REGENERATIVE MEDICINE**

DR. ZVEZDOMIR ZAMFIROV

All Star Pain Management & Regenerative Medicine

ANNAPOLIS OFFICE
166 Defense Hwy, Suite 300
Annapolis, Maryland 21401

GLEN BURNIE OFFICE
1600 Crain Hwy S., Suite 207
Glen Burnie, Maryland 21061

443-808-1808
www.allstarpainmanagement.com

Founded in 2017, All Star Pain Management & Regenerative Medicine has established itself as a pioneer in regenerative medicine, specifically stem cell therapy treatments, in the Annapolis area. Our cutting-edge procedures not only focus on your chronic pain symptoms but also target the underlying orthopedic condition that causes them.

Our founder, Dr. Zamfirov (Dr. Zed), has extensive experience in regenerative medicine and has built a successful practice with the goal of helping his patients obtain relief from arthritis, neck and back pain, sports injuries, and chronic pain due to an orthopedic condition with minimal side effects and downtime. Our treatments are designed to repair injured tissue, and Dr. Zed's innovative, comprehensive approach utilizes your own healing potential as a means of providing pain relief.

At All Star Pain Management & Regenerative Medicine, your well-being is our top priority. We offer treatments that are customized to your individual needs and provide life-changing results.

Schedule a consultation today to learn how you can obtain relief from your chronic pain and regain your previous quality of life.



THE FACE OF WELLNESS

KAREN SCOTT

PA-C, MSHS

All Star Pain Management & Regenerative Medicine

166 Defense Hwy, Suite 300
Annapolis, Maryland 21401
443-808-1808
www.allstarpainmanagement.com

All Star Pain Management is pleased to announce the addition of its new wellness center, which opened in the fall of 2020. At All Star Wellness & Regenerative Medicine, we take a whole-body approach that encompasses diet, exercise, sleep, and other factors that form the foundation of good health.

Our Wellness Specialist Karen Scott works with each patient to develop an individualized treatment plan and provides a variety of services that are customized to meet their specific needs and goals, including weight loss management, IV therapy, peptide therapy, and much more. She has 17 years of experience in pain, wellness, and nutritional medicine and has earned the Top Performer award for overall patient satisfaction for multiple years.

Our founder, Dr. Zvezdomir Zamfirov (Dr. Zed), who opened his practice in 2017 with the mission of providing a comprehensive approach to pain relief, is pleased that Karen has joined his team of professionals to offer wellness options for patients.

To discover how we can help you improve your overall quality of life, schedule a consultation today.



THE FACE OF SOLD

CHANEY HOMES

List- Stage- SELL
443-249-SOLD
www.ChaneyHomes.com
Jennifer Chaney, CSP, GRI, MBA
Broker of Record- Designer- Owner

There is only one chance for a first impression, and nobody knows it better than 'Chaney Homes'. Founded on the principle: 'Image Sells', Broker, owner & designer, Jennifer Chaney, propelled Chaney Homes into the spotlight, re-defining 'full-service' brokerage. As Broker & designer in one- Chaney's listings reap the benefit of showing to perfection- selling faster & stronger than their competition.

At Chaney Homes, staging is included with every listing- pulling from the company's arsenal of over 5,000 square feet of warehouse space loaded with high-end designer furnishings. Founded at a time when the concept of 'staging' needed defining- Chaney Homes has proven both innovator, and steady leader in today's competitive marketplace. Chaney Homes continues to carve out its niche in today's competitive real estate market as a trendsetter and proven leader. Chaney has assembled an arsenal of top-producing, hand-chosen Realtors, and a full-time, fully-staffed staging department-solidifying its place as a market leader. A purposefully boutique-style brokerage with impressive statistics, experience and education.

61% of Chaney Homes' 2020 listings went under contract in 14 days - or less- at an average 'list-to-sales' price percentage of: 99.8%.



**THE FACES OF
EXTERIOR CRAFTSMANSHIP**

FICHTNER SERVICES

Bob Hanna | Tom Fichtner | Nolan Redd

Fichtner Services Central, Inc.
1872 Betson Ave
Odenton, MD 21113
410-519-1900
www.fichtnerservices.com

Meet our construction management team: Bob Hanna, Tom Fichtner, and Nolan Redd. Shortly after starting the company in 1994, Tom hired Bob and then Nolan to help run the business. Over the years the trio has seen their tool pouches get a little dusty as their desk time and management tasks increase. Bob's focus is now on managing the company's supervisors, crews and vendors for the roofing and siding projects. Nolan specializes in the windows, doors, decks and painting divisions at Fichtner Services. We are not sure what Tom does (other than a little bit of everything)!

Since 1995, Fichtner Services has been providing high-quality, custom home exterior renovations to Annapolis and Anne Arundel County residents. Fichtner is known for its expertise in all of a home's exterior systems. From full exterior replacements to repairs, historic renovations to custom new construction homes, Fichtner has the experience and skills to handle any project small and large. Customer service, value and quality are at the forefront of every project completed by Fichtner.



FACES OF THE CHESAPEAKE 2020



THE FACE OF DESSERTS

BLUE CRAB CUPCAKES

1580 Whitehall Road,
Annapolis, MD 21409
443-221-7246
bluecrabcupcakes.com

Blue Crab Cupcakes is a boutique bakery specializing in cupcakes, mini cupcakes, weddings, special occasion cakes, and custom cake pops. Their bakery is conveniently located off Route 50 in Annapolis, Maryland.

It's an exciting visit to Blue Crab Cupcakes on Whitehall Road in Annapolis. Local Annapolitan and proprietor Carrie Olish lends her life-long expertise to wonderful delights of deliciousness. If you are in need of a cake for a special occasion, cake pops to surprise a friend or cupcakes to delight your own senses, Blue Crab Cupcakes is up to the task. Carrie and her staff of twenty dedicated employees handle over two hundred weddings per year. Carrie's treats are perfect for any special occasion including weddings, birthdays, anniversaries or to treat yourself and family. Blue Crab Cupcakes is always creating new flavors and textures. Come see the storefront to see what's baking.



THE FACES OF RECOVERY

GEORGE & MARIA PATTERSON ESQ.

Patterson Law

1 Willow Street
Annapolis, MD 21401

4000 Mitchellville Rd., Ste A202
Bowie, MD 20716

301-888-4878 | Pattersonlawyers.com

For as long as we can remember, we've wanted to help people. Recovery for the client is the goal of Patterson Law. George and Maria Patterson help their clients recover from life disrupting events following truck, car, and motorcycle accidents, injuries due to medical mistakes, and injuries from dog bites.

Over 20 years ago, the Pattersons began their legal careers together at the oldest law firm in Prince George's County. They spent over a decade litigating on behalf of the major automobile insurance companies and defending personal injury claims. 100+ jury trials later, they decided to apply their knowledge and experience to help injured people recover and obtain the most fair, just, and equitable results from those insurance companies.

George is board-certified in Civil Law, Civil Pretrial Law, and Truck Accident Law by the National Board of Trial Advocacy. Maria currently serves on local boards including the Anne Arundel County Board of Appeals, Anne Arundel County Judicial Nominating Committee, and the Peer Review Committee for the Maryland Attorney Grievance Commission. Both George and Maria have been designated the "Best of the Best" by Maryland and Washington, D.C. *Super Lawyers*.



**THE FACES OF
REAL ESTATE SETTLEMENTS**

JEHANNE MCINTYRE EDWARDS, ESQ.

Church Circle Title & Escrow, LLC

23 West St. , 2nd Floor
Annapolis, MD 21401
410-269-6488
www.cctitle.net
loandocs@cctitle.net

Jehanne McIntyre Edwards, aka "Jan," is the owner and primary settlement officer for Church Circle Title & Escrow, LLC, a full-service title company that offers residential and commercial settlements for purchases and refinances. Jehanne is assisted by one other attorney and an experienced staff of 5.

Church Circle Title & Escrow is independently owned and operated which means there is an attention to detail and personal accountability to each buyer, borrower, agent and lender. In these uncertain and changing times there is an even greater need for knowledgeable and experienced professionals to guide buyers and borrowers through the highly regulated loan and purchase process.

A lawyer and businessperson for over 30 years, Jehanne also reviews and drafts contracts and leases, prepares deeds and other legal documents pertaining to real estate and property.



**THE FACE OF BANKRUPTCY LAW
ON THE EASTERN SHORE**

ANDIE ROSS ESQ.

The Law Office of Andrea Ross

800-758-9265
129 N. West Street, Suite 1
Easton, MD 21601
AndieRossLaw.com | Andie@AndieRossLaw.com

Bankruptcy attorney Andie Ross has dedicated her practice to providing dignified and tailored solutions to individuals and businesses throughout the region. Andie's goal is to empower her clients, and she can often be heard saying "You've Got Options!" The people who come to her to get out of debt and start a new life are more than just clients – they're her Eastern Shore neighbors and friends, who deserve her personal attention every step of the way. Andie's devotion to her clients has been recognized by the Pro Bono Resource Center of Maryland, Mid Shore Pro Bono, the Maryland General Assembly, the U.S. Congress, and Super Lawyers. The greatest accolades, admittedly closest to Andie's heart, and what makes her the "Face of Bankruptcy" on the Eastern Shore are her 100 five-star reviews on A V V O.

We are a debt relief agency. We help people file for bankruptcy under the Bankruptcy Code



**THE FACE OF
EASTERN SHORE DEBT RELIEF**

GEORGE ROLES, ESQ.

George R. Roles
Attorney & Counselor at Law

443-262-8501
101 South Commerce St., 1st Floor
Centreville, MD 21617
www.groleslaw.com

I have spent my entire legal career helping people, their families, and their businesses climb away from financial despair. Despite what we all hear on the news today about the chugging economy and the happy consumer, financial pressures certainly continue to mount. Folks still struggle, houses fall into foreclosure, businesses fail, and families lose income. Whether it is divorce, unemployment, uninsured catastrophe, or gradual building of debt load, making the decision to file a bankruptcy case can be devastating.

Here at my law firm, we know the lay of the land in debt relief, bankruptcy, and debt settlement. We care, empathize, and treat clients with utmost compassion and understanding. Receptive and responsive, here in Centreville, you'll find no ridicule, and we make no judgments, only personal service and quality advice. Our job? Help people, their families, and their businesses get a fresh start, and we are very proud to have helped thousands of people along the way. Get out of the weeds today. We're happy to help.



**THE FACE OF MID SHORE
REAL ESTATE**

CHUCK MANGOLD JR.

Benson & Mangold Real Estate

410-924-8832 (mobile)
410-822-6665 (office)
chuckmangold.com
chuck@chuckmangold.com

Chuck Mangold, Jr. has been a top producer on the Eastern Shore for 20 years. Chuck joined Benson & Mangold in 2001 after a 13-year career in the retail automobile business. As a 5-star Zillow Premier Agent, he prides himself on being in all things Eastern Shore Real Estate, including inland, waterfront, and commercial properties in Talbot, Queen Anne's, Caroline and Dorchester Counties.

Chuck is a strong supporter of his community. He serves on the Board of Directors for several organizations, including the Academy Art Museum. He has also served as a past board member of Habitat Choptank, The Country School, the Talbot County Chamber of Commerce, and The Mid Shore Board of Realtors.

Chuck, his wife of over twenty years, Lauren, & their three sons Charlie, Robbie, & Peter reside in Easton. Chuck enjoys spending time with his family, boating and fishing.



FACES OF THE CHESAPEAKE 2020



**THE FACES OF
INTEGRATED BEAUTY**

LAUGHLIN PLASTIC SURGERY SKIN WELLNESS MD

Dr. Daniel Laughlin and Kelly Sutter, RN, CANS

127 Lubrano Dr., Suite 102
Annapolis, MD 21401
410-205-5629
www.laughlinplasticsurgery.com

Laughlin Plastic Surgery and Kelly Sutter RN, CANS are collaborating to bring you all your skincare /laser and surgery needs.

Dr. Daniel Laughlin is a Board Certified Plastic Surgeon who specializes in aesthetic plastic surgery. Dr. Laughlin brings more than 2 decades of experience, serving patients from in and around the Annapolis region. Dr. Laughlin is a proud member of The American Society for Aesthetic Plastic Surgery and The John Staige Davis Society of the Plastic Surgeons of Maryland.

Kelly Sutter is a Certified Aesthetic Nurse specialist and holds certification in laser physics. She has extensive experience with cosmetic lasers such as Sciton BBL, Micro-Laser Peel, Halo and Hero. Kelly is a member of The American Society of Lasers in Surgery and Medicine as well as The International Society of Aesthetics and Plastic Surgery Nurses. Kelly is also proud to be a part of the Allergan Medical faculty and an AMI instructor.



**THE FACES OF
COMPREHENSIVE DENTISTRY**

SCOTT FINLAY, DDS & HA LIM, DDS

Annapolis Smiles

1460 Ritchie Highway, Suite 203
Arnold, MD 21012
New Patients: 410-989-7132
Current Patients: 410-757-6681
www.annapolisdentistdds.com

For more than 33 years, Annapolis Smiles has been providing the highest level of dental care for individuals and families in the greater Annapolis area. Dr. Finlay's office offers comprehensive services for children and adults, from routine maintenance and preventive care to dental implants and reconstructive procedures. Dr. Lim joined the Annapolis area dental practice in late 2018. Dedicated to the pursuit of excellence, Dr. Lim commits herself to countless hours of continuing education each year to offer modern, evidence-based clinical treatments and the best possible patient experience.

Dr. Finlay is one of only 75 dentists nationwide to be recognized as an Accredited Fellow by the American Academy of Cosmetic Dentistry. Dr. Finlay has written articles and is featured in books related to Functional Aesthetics and Dental Reconstruction. Annapolis Smiles has been consistently voted the Best Cosmetic and Restorative Dentist in Annapolis thanks in part to its tenured team of caring dental professionals, five-star service and commitment to exceptional care. Please call us today!



THE FACE OF CONFIDENCE

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www.odonnellveinandlaser.com

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499 Idlewild Avenue, Suite 101
Easton Maryland 21601
877-461-1564

Kelly O'Donnell, M.D., a Maryland native, is proud to provide her medical and cosmetic patients with the confidence that they are receiving the absolute best care possible. Dr. O'Donnell is a board certified vein specialist with offices to serve both the Western and Eastern Shore in Annapolis and Easton, MD.

Dr. O'Donnell earned her medical degree from the University of Maryland School of Medicine, completing her internship in general surgery at the University Hospitals of Cleveland and her residency in anesthesiology and critical care at Johns Hopkins Hospital. She spent a decade practicing cardiovascular and critical care anesthesia in the Washington, DC area, before turning her focus to vein care.

After being certified as a Registered Vascular Technologist (RVT) and a Registered Physician of Vascular Interpretation (RPVI), Dr. O'Donnell earned board certification in venous disease from the American Board of Venous and Lymphatic Medicine. She is an active member of the American College of Phlebology and the American Society for Laser Medicine and Surgery.



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www.scottschuetter.com

Personal and Professional ~ I have always focused on people, not houses. It was clear to me from the beginning, that it doesn't matter if a home is 200,000 or 6 million, it is a huge deal for EVERY client. My wife and I joke all the time about it, but I truly feel that I am a psychologist in disguise. Every transaction, whether buying or selling, involves a series of complex personal decisions layered with emotions, finances and stress. My military background and training taught me to be calm in any and all circumstances. Those skills have been finely tuned daily in real estate. When things are most chaotic, it is even more important to be the calm and guiding voice. Buying or selling a house is not the same as calling in an air strike in Fallujah, but to my clients, it may feel like it.

People need to know that their advocate is going to be there for them, has their best interests in mind, and will guide them through one of their most important life decisions. Marketing trends, advertising, community connections, staging a home, market expertise, etc. is obviously a huge part of my business, but in the end it all comes back to people.



THE FACE OF WEALTH & RETIREMENT PLANNING

ELIZABETH BENNETT

CFP[®], MBA

Chesapeake Financial Planning & Tax Services, LLC

410-974-0410
71 Old Mill Bottom Road North #201
Annapolis, MD 21409
admin@chesapeake-financial.com
www.chesapeake-financial.com

Elizabeth is a CERTIFIED FINANCIAL PLANNER[®] and a fiduciary working in her clients' best interest.

Elizabeth approaches working with her clients in a consultative partnership. Educating as well as listening to her clients is vital. Beginning with a financial plan, she is able to understand the client and their current situation and help them put a plan in place to achieve their goals. She also incorporates and includes her clients' other advisors, such as estate planning attorneys and CPAs, when necessary. Money and investing are very empowering. Recommending what is in the best interest of each client is a top priority. Elizabeth's vision for her practice is to continue to provide her clients with peace of mind knowing that they have a plan in place. In today's digital age, she is able to help her clients no matter if they are local or across the country. She brings passion to what she does every day.

"A goal without a plan is just a wish." - Antonine de Saint-Exupery.

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443-333-4940
www.promdhealth.com

ProMD Health is a state of the art medical facility specializing in non-surgical treatments and procedures to help patients Look and Feel Younger. Dr. Gavrilu and his team of innovative professionals all pride themselves in the most advanced skills and techniques to help their patients Look and Feel great. ProMD Health specializes in cutting edge and in demand procedures including Botox, dermal fillers, laser treatments, PDO thread lift, hormone replacement therapy, facial rejuvenation, vaginal rejuvenation, and body contouring.

They tout some of the most advanced devices such as HydraFacial, Viveve, and Sciton Halo. ProMD Health uses its complete suite of treatments to cater to each patient's unique needs to help them Look Younger on the outside and Feel Younger on the inside. Whether your goals are prevention, treating a skin condition, looking like you did 10 years ago, or feeling like you did 10 years ago, ProMD Health has something for everyone.



FACES OF THE CHESAPEAKE 2020



THE FACES OF COMMITMENT

This image has been edited: Each person was photographed individually.

REGINA MOODY SHAUNA CHABOT MIKE BRADY ERIC BUSH, MD

Hospice of the Chesapeake

410-987-2003

www.hospicechesapeake.org

During an unprecedented time in history that is filled with uncertainty and anxiety for so many in our community, Hospice of the Chesapeake has turned 2020 into a time of tremendous growth and commitment.

While pivoting to keep pace with the constant changes brought on by the ferocity of the COVID-19 pandemic, we have cared for almost 600 hospice patients each day, which is a number never seen before in our 41-year history. As well, we expanded care through our Chesapeake Supportive Care program that now includes primary complex illness care, expanded geographically with the acquisition of Hospice of Charles County, launched virtual community outreach and adapted our grief support programs to meet all needs.

Through the expertise, innovation, dedication, and commitment of our team led by Mike Brady, Acting CEO; Eric Bush, MD, RPh, MBA, Chief Medical Officer; Regina Moody, Chief Operating Officer; and Shauna Chabot, Chief Advancement Officer; we have continued to be there when our community needs us most in ways our founders might never have imagined in 1979.



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As Board Certified Oral and Maxillofacial surgeons, Drs. Walzer, Sullivan, Hlousek, Jones and Chambers manage a wide variety of problems relating to the mouth, teeth, and facial regions. Drs. Walzer, Sullivan, Hlousek, Jones and Chambers practice a full scope of Oral and Maxillofacial surgery with expertise ranging from dental implant surgery and wisdom tooth removal to corrective jaw surgery. This also includes techniques designed to rebuild bone structure with minimal surgical intervention and optimal patient comfort. They have focused their practice on creating beautiful smiles and restoring healthy function to the teeth and jaws!

Additionally as Board Certified Oral and Maxillofacial surgeons, Drs. Walzer, Sullivan, Hlousek, Jones and Chambers are the only dental specialty licensed to provide intravenous (IV) general anesthesia in their state-of-the-art office setting. Their practice mission is to provide Excellent Care with Art, Science, and Technology, creating an Outstanding Experience with Compassion, Courtesy, and Respect for all.



Michael J. Labellarte, M.D.



Sarah Reading, M.D.



Stephanie Streb, DNP, PMHNP



Julie Butchart, DNP, PMNHP



Theresa P. Shank, Ph.D.



Magda Rodriguez, Psy.D.



Samuel Greenberg, Psy.D.



Shannon Senefeld, Psy.D.



Laura Frazier, Ph.D.



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The pandemic has increased anxiety, depression, demoralization and feelings of insecurity in children, adolescents and adults. We have all struggled.

You shouldn't have to suffer from mental health issues that can be treated and improved. Let us improve your mental health so you can live your best life.

Attention issues, anxiety, OCD, BFRBs, behavior problems, depression, learning and development challenges, mood disorders, relationship issues and family dynamics, bipolar disorder, POTS/dysautonomia and Tourette's can all be improved when treated.

Academic evaluations, tutoring, and enrichment can support your success in virtual, hybrid, and in-person school.

Let us help you prepare for the future and change the course of your life with good mental health.

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ARUNDEL
GASTROENTEROLOGY
ASSOCIATES**

410-224-2116 • aagastro.com
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 8109 Ritchie Hwy, Suite 102, Pasadena, MD 21122
 4175 N. Hanson Court, Suite 304, Bowie, MD 20716
 1215 Annapolis Rd. suite 201 Odenton MD 21113
 130 Love Point Road, Suite 106, Stevensville, MD 21666

Anne Arundel Gastroenterology Associates provides expert care for disorders of the digestive tract including colon and rectal disease, ulcers, stomach disorders, Crohn’s disease, colitis, irritable bowel syndrome, and liver and pancreatic disease. Our board-certified, fellowship-trained gastroenterologists are committed to providing you the treatment you need which will get you back to your best health.

Colon cancer is the third most common cancer diagnosed in the United States for both men and women. Colonoscopy is the only test that detects and prevents colon cancer. At Anne Arundel Gastroenterology Associates, our 9 board certified physicians perform over 13,000 colonoscopies each year. AAGA gastroenterologists detect precancerous polyps in 42.5% of screening colonoscopies compared to the national standard of 25%. For patients with risk factors such as a personal history of colon polyps, colon cancer, or family history of colon cancer, colonoscopy remains the gold standard in screening for colon cancer. Without risk factors, the American Society for Gastrointestinal Endoscopy recommends colon cancer screening starting at age 50.

AAGA physicians have been consistently voted the top gastroenterologists in Anne Arundel County over the past several years by our patients and peers.



**THE FACES OF RETIREMENT
ON THE EASTERN SHORE**

IRMA TOCE & RACHEL SMITH

Londonderry on the Tred Avon

700 Port Street, Suite 148
Easton, MD 21601
410-820-8732 or 800-752-8732

Londonderry on the Tred Avon CEO, Irma Toce, and Director of Sales and Marketing, Rachel Smith, have been working together for more than five years at the independent-living cooperative community on Maryland's Eastern Shore.

Irma and Rachel believe that a vibrant and active lifestyle coupled with a strong community and sense of belonging is the key to happy and healthy aging. While a move later in life can be challenging, Irma and Rachel have each witnessed the improvement in quality of life residents experience after relocating to Londonderry and engaging in the community.

Irma has been leader for more than 30 years in the aging field and Rachel has extensive experience in senior housing sales and marketing. They both look forward to welcoming new residents and their families to Londonderry's beautiful waterfront campus that features a range of housing options for adults 62 and over.



**THE FACES OF ANNAPOLIS AREA
CHRISTIAN SCHOOL**

BEN & TARA PEDDICORD

Annapolis Area Christian School

Lower School - Annapolis - 410-846-3504
710 Rigely Avenue, Annapolis MD 21401

Middle School - Annapolis - 410-846-3506
716 Bestgate Road, Annapolis MD 21401

Lower School - Severn - 410-846-3505
61 Gambrells, Severn MD 21144

Upper School - Severn - 410-846-3507
109 Burns Crossing Road, Severn MD 21144

www.aacsonline.org • Leaders in Christian Education

Cue the cows! Ben and Tara Peddicord have seven live-in grass mowers on their 40-acre farm--not one of them was willing to mosey into the camera's view during the photo shoot. Farming is in the Peddicord's DNA, dating back to the 1600s when the family arrived from England. Ben, who serves as the Middle School principal at Annapolis Area Christian School (AACS), his wife Tara, and their two daughters, who attend kindergarten on campus at AACS, are not phased by uncooperative cows. "They are motivated by food," laughs Ben. "Every winter, at least one the herd breaks the fence in search of greener pastures. I receive a call from the local precinct informing me that my 600-plus-pound grazer is blocking traffic on Route 2."

Rescuing a lost cow is a metaphor for discipleship. Peddicord softly recites Proverbs 22:6, "Train up a child in the way he should go; even when he is old, he will not depart from it." He turns his attention to his sweet girls, Ellie and Alice, playing by the tractor. "This verse resonates with me first as a father. When we trust divine sovereignty, we are free to parent courageously in harmony with church and school." Guiding a cow back to the safety of the farm is no easy task. Raising children to rely on Jesus in an increasingly secular culture is even more challenging. At AACS, Peddicord and his teachers humbly and prayerfully partner with parents and local churches in the eternal work of equipping the next generation of godly learners and leaders, changing the world one child at a time.



FACES OF THE CHESAPEAKE 2020



THE FACES OF WATERFRONT
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baywoodsofannapolis.com 🏠 🐕

Meet the Williamsons:

Patty and Parker, North Carolina natives, ventured into the Annapolis area via their sailboat named "Second Wind." While keeping their sailboat a few doors down at Bert Jabin Yacht Yard, Patty and Parker discovered BayWoods of Annapolis and were immediately taken by the luxurious waterfront retirement community right on the Chesapeake Bay. BayWoods proved to be close to their sailboat and all of the world class charm that is associated with the surrounding Annapolis area.

"BayWoods became the perfect launch for our retirement adventure," states Parker. "We discovered luxurious, yet affordable accommodations and amenities, access to excellent medical care, local Annapolis entertainment all within easy access to Washington and Baltimore."

"I enjoy walking our dog Briny at Quiet Waters Park across the street," states Patty, who also is an active volunteer in the greater Annapolis community with Hospice of the Chesapeake. This is an active lifestyle filled with adventures every day, all in a pet friendly continuing care retirement community with equity ownership.



**THE FACE OF EXPLORING
YOUR FUTURE**

ARCHBISHOP SPALDING

High School

8080 New Cut Rd
Severn, MD
410-969-9105
www.archbishopspalding.org

Mr. Dan McGrain, Social Studies Department Chair, shares his love of learning in numerous ways. He teaches World History, Advanced Placement Government and Advanced Placement Macroeconomics. Mr. McGrain moderates the Academic Bowl Team and coordinates an annual trip to the Berkshire Hathaway Shareholders Meeting, which provides an extraordinary experience for Spalding students. "I think the most important part of my job is making sure what I teach is relevant and meaningful to my students. Social studies classes are about explaining the world around us, I work to ensure that students see the connections. Teaching economics is all about helping students develop a clear and factual perspective. I believe good work takes time. Learning is a process, it takes time, work and revision. Learning doesn't happen on my schedule or anyone's schedule, I try to be sure that we are always giving enough time and space for students to build their own knowledge and skills; and then give them many opportunities to share what they've learned."



**THE FACE OF PASSION
AND PURPOSE**

Photo by Perry Carsley

MARY ELLEN CARSLEY

Severn School

201 Water St.
Severna Park, MD 21146
410-647-7700
www.severnschool.com

A professional artist, Ms. Mary Ellen Carsley lives by the philosophy that creativity is a habit of mind. As an Upper School visual arts educator, she encourages her students to develop strong creative habits and embrace every challenge as an opportunity to grow. Ms. Carsley teaches drawing and painting, introduction to architecture, and visual arts principles.

Selected as an expert in the field of architecture by the Malone Schools Online Network and one of four Severn teachers in the program, Ms. Carsley teaches online architecture classes to students across the country, including participating Severn students. MSON allows independent school students to take extension courses outside of their school's curriculum, while teachers like Ms. Carsley share their expertise with the larger educational community.

She also serves as faculty advisor for the Van Eney '09 Fellows Program where she helps students transcend the traditional academic program and pursue a year-long intellectual project that reflects their growing passions.

Living her artistic philosophy each day, Ms. Carsley demonstrates what true creativity looks like, even during times of uncertainty and struggle. She adapted seamlessly to online learning in the spring of 2020 and shifted enthusiastically to hybrid learning in the fall. Ms. Carsley's love of teaching art brings a palpable energy to her classes, whether through the screen or in the studio. "Exploring a new medium of learning together is an adventure. It's not a problem or a limitation. It's only as limited as our creativity."



**THE FACE OF EXTRAORDINARY
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of Keller Williams Flagship of Maryland

Christina Palmer, Associate Broker
Team Leader, The Christina Janosik Palmer Group
Graduate, Realtor Institute
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Cell - 443-938-3379 | Office 410-729-7700
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Hello there...I am Christina Janosik Palmer, a career Realtor and Associate Broker, with 27 years of real estate expertise specializing unparalleled marketing and unprecedented customer service.

In 2016, I decided to expand to a team. We are now a strong group of eight team members at the Christina Janosik Palmer Group of Coldwell Banker Residential Brokerage. We are ready to serve you with over 100 years of combined real estate experience. Our clients are more than just clients, they become friends and family that stay friends and family long after the transaction is completed.

If you need to list or buy a home, experience how easy we make it for you with our knowledgeable guidance and unprecedented service.

We are here for you.



THE FACES OF DETERMINATION

THE ARC

Central Chesapeake Region

Headquarters & Program Operations
1332 Donald Avenue
Severn, MD 21144
410-269-1883
www.thearcccr.org

Jonathan has a great job, great friends, and is working his way to financial independence. And he is determined not to let the pandemic slow that down.

At the beginning of the shutdown, Jonathan took some time off from work to get comfortable with rigid social distancing and stricter hygiene protocols, like showering and washing his clothing immediately after every shift. He was determined to return to work, knowing that he is doing everything he can to keep his roommates and staff healthy.

With the support of his Team Lead and Job Coach, Jonathan returned to work at Defensor Security over the summer. He is determined to help others get comfortable with living, working, and playing in the community as safely as possible.

Since September, Jonathan has helped his friends get jobs, and has taught virtual classes to his peers on maintaining COVID-19 safety protocols.

Jonathan is one of 686 people supported by The Arc Central Chesapeake Region in Anne Arundel County and Maryland's Eastern Shore. At The Arc, we are determined to continue to create a community where people, like Jonathan, have the opportunity to thrive.



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ELBA M. PACHECO M.D.

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Dr. Elba Pacheco founded Adoro Medical Spa to bring excellence, expertise and an artistic eye to the intersection of surgical eye lifting and non-invasive rejuvenation. After heading The Wilmer Eye Institute's cosmetic service (1997-99), Dr Pacheco decided to settle her practice in the Annapolis area, where she and her family reside, to fully realize her vision.

From liquid face lifts, to laser skin photorejuvenation and Adoro medical grade skin care, to non-surgical face lifting, and to full-body contouring, Dr. Pacheco has developed a personal-touch, custom, patient-focused Medical Spa with excellence as the only guide.

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410-721-6666

Arundel Mills

7000 Arundel Mills Circle, Suite 200
Hanover, MD 21076
410-553-4850

Mission Escape Rooms (MER) offers a real-life escape experience designed for groups of 2-10 people. During the experience, participants work together to solve puzzles and riddles using clues, hints and strategy. While the customer experience is designed to be fun, MER takes safety very seriously. "MER now offers private bookings only and with contactless check-in options," said owner Jason Cherry. "In addition, all rooms are disinfected between reservations."

MER, which builds a new escape room every five weeks, has been voted #1 by *What's Up? Magazine* readers in the "Customer Service", "Game Play", "Girls Night Out", "Guys Night Out", and "Family Outing" categories for all locations since 2016, voted the "#1 Fun Activity" by *Tripadvisor*, and voted a "Family Favorite" by *Chesapeake Family Magazine* readers since 2018.

As MER enters its fifth year, it's clear that its success is also due to the wide variety of groups that participate. "We not only receive bookings for families and groups of friends, but also for Friendsgiving gatherings, holiday parties, corporate events and more," said Jason. "The Mission Escape Rooms experience truly puts a fun, interactive twist on any type of celebration."



THE FACE OF WEALTH MANAGEMENT

WYE TRUST

www.wyetrust.com

Chris Parks,
Tom Saxon, Talli Oxnam,
Lora Davis (not pictured)
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Easton, MD 21601
410-763-8543

Neil Zurowski
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Baltimore, MD 21229
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Wealth Management and Trust services are offered through Wye Trust, a division of Shore United Bank. Shore United Bank and Wye Trust are not registered broker-dealers.

Wealth management, corporate trustee services and administration and custodian services are all services that Wye Trust offers through Shore United Bank with a caring and professional customer-focused approach tailored to each client's individual needs.

We offer actively managed investments and progressive strategies by partnering with a limited number of established portfolio managers, partnering each client with a tailored solution to best serve their needs. Our specialized partnerships expand our wealth management expertise to a significant team while continuing our commitment to local control and excellent service.

Our approach is to care for our clients in all stages of the wealth management journey. We offer comprehensive financial strategies and exceptional service tailored to meet individual and business needs. Together, our team of experienced Financial Advisors and Certified Financial Planners are dedicated to helping our clients navigate toward their financial goals.

We care about our clients and our communities. We appreciate our relationships and provide exceptional service, empathy, and transparency.

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410-505-7275

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consultation by visiting
www.FrameAndFrame.com

Tara Frame grew up watching her father provide legal guidance to people in their community for over 50 years! Today, Tara and her team carry on that long tradition by serving many generations of the same families, for thoughtful planning and during times of crisis. The firm provides personalized legal services for wills and trusts, estate planning, elder law, guardianship, probate, long term care and Medicaid planning, family law, and personal injury.

Tara reflects, "It is very rewarding to assist families with some of life's most important decisions and to provide guidance that literally takes the weight off their shoulders."

Tara was recently awarded the *SBA Award for Maryland Attorney Advocate of the Year* and is also recognized as a premier *SuperLawyer*, along with many years of recognition as a "*Best Of Lawyer*" by her local community and media publications! She also believes in giving back to the community in which she lives and works and participates in year-round initiatives through her involvement in Thrive! Arundel.

Today, Frame & Frame is one of the only estate planning firms that offers clients a proprietary platform so that every decision, document, and resource is available instantly. Their exclusive ePlan365™ puts the Plan in Your Hand™.



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Our approach at Prostatif Financial Advisors Group is simple: We provide accountable retirement, tax and estate planning, which we pair with clear and constant personal contact with each of our clients. Our team believes in diversification, along with developing sensible, conservative long-term asset allocation strategies.

We work side-by-side with clients to build complete financial plans, giving them peace of mind as they transition toward retirement.

If you're experiencing a financial transition, you need to move forward with confidence and a team that shares your values and understands your goals. Our goal at Prostatif Financial Advisors Group is to help our clients implement an investment strategy that allows them to maintain their lifestyle throughout retirement, providing an income they will never outlive.

Whether you are thinking about retiring or already in retirement, you need a sound plan to ensure the safety of your investments.



FACES OF THE CHESAPEAKE 2020



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Crownsville, MD 21032
410-849-5151

John Argilan and Debbie Fowler, Indian Creek School Third Grade Team

Indian Creek School third grade teachers John Argilan and Debbie Fowler embody the essence of elementary education. The duo is committed to providing an excellent academic experience for their students in engaging, fun, and innovative ways. Mrs. Fowler and Mr. Argilan keep the "whole student" experience at the center of their teaching. To keep Indian Creek's in-person, virtual, and hybrid students engaged at all times, the teachers have created a fun and inspiring classroom environment. To adhere to health and safety regulations, each teacher uses a large, remote-controlled dump truck for contactless collection of student work. The teachers also created a class blog where students can stay connected through messages, jokes, book reviews, and even videos sharing musical performances. This month through their Ecology studies, students will engineer devices to capture wind energy to propel model vehicles. The inspirational teaching of Mrs. Fowler and Mr. Argilan keeps students connected and engaged.

www.indiancreekschool.org



**THE FACES OF QUALITY, INTEGRITY
& CUSTOMER SATISFACTION**

FENCE & DECK CONNECTION

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Millersville
8057 Veterans Hwy
Millersville, MD 21108
410-969-4444

www.fenceanddeckconnection.com

Lifetime Maryland residents Jim Rubush & Ben Wolod founded Fence & Deck Connection in 1991, with the addition of Jeffrey Wall as partner in 2013. Since day one, their mission has been clear: "Building Lifelong Clients Through Our Commitment To Excellence." From residential fences and decks to multi-family high rise balcony railing installations, the FDC portfolio speaks unparalleled quality without compromise.

As leaders in the industry, Fence & Deck Connection has received numerous local and national awards — a true testament to their exceptional customer service and craftsmanship. However, the Fence & Deck mission doesn't end once they lay the final board.

Giving back and supporting their communities is deemed just as important as building stunning outdoor spaces. Through their annual holiday drive, many local charitable donations and collaborations, and fundraising sponsorships, they've been able to provide support for Maryland customers who have become an extension of their family.

Fence & Deck Connection is steadfast in their commitment to excellence as they enter this monumental 30th anniversary year—for their employees, for the local community, and for their residential and commercial customers in the Mid-Atlantic region.



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MIKE WILLEY

Store Manager | 84 Lumber - Annapolis

1690 Baltimore Annapolis Blvd
Arnold, MD
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www.84lumber.com

Mike Willey is the new store manager at 84 Lumber Annapolis, and he's excited for his role to grow store sales and manage his new team of associates. 84 Lumber is the nation's leading privately held supplier of building materials, manufactured components and industry-leading services for single- and multi-family residences and commercial buildings.

Mike started with 84 in 2011 at the Cambridge, MD store. He quickly was promoted to Co-Manager in 2012 at the Annapolis store, and in 2014 became Manager at the Curtis Bay location. In September of this year, Mike transferred back to the Annapolis store to continue his stellar management and proven track record of success.

In addition to supplying building materials, 84 Lumber Annapolis specializes in windows, installation and kitchen and bath design services. Mike and his team of experienced associates at 84 Lumber Annapolis can help with services ranging anywhere from building a new deck and replacing windows to designing your dream kitchen and bath.



THE FACE OF SOLAR ENERGY

RICK PETERS

Solar Energy Services

1514 Jabez Run
Millersville, MD 21108
410-923-6090
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With increased demands for its food pantries and overall services, Haven Ministries has relocated its food pantries and Resource Center to the Haven Ministries Headquarters in Queenstown. Haven Ministries has created a more centralized location to provide services, improving efficiencies for everyone. Two dedicated Haven Ministries employees, Mary Jeeter, Resource Center Manager, and Chris Perkins, Food Pantry Director, work at the Headquarters which assists clients in meeting their needs for food, housing assistance, job placement, and other wraparound services.

Mary sees the desperation of residents who are falling behind with their bills during the recent pandemic and needing a variety of services. Being able to see residents leaving with a glimmer of hope that their needs have been met is the reward of serving her clients. For Chris, relocating Haven Ministries' food pantries to a new centralized operation has improved the task of feeding the community. With a storefront shopping model, clients can now select food items once a month, preserving their dignity and eliminating food waste.



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For Ann Alsina, principal at CovingtonAlsina, the basic tenets of financial planning are relationships and client education. After working for years in this male-dominated industry while raising children and managing a household, Ann founded CovingtonAlsina in 2012 to further her passion for providing advice to other strong, successful women.

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Since 2008, Fiona has owned and operated Dwelling & Design, a home furnishings boutique in historic downtown Easton, Maryland. Take a casual stroll down Goldsborough Street and you'll instantly be drawn to the colorful vignettes featured in the windows and unique showroom space. The store maintains a loyal following, with clients making regular treks to the Eastern Shore from Annapolis, DC and VA, Rehoboth, Philadelphia and New York.

Fiona's designs have appeared in the likes of Home & Design, Southern Accents, House Beautiful, and Traditional Home.



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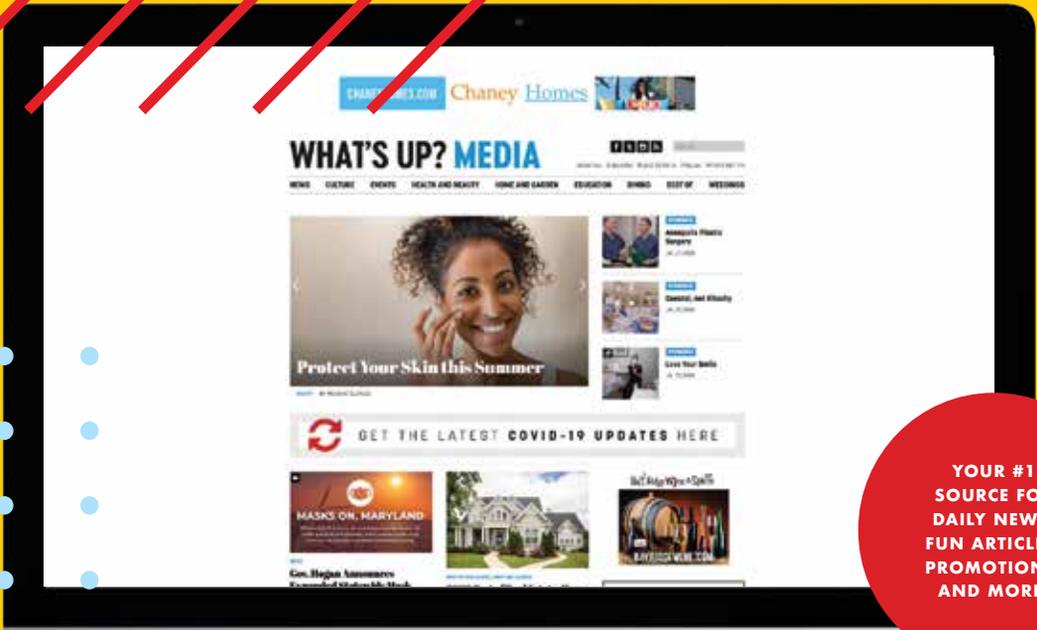
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The Year We Rise Together

A Preview of the 2021 Maryland Legislative Session

By Mark Croatti

Everyone believed that 2020 would be *The Year of the Woman* (and it certainly was in many ways) but no one foresaw that it would become *The Year of the Coronavirus*. By New Year's Day, China had announced a cluster of strange, pneumonia-like cases "of unknown causes" in Wuhan, the capital of China's Hubei province, 650 miles from Beijing. On January 3, before any deaths, China provided details to the World Health Organization (WHO), which announced the cluster on January 5. On January 9—the day after the Maryland General Assembly convened its 2020 session—China had determined that the cause was not pneumonia but rather a novel coronavirus, COVID-19 ("Corona Virus Disease 2019" or "SARS-CoV-2"). The U.S. announced the first case on January 22; and when President Donald Trump imposed travel restrictions to and from China on January 31, there were nine confirmed cases in the U.S., although very little testing had been done. By February 26, the WHO was tracking more daily cases outside of China than within. On March 16, Maryland's General Assembly adjourned three weeks early—for the first time since the Civil War—without a legally recognized plan for continuing the legislative session virtually. As the pandemic forced schools and colleges across the country to send students home for online instruction, often with parents working remotely while taking care of their children—there were more than 150,000 global cases and close to 6,000 deaths, with the U.S. accounting for over 3,000 cases (2 percent) and 60 deaths (1 percent).

RECAP OF THE 2020 LEGISLATIVE SESSION

Before leaving, legislators passed almost 700 bills within a \$48 billion fiscal year 2021 budget, including the Kirwan Commission's "Blueprint for Maryland's Future," a 10-year package of educational reforms costing several billion dollars. Legislators approved over \$2 billion for additional school construction through bonds that casino money would pay for. Another bill would refurbish horse racing facilities at Pimlico and Laurel Park with \$375 million in bonds issued by the Maryland Stadium Authority, also drawing on casino-generated funds. After a third major bill allocated hundreds of millions of dollars to Governor Larry Hogan to fight the pandemic's spread—including \$50 million from Maryland's "rainy day" fund and up to \$100 million more from state reserves to counter a spike in unemployment claims (supplemented by congressional support), expand COVID-19 testing, and increase executive authority to declare and preside over a "catastrophic health emergency"—Governor Hogan paid \$9 million for 500,000 test kits from South Korea and \$8 million for 250,000 rapid point-of-care antigen tests from Becton, Dickinson, and Company.

When soaring pandemic costs threatened to prematurely deplete Maryland's fiscal year 2020 budget—shortfall projections ranged from \$1 billion to \$2.8 billion (by Comptroller Peter Franchot)—Hogan halted state agency discretionary spending, froze state hiring, and vetoed 22 bills that mandated increased funding, including the Kirwan bill and almost \$600 million for Maryland's historically black colleges and universities. Favoring spending cuts over job losses, Hogan argued that "The economic fallout from this pandemic simply makes it impossible to fund any new programs." Soon after, an African American named George Floyd died when a Minnesota policeman knelt on his neck for eight minutes, setting off nationwide protests that grew in intensity, confrontations, and violence between people and police, citizens and government officials, and partisan ideologies, with little to no social distancing or mask wearing.

Seven months after the General Assembly departed prematurely last March, the U.S. had almost eight million COVID-19 cases and 225,000 deaths, with roughly 130,000 cases and 4,000 deaths in Maryland. The U.S.—about 5 percent of the world's population—now had 20 percent of the 40 million cases and one million deaths globally. Although these numbers will change by the time the next Legislative Session begins (some are predicting they will double), 2020 will now be remembered for a mass police reform movement while a pandemic caused the worst economic crisis since the Great Depression, as 3.5 percent unemployment in both the U.S. and Maryland skyrocketed to nearly 15 percent nationwide and more than doubled in Maryland to 7.6 percent.

To address these and other complicated issues, we spoke to **Sheree Sample-Hughes**, Speaker Pro Tempore of the House of Delegates (D-District 37A); **Eric Luedtke**, House Majority Leader (D-District 14); Delegate **Shaneka Henson** (D-District 30A); **Melony Griffith**, Senate President Pro Tempore (D-District 25); Senator **Adelaide Eckardt** (R-District 37); Senator **Sarah Elfreth** (D-District 30); Senator **Cory McCray** (D-District 45), the former Acting Chair—now Vice Chair—of the Maryland Democratic Party; and **Dirk Haire**, Maryland Republican Party Chair.

Luedtke and Griffith sit on the Senate Spending Affordability Committee; Griffith, Eckardt, Elfreth, and McCray sit on the Senate Budget and Taxation Committee; Luedtke sits on the House Ways and Means Committee; Henson sits on the House Appropriations Committee; and Hughes sits on both the House Health and Government Operations Committee and, with Luedtke, on the Joint Covid-19 Response Legislative Work Group.

ISSUES THAT THE 2021 LEGISLATIVE SESSION WILL FOCUS ON



COVID-19

Although the legislature adjourned early last year, it didn't stop working. "The 2020 interim was the busiest in my 18 years in elected office," Sen. Griffith said. Sen. Elfreth agreed: "We've had virtual committee hearings non-stop on all things 'corona' to get ready for January." How to hold a formal session during a continued pandemic, especially online, is still being finalized, according to Elfreth, "First and second readings of bills can be virtual but third readings must be in-person." They may use Plexiglas partitions, Sen. Eckardt said, "but we have to look at what other jurisdictions have done to identify air flow quality specifications. While one option is to hold small meetings in different places, the biggest concern people have right now is that bill drafting and hearings will have no public input. This is not only non-traditional but possibly unconstitutional. To not have discussion about that is a little troubling."

Once they decide on how to proceed, COVID-19-related issues will be at the forefront. According to Griffith, "The virus has had a disparate effect on communities of color who have less access to health care to start with and who live in food deserts, which made getting medical services and healthy groceries difficult when unemployment went up and stay-at-home orders were issued." This was especially true for "the Latinx population, which had the highest infection and death rates," Del. Henson said. "Federal funds to assist with coronavirus consequences must get to those who need it the most," Griffith promised.

Unemployment Benefits: The pandemic caused the worst economic crisis since the Great Depression, as] unemployment skyrocketed in both the U.S. and Maryland. Starting in mid-March, over 10,000 people began filing unemployment claims each week, peaking at 33,000 weekly applications in July before beginning a descent that didn't dip below 10,000

weekly submissions until August, according to *The Baltimore Business Journal*. Although by October the unemployment rate decreased to about 8 percent nationally and 7 percent in Maryland, for most of 2020, unemployed Marylanders depended on both the state's unemployment payout and the supplemental benefit provided by the national government that ran out when negotiations between Congress and the White House to renew them failed. "The unemployment system did not work ideally," Sen. Griffith conceded. Luedtke agreed: "We need to shore up the unemployment system. Our hope is that the new Congress will work with the federal government to help the states. In Maryland, we need to assist small businesses, employees working in nursing homes and other health industry jobs, and people living in affordable housing."

Nursing homes: The elderly have been a particularly vulnerable population during the pandemic, both in general and in Maryland's many long-term care facilities. Del. Sample-Hughes stated, "I will be re-introducing the Residential Services Agency Bill requiring that licensed providers are trained in handling, first of all, cases of dementia; three hours initially and then two hours each year thereafter. The public assumes they have had that kind of training but it's not widespread because it's not mandatory. Negative physical and emotional reactions among nursing home residents are being triggered by misunderstandings and even fear when a staff member says or does something counter to what is appropriate to the needs of those in their care." A second issue is Alzheimer's Disease. "The Department of Public Health has strongly emphasized these types of training, especially now that we've seen how an unforeseen pandemic affects the ability to provide 'normal' services," she said. Third, nursing homes "need more guidance on COVID-19 testing and if someone passes from the virus so that proper procedures are followed for how a body is handled and then transported to a funeral home." Sen. Eckardt is concerned that "our nursing homes and assisted living facilities will even survive. They've endured bad press but an increased need for their services. Their residents' societal isolation has increased and that needs to be addressed. How can we ensure that they have adequate resources so that people don't get discouraged with the entire health industry?"

Rental units: Those who rent low and middle-income housing have been particularly hard hit by the quarantine. "The coronavirus forced people to stay indoors, so the quality of affordable residential homes became a top issue," Del. Henson said. "Mold causes respiratory issues that are then magnified by COVID-19 and vice versa, compounded by inferior air ducts and faulty electrical wiring. Multi-family rental properties have the biggest problems; last year, Annapolis was sued over discrimination-related issues such as home inspections where either inspectors refused to enter multi-family dwellings or inspected them so rapidly that they failed to find subpar housing conditions. I am re-introducing the Indoor Air Quality Bill that didn't make it out of last year's session. It will have a 'Tenants' Bill of Rights' clause allowing residents to self-report

violations and submit a 'video inspection' by remote recording using their phones or any other method determined by different jurisdictions. One thing we did last year was change the laws that allowed for uneven inspection standards for public vs. private housing; now all units must be treated equally. Next, we'll eliminate the different inspection criteria for multi-family vs. single-family communities."

Addiction Assistance: During a pandemic, when people must socially-distance or even stay at home and thus cannot interact with loved ones and friends, substance abuse becomes an even bigger problem. Over 40 percent of Maryland's methadone clinics are in Baltimore. Sen. McCray represents the city and will be introducing four bills requiring greater transparency from the three primary players: The national government, the Maryland Department of Health, and Baltimore city. "The federal-state-community relationships are not clear as to what their specific roles are," he said. "Each methadone clinic serves thousands of people while their operators donate to elected officials to influence local zoning and other potential obstacles to their ability to remain open *and* be eligible for funding. We need to make sure that the necessary requirements are being met and applied to all behavioral health organizations."

LAW ENFORCEMENT REFORM

"We must have police accountability," Sen. Elfreth stated. Sen. Griffith will be chairing a Senate work group that will focus on Equity and Inclusion. "Systemic racism must also be addressed, she said. According to Sen. Eckardt, police reform, social justice, and race disparity issues must target the most affected members of society, adding, "I think we'll see a lot of creative ideas in this session that will need a great deal of input so that they'll be vetted thoroughly enough to move forward."

EDUCATION

The "Blueprint for Maryland's Future": The Kirwan Commission's bill to create a new educational funding formula to inject \$1 billion into public schools over three years was vetoed by Governor Larry Hogan. "Overturning this decision is one of our biggest veto priorities," Sen. Elfreth said.

According to Sen. Eckardt, "In Sen. Nancy King's amendment, if the economy reduced by 7 percent or more, Kirwan wouldn't get implemented; the economy fell more than 10 percent. Not all of 'Phase 1' passed last year, but 2021 was going to be 'Phase 2.' Everything will be re-evaluated. Local jurisdictions are re-assessing where they are and where they want to go. Will COVID-19 completely transform the educational structure in unanticipated ways? What'll happen to educational funding formulas if kids aren't in school? What new online technologies and learning models will develop? Can a virtual, multiple-county consortium provide a quality virtual education that meets all current standards? The next two to three years will be difficult budget battles; we lost four months of gasoline taxes and casino revenue is way down, so what happens to the expected educational funding levels? This is not a delay

but a pause until we can leverage more federal dollars. The biggest immediate challenge is that our children and citizens need access to broadband so that they can learn and work from home. I'll be introducing a bill to 'Connect Maryland' by bringing together all elements of connectivity both within and outside Maryland, such as the federal government, that will be multi-organizational." Del. Sample-Hughes agreed. "What I continually hear from constituents and colleagues is Maryland's lack of broadband access. Some places have it, some don't. Speaker Jones has emphasized that schools must have the technology they need. A lack of broadband access obviously complicates learning from home. People are struggling, so we have to make sure that we do this right."

HBCUs: According to Sen. Luedtke, "Kirwan is a 10-year plan. I'm more concerned short-term with overturning the Governor's veto of the HBCUs funding bill." Del. Sample-Hughes added, "I meet regularly with the University of Maryland Eastern Shore's president. Historically black colleges and universities are grappling with the veto's funding cuts. They needed that revenue in order to offer vital programs."

TRANSPORTATION

"It's not just the Education Trust that's underfunded," cautions Sen. McCray, who sits on the Environment and Transportation Committee. "The Transportation Trust Fund has lost a significant amount of revenue. That will affect the Purple Line, road, and infrastructure needs like aging bridges, and BWI's financial support. There were cuts to Maryland's Department of Transportation and Transit Administration, even though ridership has not decreased during the pandemic." Sen. Griffith agrees. "Driving commute times are already excessive," she said. "We need to get people out of their cars and back to their homes and communities; otherwise, they have less time to help their kids with homework and engage in civic activities. I don't expect recent shortfalls to be addressed in the 2021 session; transportation solutions involve long-term planning, but what we can do is create economic centers around existing transit stations that create jobs and generate revenue to help restore the appropriate levels of funding."





DEMOCRACY

Redistricting: “The top issue for Republicans in both chambers is redistricting,” said state party chairman Dirk Haire. “Census completion is the key, so creating new district boundaries may need to be done later, in a special session. We also need new legislation to pare back gerrymandering.”

Voting: Del. Luedtke wants to introduce the “Voter Empowerment Act” aimed at specific demographics that face voting challenges such as students and military personnel overseas and senior citizens. He wants to improve the ability to vote electronically and in-person at school campuses set up proactively. “These are Maryland’s next steps toward becoming the best state when it comes to voting,” he said. Sen. Elfreth agrees: “The primary season saw a record turnout without fraud. Now we need to specify regulations for mail-in voting and other election-related issues.”

CONCLUSION

Other topics to consider: Del. Henson wants to make sure childcare centers have the same quality inspection standards as schools, nursing homes, and rental units; Del. Luedtke expects more progress in restoring the health of the Chesapeake Bay, such as reducing single-use plastics and better oyster management; and Del. Sample-Hughes would like to see Maryland finally retire its Civil War-themed state song that praises the Confederacy and criticizes Abraham Lincoln. “Nationwide, now’s the time,” she said. “It’s not a new idea

but there’s a new opportunity. People want change. This bill will be heard in my committee. It’s a repeal, not a repeal and replace—it’s just a first step. Moving on to new lyrics or a different song will happen later.”

Meanwhile, a Reconstruction-like effort will be needed to rebuild Maryland’s economy. “We need COVID-resilience,” Sen. Eckardt said. “Supporting our restaurants and retailers, thinking about how local economies can sustain themselves for the foreseeable future, and creating regional councils of local communities working together.”

If 2020 went from *The Year of the Woman* to *The Year of Coronavirus*, hopefully 2021 will be *The Year We Rise*; however, Sen. Griffith warns that “Maryland’s post-COVID-19 recovery will be our top priority but it’s a difficult path to chart because we don’t know if our legislative session will be on the ‘recovery’ side of the year 2021.” Indeed, it is difficult to be overly optimistic after a once-in-a-lifetime calamity, nationwide protests, and economic hardship all came together to create a perfect storm of despair, but I’m inspired by something Abraham Lincoln said while giving the Emancipation Proclamation: “I hereby enjoin upon the people...to be free to abstain from all violence...and I recommend to them, in all cases when allowed, they labor faithfully for reasonable wages.” That might make a great song.

Mark Croatti, who teaches American Government and Comparative Politics at the United States Naval Academy and the George Washington University, has covered Maryland’s Legislative Session since 2004.

Home & Design

108 LIVING IN SPACE | 111 A TINY GARDEN FRAMED IN A WINTER WINDOW
114 TURNKEY PERFECT ELEGANCE | 116 VIVID VICTORIAN



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Particularly, the study fleshed out four overarching themes: Connected Living, Simplified Living, Healthy Living, and Living in Place.

HOME DESIGN

Living in Space

HOW HUMAN BEHAVIOR WILL IMPACT THE FUTURE OF KITCHEN AND BATH DESIGN

By Lisa J. Gotto

Photography courtesy of the KNBA

Among the many things put to the test last year was the functionality and livability of our residences—particularly, the rooms we use most often, the kitchen and bathroom.

In an effort to determine the impact that people’s behavior, stage of life, and habits have on kitchen and bath design, the National Kitchen & Bath Association (NKBA) conducted a study. It highlighted how changing lifestyles and the shifting needs of consumers will affect the utility of these rooms and the role they play in our overall quality of life at home.

By “connected living,” the study refers to our increasing need for human interaction, information access, and a connection to nature. These needs were highlighted in respondents expressing their desire for the inclusion and visibility that an open kitchen layout provides, as well as multi-functional spaces within the kitchen to afford a variety of activities including meal prep, home-schooling, working from home, and entertaining.

The desire for “simplified living” stems from our chaotic world and our need to retreat from it. This means more functional and well-organized spaces that minimize clutter and provide targeted storage opportunities will be in demand.

“People need an escape from a chaotic world, and their home provides a safe haven,” explains Tricia Zach, head of research for KNBA. “Our lives are bursting with responsibilities and commitments. “We’re tasked to do more with less time, and this research provides valuable insights to the specific tools and solutions people need to help them achieve a better quality of life.”

Respondents also expressed a need for “healthy living” spaces that fuel and heal the body. These spaces should also establish a deeper connection to nature and an increased focus on wellness.

Finally, with the increasing desire to “live in place,” multi-generational households will be more of a norm, so homes need to reflect that when it comes to the space needed for all to live and work, regardless of age, ability, or disability.

TRENDS BY THE NUMBERS

87% of those surveyed listed a need for greater inclusion and visibility within their kitchen layouts.

80% of respondents said that minimizing clutter, ease of cleaning, and enhanced targeted storage opportunities are high on their list of priorities.

48% want kitchens that help them to be more health-conscious.

67% of those surveyed have a desire to age in place, and more than 60% want kitchens and bath that are easily accessible for all ages and abilities.



KEY EMERGING TRENDS

The research also provided a look at the trends that would evolve from these lifestyle changes.

IN THE KITCHEN:

- Even larger kitchen islands that provide multifunctional space for meal prep, dining, and working from home
- Open floor plan with increased visibility and broader sight lines to other parts of the home where family gathers
- Increased number of charging outlets for our enhanced technological needs
- “Landing counters” that provide a separate area for just-purchased groceries and delivered items
- Larger sinks and refrigerators to clean and store fresh produce
- Commercial fabrics and finishes that offer easier cleaning and durability
- Recycling and composting capabilities

IN THE BATHROOM:

- Large-format tile, with thinner grout lines for easier cleaning
- Compartmentalized storage with integrated outlets that offers storage for specific items such as blow dryers, razors, and phones.
- Self-cleaning toilets
- Larger, zero-clearance showers with built-in seating and décor-friendly grab bars
- In-floor heat
- Wi-Fi connectivity
- Voice activation tech for shower, lighting, and entertainment
- Larger windows for more natural light
- Integration of natural materials including bamboo, stone, and live plants



MILLENNIALS WITH KIDS need open layouts and a kitchen that provides for easy meal prep. In the master bath, they want a room that accounts for their multi-tasking lifestyles and their desire consider their environmental impact.

GEN XERS love to cook and want a kitchen that reflects that, where they can comfortably spend time and have an open plan concept. In the bathroom, the space should provide an escape and be free of clutter.

BOOMERS want a kitchen that is a comforting place, a place to entertain easily, and one that has an open layout. Boomers are looking for bathrooms that can easily accommodate all ages and promote a sense of wellness.

The **GREATEST GENERATION**, like their slightly younger counterparts see their kitchen as the heart of the home, so they want it to be comforting and a place you'd want to spend time. They also require organized spaces with minimal clutter. This organizational and clutter-free theme also carries over into their needs for the bathroom.

Whatever the stage in life, we have certainly learned the value and sanctity that home provides. When well planned it also provides utility and a sense of belonging unmatched by any other space—or place—in our lives.

EXAMINING VARIOUS LIFE STAGES

Every stage of life offers its benefits and drawbacks. The NKBA also examined how these spaces in our homes should work depending on those life stages and the lifestyles within them.

When it comes to Millennials, Gen Xers, Boomers, and our Greatest Generation there are many themes that are universal, however, specific needs surfaced among the groups:

MILLENNIALS WITHOUT KIDS were desirous of kitchens that were health-conscious and provided a connection to nature. In the master bath, they want a room with minimal environmental impact, and again a feeling of connection to the outdoors.



A Tiny Garden Framed in a Winter Window

By Janice F. Booth

January can be a tough month to navigate, looking out the window at the muted colors, the gray and white of winter. You may see bare trees, the buffeting wind, here and there a pile of brown leaves and twigs. But, don't be downcast; you can change your point of view by changing your view all together. Yes, you *can* work magic, transform a small portion of your home into a springtime garden.

So, sit back, and imagine one of your windows, preferably a window facing east or south, bursting with greenery—frothy Asparagus Ferns, fuzzy Siderasis, fragrant Pineapple Sage, perhaps even a Date Palm or Orchid for a bit of the exotic, tropical vibe. You're beginning to feel that spring sunshine already, right?

I propose a Window Garden as a project for this blustery January. You might find yourself imagining a window lush with green life, dripping from the "head" or top of the window and climbing along the frame. Or, you might want something a bit simpler—an arrangement of pretty plants all in a row along your window sill. You may want to be very bold and install window boxes on the outside of your window—now there's a

large-scale undertaking. For the purposes of our discussion, let's stick with indoor window gardens.

For about 30 years, mid-20th Century, Jean Hersey was a popular and respected garden expert. Her popularity was in part attributable to her practical, easily followed instructions for beginning gardeners, and handy hints and clever ideas for the more experienced gardener. She wrote a number of books on gardening, including *The Woman's Day Book of House Plants*. In that book she discussed the particular pleasures of window gardens. "When you give your care, interest, and affection to a garden of indoor plants they reward you with vibrant health, gay colors, assorted textures, and myriad fragrances." Now that's a resounding and irresistible endorsement; don't you think?

There are four components in planning and executing a window garden. (Now, that's not too demanding.) Part 1: Planning, Part 2: Planting, Part 3: Tools, and Part 4: Maintenance Tricks. So, let's review what's involved in putting a bit of springtime into your life right now!





PART 1: PLANNING

Take a seat in your usual spot. Look around. Which window can you see from here? That's the window where your little garden might prove the most satisfying for you. What direction does it face? Preferably east or south for the best growing sunlight.

Decide how expansive your tiny garden will be—plants only on the sill? Plants hanging and vining? How many plants will you want to create the effect you're imagining?

Will you want to create a traditional garden with a random assortment of plants, or perhaps a water-garden of plants that can grow in water, or a fragrance-garden, or would it be fun to focus on a particular color scheme?



PART 2: PLANTING

Look at some pictures of house plants. Choose plants that match your level of commitment to maintaining them. For example:

- Easy to grow plants: **ALOE**—a succulent and good for healing scrapes and burns. **ASPARAGUS FERN**—feathery sprays of rich green with tiny blossoms when it feels like it wants to. **BEGONIA** (many varieties to choose from)—pretty leaves and blossoms, easy to propagate should you decide to start a second or third window garden. **PHILODENDRON**—an almost indestructible champ that can live in water or soil and loves to grow in any light. You can have fun guiding the tendrils up and around your window.

- Somewhat touchy but awfully nice: **PEACE OR SPATHE LILY**—graceful arching leaves and scented, white blooms, needs careful attention to watering (not too much or too little.) **WINGED PEA**—great for hanging with feathery, trailing foliage and exotic, red flowers, needs lots of sun but not too much. **MINIATURE ROSE**—petite plant with delicate greenery and pink (usually) blooms, needs to be away from drafts. **CAMELIA**—glossy, deep green leaves and lush, fragrant blooms. Needs fertilizer all year through. Plan to set it outside in the summer to give it a real boost.

- Petulant beauties: **AFRICAN VIOLETS**—lush, fuzzy leaves form a nest of soft green with pink and purple violets bursting like sparklers. They're lovely but sensitive to too much light and water. If you've got the "magic touch" they'll charm everyone with their beauty. **ORCHID**—strange, exotic leaves and tendril/roots with ruffled blossoms atop slender stalks. Another plant that demands the "magic touch." **SEA ONION**—talk about a showy gal! A bulbous "onion" with graceful, trailing leaves and a tall, curving stalk festooned with tiny, white stars. A real show-stopper. But, keep her warm and carefully watered, watch for a scale that may form and can be removed.

PART 3: TOOLS

You may want to identify an attractive basket or box in which to store your tools for this tiny garden. You'll be using these tools often, and having them nearby makes the tasks less onerous.

- **WATERING CAN, JAR, BASTER, DROPPER.** Depending on the plants you've chosen, you may want all these on hand to deliver just the right amount of water to each plant.

- **SPRAY JAR.** Some of your plants will enjoy a light shower to keep their leaves fresh.

- **SCISSORS, TWEEZERS, GARDEN SHEARS.** There will be dead leaves and over-zealous vines that you'll want to remove. You may want to keep a little covered jar or pot nearby for these trimmings. They can go into your compost pile too.

- **PLANT FOOD/ FERTILIZER.** Unless you've included something exotic, any of the common fertilizers, powder or liquid, will do.

- **PENCIL, SHORT STICK.** You'll find the soil may get too compact. Use a pencil to gently poke holes in the soil providing the roots with better moisture and air distribution.

- **SOFT BRUSH.** While your home may be meticulously clean, dust does seem drawn to plant leaves. You can gently brush off the larger, firmer leaves. If the leaves become seriously dusty, dampen a paper towel with milk and wipe off each leaf.

- **FLOOR LAMP/CLIP-ON LAMP.** If you're finding the window you've chosen does not provide enough sunlight, add a lamp with a grow-bulb or a 100-watt bulb. Set the lamp on a timer to come on for 2–3 hours at dusk. (You probably don't want your window lit up all night.)



PART 4: MAINTENANCE TRICKS

No need to re-invent the wheel, as they say. Here are some hints from Ms. Hersey and other window gardeners.

- If your window is drafty, in the evening gently drop a sheet or linen towel over sensitive plants to protect them until the morning sun warms them again.

- Do a bit of pruning when you notice a stray branch or leaves. Keep your plants shapely and properly sized for their locations. Don't wait until it becomes a big task. (Remember those scissors in your tiny tool-kit.)

- Turn the pots every week so the plants will receive sunlight on all their leaves, otherwise, they'll become lopsided and flat or thin on one side.

- Egg shells and coffee grounds can make excellent pepper-uppers for your plants. Mix the crushed shells grounds in an old jar or can somewhere unobtrusive. Then, once a month or so, sprinkle the mix on your plants. You may want to poke a few holes with that pencil before adding the shells and grounds.

Well, that sounds fairly simple, doesn't it? This is a project that can be completed in a weekend but will bring you pleasure for days and weeks to come. You might grow so fond of your window garden that you'll keep it going all year long. And, it's a great project to do with children of almost any age. Take lots of pictures to record the progress of the growth and blooms as they emerge. There might even be some botany lessons rolled into the gardening; who knows.

Turnkey Perfect Elegance

By Lisa J. Gotto



Primary Structure Built: 1991
Sold For: \$3,100,000
Original List Price: \$3,250,000
Bedrooms: 5
Baths: 4 Full, 1 Half
Living Space: 4,594 Sq. Ft.
Lot Size: 0.94 acres



Lovers of amazing South River sunsets will appreciate this stunning waterfront estate that offers all the charms of gracious living. Impeccably situated on nearly an acre for privacy and seclusion, this Colonial-style home has received nearly \$1 million in upgrades since 2005 making it a turnkey perfect property.

Inside, the formal entry is spacious, as your eye is drawn to its warm, honey-colored hardwood floors, and its luxurious display of crown molding and trim work. A stately curved archway leads you to the formal living room on the right with its central Federal-style fireplace flanked by large windows with views on the river. To the left a companion arch leads you to the home's lovely formal dining room with its own Federal-style fireplace.

Walking straight ahead from the entry hall a large, bright, and sunny kitchen welcomes you on your left-hand side. This room offers touches of French Country charm throughout with its creamy white custom cabinetry and darker contrasting center island with seating for three. A six-burner gas stove and sep-



arate space for home computing help keep things cooking in this lovely space. Step just outside it and you are greeted with a stunning wall of windows that overlook the South River from the home's centrally-located family room. This entry level also provides the convenience of one of the home's five bedrooms and a full bath.

Upstairs, you'll find a lovely master suite with river views, three walk-in closets, and a recently upgraded bath with sumptuous soaking soak. There are two other large bedrooms on this floor and a fifth, which is perfect for an au pair or in-law suite, is located in a separate space above the home's two-car garage. Additional parking for five to six vehicles is also available as part of the property's large brick paver entry and driveway.

As lovely as the interiors are, the crown jewel of this property is the outstanding execution of the home's outdoor living areas. Its central feature, an award-winning infinity edge pool with spa is surrounded by an expansive brick paver patio and highlighted with a charming fireplace framing the outdoor dining space. There are also numerous areas about the lush grounds seeded with colorful annuals and perennials, where one can sit and collect thoughts, and of course, take in those forever-memorable images of life along Annapolis' scenic South River.

Listing Agent: Lori Gough; Long & Foster Real Estate, Inc.; Christie's International; 710 Bestgate Road, Annapolis; m. 410-320-0851; o. 410-224-0600; lori.gough@longandfoster.com; lorigough.com

Buyer's Agent: Carol Snyder; Monument Sotheby's International Realty; 537 Baltimore Annapolis Road, Severna Park; m. 410-271-5448; o. 443-906-3848; carol@carolsnydergroup.com; carolsnydergroup.com

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Original List Price: \$865,000
Bedrooms: 3
Baths: 2 Full, 1 Half
Living Space: 1,880 sq. ft.
Lot Size: 0.11 acres

HOME REAL ESTATE

Vivid Victorian

By Lisa J. Gotto

A charming coastal living experience awaits the new homeowners of this gorgeously maintained Victorian in the Murray Hill section of Annapolis. A quintessential white picket fence greets you to its grounds and stone paver front walk. A large L-shaped porch wraps around one side of the home offering plenty of room for relaxing covered gatherings or just an early morning newspaper read.

Inside, the home has been lovingly updated with all the amenities homeowners desire while leaving historical placeholders of the home's architectural glory throughout. The warmth of original hardwood floors and design-rich woodwork welcome guests upon entry into the foyer and, then, the home's living room with its deep-set robin's egg blue accent wall. A beautiful archway, like others throughout the home, leads to the formal dining room with its series of natural light-infusing windows and an incredible fireplace with creatively exposed original brick.

The gourmet kitchen is a credit to innovation and modern design. Newly remodeled in 2019, its cool grey cabinet hues are offset with subtle warm wood accents. Any chef could walk into this space and get cooking with its six-burner gas stove, farmhouse sink, and extended counter and prep area. The



new homeowners have a lovely space with a built-in bench for eating in, or they can open the sliding glass doors and take their coffee to the cozy back deck off the kitchen. Stairs here lead down to an amazing garden space with a generous paved circular patio area and planting beds—an oasis in itself.

Upstairs, there are three lovely bedrooms including the master suite and a large finished upper level above, that can be used as a home office, craft, or play space.

The lower level is partially finished and is light and bright. There's plenty of space for a workout area and for family room pursuits of all sorts.

With an ultra-convenient central location, this home is also just steps away from downtown Annapolis parks, City Dock, dining opportunities, and a thriving retail district.

Listing Agent: Travis Gray; Coldwell Banker Residential Brokerage; 4 Church Circle, Annapolis; o: 410-263-8686; m: 301-641-0809; tgray@cbmove.com; annapoliswaterfrontguide.com

Buyer's Agent: Deanna Sutton; Coldwell Banker Residential Brokerage; 572A Ritchie Hwy., Severna Park; o: 410-647-2222; m: 703-864-5963; deanne.sutton@cbmove.com; coldwellbankerhomes.com

Health & Beauty

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HEALTH & BEAUTY HEALTH

Brighten Your Smile

CONSIDERING YOUR OPTIONS WHEN IT COMES TO TEETH WHITENING

By Dylan Roche

Want a whiter smile? You're not the only one. According to a survey by the American Academy of Cosmetic Dentistry, the one thing most people would like to change about their pearly whites is getting them a little more...well, white. Things like food, beverages, smoking, and even aging can all contribute to stains and discoloration of your teeth.

What's the secret to cleaning those stains away? Your easiest and fastest solution is professional whitening, but this option may not be necessary for teeth with only minimal stain. Your over-the-counter and DIY options aren't perfect, but if used correctly, you can still expect to see some decent results.

FIRST, TALK TO YOUR DENTIST. Even if you're not getting an in-office professional whitening done, you should still have your dentist's guidance and go-ahead on anything you plan to do with your teeth. In the case of whitening, you could potentially end up doing yourself more harm than good. Tooth whitening products can be harsh and uncomfortable on sensitive teeth, particularly those with receded gums. If you have cracks or cavities in your teeth, your dentist will need to seal them lest your tooth pulp react poorly to or become irritated by the whitening.

When you're going through products on the shelf at the grocery store or pharmacy, keep an eye out for those that bear the seal of the American Dental Association (ADA), which holds products to a high standard and approves only those that have been proven safe and effective. Some of your options will be:

Toothpaste: Some toothpaste will make advertising claims that they can lighten your teeth, usually because they contain additional ingredients, such as a mild abrasive for removing stains. However, you should not expect toothpaste to lighten your teeth more than a shade or two.

Strips: Just place these disposable strips along your teeth and let them sit for a few minutes while the whitening solution does its work. After using them consistently for a week or two, you'll notice a difference—but the downside is that the strips can sometimes be difficult to keep in place. There's also the problem of your saliva getting under the strips and diluting the whitening solution.

Trays: Over-the-counter whitening kits come with trays that you place over both your upper and bottom teeth to apply the whitening solution. Unlike strips, they don't slip out of place as easily and there's less risk of saliva getting in there to dilute the whitening solution. But over-the-counter trays are specifically designed for your teeth and might not fit perfectly, so there is still the possibility that you can get whitening solution on your gums and irritate them.

Mouthwash: It sounds easy enough to swish twice a day with the hopes of getting your teeth whiter, but don't waste your time—mouthwash isn't exposed to your teeth for long enough to make much of a difference.

OR YOUR CAN GO ALL NATURAL! If you're looking for a home remedy to treat those stains on your teeth, try baking soda and hydrogen peroxide. Baking soda is a natural whitening agent that can remove stains from laundry, tile grout, and, yes, even your teeth. It's why some toothpastes contain baking soda as

an ingredient. Baking soda is especially effective when combined with hydrogen peroxide.

Here are two ways to try baking soda and peroxide:

Sprinkle about a quarter-teaspoon of baking soda over your toothbrush after you've applied toothpaste. Brush as you normally would. Before rinsing, while the baking soda is still on your teeth, swish your mouth clean with a solution made from equal parts hydrogen peroxide and water.

After brushing as you normally would, do a follow-up brushing with a mixture of 2 tablespoons hydrogen peroxide and 1 tablespoon baking soda. Let the mixture sit on your teeth for about 30 seconds to one minute. Rinse your mouth thoroughly.

But if neither over-the-counter whiteners nor DIY remedies are giving you the results that you want, consider a professional in-house bleaching by your dentist. This procedure entails applying a whitening solution (usually made from hydrogen peroxide) to your teeth and using a curing light or laser to activate the peroxide. The solution stays on your teeth for up to an hour before your dentist will have you rinse it out. A professional whitening can usually achieve desirable results in only one visit.

Finally, it's important to observe good dental practices to avoid heavy stains in the first place:

Brush your teeth thoroughly after every meal with an ADA-approved toothpaste. Avoid staining drinks like coffee, tea, and red wine, as well as tobacco. See your dentist twice a year for a checkup and cleaning.

Exfoliating in Winter: Do You Do It or Not?

By Dylan Roche

Winter air can be rough on your skin! And let's face it, you might be wary of any skincare practices that are going to aggravate the dryness. One such practice that people worry about—exfoliation. Though it's an important part of maintaining a healthy complexion, exfoliation is notorious for drying out your skin.

So, does this mean you should temporarily nix it while you deal with January weather? Not at all!

On the contrary, exfoliating is more important than ever during the winter. This is because exfoliation removes the layer of dead skin cells sitting on top of your skin. Unless you remove these dead cells, your daily moisturizer can't penetrate the surface of your skin and hydrate the way it's supposed to. Furthermore, exfoliation gives your skin a refreshed, glowing appearance.



It's important, however, that you don't over-exfoliate, as this will give you the dry, irritated skin you're trying to avoid. If you have sensitive skin, opt for a chemical exfoliant—such as alpha hydroxy acids, beta hydroxy acids, or poly hydroxy acids—which disintegrate the dead skin cells instead of sloughing them off the way a manual exfoliant does.

Home-Based Tip: If you're looking for a great home-made mechanical exfoliant, try mixing equal parts brown sugar and olive oil until it forms a thick paste. Use this paste to gently scrub your face using a washcloth or an ultrasonic cleansing brush. Work the scrub in a circular motion and then rinse clean with warm water.

To maintain moisture in your skin throughout the cold, dry winter, use a heavier facial moisturizer, ideally one that is oil-based instead of water-based. Apply it immediately after washing your face to lock in moisture. You can also opt for a hydrating serum, which is great for keeping your skin hydrated without giving you a heavy oily feeling.

Here's the Tea

BLACK, GREEN, OOLONG, OR HERBAL?

By Dylan Roche

Nothing warms you up on a cold winter day quite like a steaming cup of tea. If you're someone who has your kettle on the burner regularly throughout January and February, you're enjoying much more than the cozy sensation you get every time you take a sip—according to studies, tea drinkers are at a lower risk of diabetes and cardiovascular disease, likely because of tea's high concentration of antioxidants.

But does it matter what type of tea you choose? In some ways, yes. Varieties of tea are all slightly different—and some herbal teas aren't technically even considered teas at all.

Let's spill the tea on the differences.

BLACK VS. GREEN VS. OOLONG

The three types of what you might consider real tea are black, green, and oolong. Although they are all made from the leaves of the same plant, *camellia sinensis*, these three teas have different tastes and health components because of the way they're processed.

With **BLACK TEA**, the leaves have been dried and fermented, resulting in the darkest color and the richest flavor. Black tea has more caffeine than green tea and oolong tea, but only about half of what's found in coffee. This makes tea a great option for those who are trying to cut back on their caffeine consumption but still need a slight pick-me-up. An 8-ounce cup of tea yields only 48 milligrams of caffeine, compared with the 95 milligrams in 8 ounces of coffee.

While black tea is full of antioxidants called polyphenols that reduce your risk of certain diseases, these compounds are found in much greater concentration in **GREEN TEA**. Because green tea leaves have not been fermented the way black tea leaves have, it has a much lighter color and flavor. In addition to its higher concentration of polyphenols, green tea is also a great source of the antioxidants known as catechins, which have been shown to keep your blood sugar in check and reduce your risk of type 2 diabetes. Green tea has much less caffeine than black tea, with only 29 milligrams per 8 ounces.

The third of these teas is **OOLONG TEA**, a kind of middleman between black and green. Oolong tea leaves have been dried and fermented, but not to the extent that black tea leaves have been. This results in a flavor, antioxidant profile, and caffeine content that is halfway between black and green.



HERBAL TEAS—NOT REALLY TEA, BUT STILL HEALTHY

It's a little confusing, but herbal teas aren't actually made from tea leaves—instead, they're made from roots, flowers, herbs, leaves, and other parts of various plants, which are dried and bagged and steeped in boiling water the same way you would with real tea. For example, chamomile tea is made from flowers, whereas peppermint tea is made from the leaves of the mint plant.

Herbal teas are caffeine free, and although they don't have the same benefits of black, green, or oolong tea, they are often regarded for many health benefits of their own. **CHAMOMILE TEA** is hailed for helping you relax and fall asleep, whereas **ROOIBOS TEA** can improve your blood pressure and circulation. Similarly, **HIBISCUS TEA** is known for lowering blood pressure. **PEPPERMINT TEA** and **GINGER TEA** are great for people who feel nauseated—peppermint tea can soothe an upset stomach, and ginger tea relieves indigestion.

FRESH IS BEST

Regardless of what kind of tea you choose, always go for getting your tea as fresh as possible. This is because processing destroys the antioxidants and other health components in teas. When you buy powdered tea mixes or bottled teas, you're not getting the same benefits as you would if you enjoyed a freshly-brewed cup. You should also be wary of any fancy tea lattes or bubble teas you can order at the coffee shop, as these will often be loaded with sugar. If you're looking to sweeten your tea at home, opt for a little bit of honey or lemon.

A New Way of Looking at New Year's Resolutions

By Dylan Roche

This is going to be the year you stick to your New Year's resolution, right?

Actually, yes—it is. Or at least, it can be. Setting healthy goals is great, but they're notoriously hard to stick to when they're too ambitious or not specific enough. Consider the usual health-related New Year's resolutions people set for themselves: quit smoking, eat better, exercise more, drink less alcohol. They're all a little vague. Instead, what if you were to get specific about these goals. What exact behaviors do you want to adopt?

The American Psychological Association recommends making small adjustments instead of big ones, as these are easier to stick with. And if you mess up, that's all right. Missteps are to be expected.

Let's take a closer look at those four common New Year's resolutions. How can you adopt those into small, attainable but still specific goals?

SO, YOU WANT TO QUIT SMOKING? Start by aiming to overcome each individual craving by having a set plan of what you want to

do when the feeling strikes. The American Lung Association states that most cravings last no longer than five minutes, so you can distract yourself by letting your dog out, opening up a Sudoku puzzle, or vacuuming your living room. If you're able to handle individual cravings, aim to go for 24 hours without smoking. Then aim for three days, and then one week. For every milestone you pass, consider it accomplishing a goal.

SO, YOU WANT TO EAT BETTER? Instead of overhauling your diet from the get-go, strive to make one dietary change per week. Aim to add more fruits and vegetables to your diet by having at least one serving of with every meal or snack. Another healthy eating goal is to start opting for whole grains instead of refined grains at least half the time—enjoy whole-wheat bread instead of white bread or brown rice instead of white rice.

SO, YOU WANT TO EXERCISE MORE? If you're transitioning from a sedentary lifestyle, set aside a half-hour a day to do some kind of physical activity that raises your heart rate—it could be walking, jogging, bike

riding, swimming, aerobics, or jumping rope. Tell yourself you will try a new activity every week. This will prevent boredom, thus keeping you more committed, and it will help you find a wider variety of exercises you enjoy.

SO, YOU WANT TO DRINK LESS ALCOHOL? If you're in the habit of enjoying several drinks at the end of the day, limit yourself to one drink at a designated time—maybe that's a glass of wine with dinner or a beer while you watch your favorite TV show. Find a productive hobby that can occupy your time instead of drinking—something like painting or knitting will keep you busy during the time of the evening when

you're most inclined to drink. When you're out socializing with friends, alternate between alcohol and glasses of water, which will help you cut your alcohol consumption in half.

Even when you're setting smaller goals and focusing on specific behaviors, it's still normal to struggle. Seek out an accountability buddy whom you can count on, or if you find your situation is really problematic, schedule an appointment with a therapist. Don't forget to celebrate each small milestone and then set a slightly more aggressive goal for the next week or month. In time, you'll realize that changing small habits can change your life in a big way.



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1151 MD-3, Crofton Md 21114; 443-292-8510, fandlpizza.com; italian, lunch and dinner \$\$, 🍷

Frisco Taphouse

2406 Brandermill Blvd, Gambrills; 443-292-4075; Friscotaphouse.com; American; lunch, dinner, weekend brunch \$ 🌿 🍷 🌿 🍷

Houlihan's

1407 S. Main Chapel Way, Gambrills; 410-721-4468; Houlihans.com; Modern American; lunch, dinner \$ ☎ 🌿

Kodo Empire Garden

1166 MD-3 Suite 210, Gambrills; 410-721-5777; Empiregarden-gambrills.com; Japanese; lunch, dinner \$\$

Ledo Pizza

1286 MD-3, Crofton; 410-721-5200; Ledopizza.com; Italian; lunch, dinner \$ 🍷 🍷

Molloy's

1053 MD-3, Gambrills; 410-451-4222; Molloy-sirishpub.com; Irish, American, Seafood; lunch, dinner, weekend brunch \$ 🌿 🍷

Nonna Angela's

2225 Defense Highway, Crofton; 443-584-4038 Nonnaas.com; Italian; lunch, dinner \$-\$\$ 🍷

Mi Casita Mexican Restaurant

1334 Defense Highway, Gambrills; 410-451-0025; Micasitainc.com; Mexican; lunch, dinner \$ 🌿 🍷 🍷

Mission BBQ

2503 Evergreen Road, Gambrills; 410-697-1002; Mission-bbq.com; American, barbecue; lunch, dinner \$ 🍷 🍷

Namaste Indian Cuisine

2510 Conway Road, Gambrills; 410-721-5654; Indian; lunch, dinner \$\$ ☎ 🌿 🍷 🍷

Nautilus Diner & Restaurant

1709 Transportation Drive, Crofton; 410-451-8515; American diner; breakfast, brunch, lunch, dinner \$ 🌿 🍷

Newk's Eatery

1360 Main Chapel Way, Gambrills; 443-302-2734; Newks.com; Sandwiches, soups, salads, pizza; lunch dinner \$ 🍷

Otani Japanese Cuisine

1153 Route 3 North, Gambrills; 410-721-7338; Otanijapanese-cuisine.com; Japanese, sushi; lunch, dinner \$\$ ☎ 🌿 🍷

Panera Bread

1402 S Main Chapel Way #102, Gambrills; 410-721-9041; Panerabread.com; American café; breakfast, lunch, dinner \$ 🍷

Querétaro

1406 S Main Chapel Way, Ste. 110, Gambrills; 410-721-1392; Queretaroinc.com; Mexican; lunch, dinner \$ 🌿 🍷

Renos Restaurant

1344 Defense Highway, Gambrills; 410-721-0575; American; breakfast, lunch; \$ 🍷

Royal Kabab Restaurant

738 Route 3, Gambrills; 410-697-3216; Royalkabab.com; Indian; lunch, dinner \$ 🍷

Thai at Waugh Chapel

1406 S Main Chapel Way #102, Gambrills; 410-415-1004; Thaiatwaughchapel.com; Thai; lunch, dinner \$ 🌿 🍷

V N Noodle House

2299 Johns Hopkins Road, Gambrills; 410-721-6619; Vnoodlehouse.com; Vietnamese; lunch, dinner \$

Hanover

George Martin's Grillfire

7793 Arundel Mills Boulevard, Hanover; 410-799-2883; Georgemartinsgrillfire.com; Modern American; breakfast, lunch, dinner \$\$ ☎ 🌿 🍷

GEORGE MARTIN'S GRILLFIRE

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Little Spice Thai Restaurant

1350 Dorsey Road, Hanover; 410-859-0100 Littlepicethaicuisine.com; Thai; lunch, dinner \$\$ 🌿 🍷

Maiwand Kabob

7698 Dorchester Boulevard, Hanover; 443-755-0461; Maiwandkabob.com; Afghan, kabobs; lunch, dinner \$\$ 🍷

Red Parrot Asian Bistro

7698 Dorchester Boulevard, Ste. 201, Hanover; 410-799-4573; Redparrotbistro.com; Japanese, sushi; lunch, dinner \$\$\$ ☎ 🍷 🍷

Timbuktu Restaurant

1726 Dorsey Road, Hanover; 410-796-0733; Timbukturestaurant.com; Seafood; lunch, dinner \$\$ ☎ 🌿

Vivo Trattoria & Wine Bar

At the Hotel at Arundel Preserve; 7793 B Arundel Mills Blvd., Hanover; 410-799-7440; Vivotrattoria.com; Italian, pizza; lunch, dinner \$\$ 🌿 🍷 🌿

Millersville/ Glen Burnie

Arturo's Trattoria

1660 Crain Highway South, Glen Burnie; 410-761-1500; Arturostrattoria.com; Italian; lunch, dinner \$\$\$ ☎ 🌿 🍷

Broken Oar Bar & Grill

864 Nabbs Creek Road, Glen Burnie; 443-818-9070; Brokenoarbarandgrill.com; American; lunch, dinner, Sunday brunch \$\$ 🌿 🍷 🌿 🍷

The Grill at Quarterfield Station

7704 D Quarterfield Road, Glen Burnie; 410-766-6446; Thegrillatquarterfieldstation.com; American; breakfast, lunch, dinner, Sunday brunch \$-\$\$ 🌿 🍷

Hellas Restaurant and Lounge

8498 Veterans Highway, Millersville; Hellasrestaurantlounge.com; 410-987-0948; Greek, American, Seafood; lunch, dinner \$\$ ☎ 🌿 🍷

Ledo Pizza

8531 Veterans Highway, Millersville; 410-729-3333; Ledopizza.com; Italian; lunch, dinner \$ 🍷 🍷

Lee's Szechuan

672 Old Mill Road, Millersville; 410-987-6111; Leesszechuan.com; Chinese; lunch, dinner \$

Libations

8541 Veterans Highway, Millersville; 410-987-9800; Libationsmd.com; American; lunch, dinner, weekend brunch \$\$ ☎ 🌿 🍷 🌿

Mi Pueblo

7556 Ritchie Hwy, Glen Burnie; 410-590-1616; Mipueblo1.com; Mexican; Lunch, Dinner \$-\$\$, 🍷

Pappas Restaurant & Sports Bar

6713 Ritchie Highway, Glen Burnie; 410-766-3713; Pappasrestaurantglenburnie.com; American, seafood; lunch, dinner \$\$ ☎ 🌿

Sunset Restaurant

625 Greenway Road SE, Glen Burnie; 410-768-1417; Sunstrestaurant.com; Italian, seafood; lunch, dinner \$\$ 🍷 🌿

Tijuana Tacos VI

7703 Quarterfield Road, Glen Burnie; 410-766-0925; Mexican; breakfast, lunch, dinner \$

Willy's Kitchen

7271 Baltimore-Annapolis Boulevard, Glen Burnie; 410-761-8001; Willyskitchenandcatering.com; American; breakfast, lunch, dinner \$ 🍷 🌿

Odenton

Baltimore Coffee & Tea Company

1110 Town Center Boulevard, Odenton; 410-874-3573; Baltcoffee.com; American café, coffee and tea; breakfast; lunch \$ 🍷

Bangkok Kitchen Thai Restaurant

1696 Annapolis Road, Odenton; 410-674-6812; Bangkokkitchen.webs.com; Thai; lunch, dinner \$

Buck Murphy's Bar & Grill

378 Mt Vernon Ave, Odenton; 410-551-5156; American; dinner, weekend lunch \$ 🌿

Crab Galley

1351 Odenton Rd, Odenton; 410-672-1272; Crabgalley.com; Seafood; lunch, dinner \$\$ 🍷 🌿

Grace Garden

1690 Annapolis Road, Odenton; Gracegardenchinese.com; 410-672-3581; Gourmet Canton and Sichuan Chinese; lunch, dinner \$\$ 🍷

Hong Kong Gourmet

1215 Annapolis Road # 109, Odenton; 410-672-3970; Hongkonggourmetmd.com; Chinese; lunch, dinner \$ 🍷

Hunan L'Rose

1131 Annapolis Road, Odenton; 410-672-2928; Hunanrose.com; Chinese; lunch, dinner; Family Friendly: Yes \$ 🍷 🌿

Mamma Roma

Village Center Shopping Center, 8743 Piney Orchard Parkway #102-103, Odenton; 410-695-0247; Mammaromas.com; Italian, catering; dinner \$\$ 🌿 🍷 🌿

Orchard Café

8777 Piney Orchard Parkway, Odenton; 410-695-0666; American; breakfast, lunch, dinner \$ 🍷

Perry's Restaurant

1210 Annapolis Road, Odenton; Perrys-restaurant.com; 410-674-4000; American, Greek; lunch, dinner \$ 🌿 🍷 🌿

Riconcito Mexicano

1103C Annapolis Rd, Odenton; Rinconcito-mexicanoinc.com; 410-305-0882; Mexican; lunch, dinner \$ 🌿 🍷

Rieves's Deli

8376 Piney Orchard Parkway, Odenton; 410-674-4292; Rievesdeli.com; Deli, sandwiches; breakfast, lunch, dinner \$

Romeo's Pizza

8389 Piney Orchard Parkway, Odenton; 410-674-2700; Romeospizzamd.com; Italian; lunch, dinner, catering \$ 🍷

Ruth's Chris Steak House

1110 Town Center Blvd, Odenton; 240-556-0033; Ruthschris.com; Steak, seafood; lunch, dinner \$\$\$\$ 🍷 🌿

The Hideaway

1439 Odenton Road, Odenton; Hideaway-odenton.com; 410-874-7300; Barbeque; brunch, lunch, dinner, catering \$\$ 🌿 🍷 🌿

Three Brothers Italian Restaurant

Odenton Shopping Center, 1139 Annapolis Road, Odenton; 410-674-0160; Threebrotherspizza.com; Italian; lunch, dinner, catering \$ 🍷

Severn / Severna Park

Brian Boru Restaurant & Pub

489 Ritchie Highway, Severna Park; 410-975-2678; Brianborupub.com; Irish; lunch, dinner, Sunday brunch \$\$ 🍷 🌿 🍷 🌿

Café Bretton

849 Baltimore Annapolis Boulevard, Severna Park; 410-647-8222; Cafe-bretton.com; French; dinner \$\$\$ 🌿

Café Mezzanotte

760 Ritchie Highway, Severna Park; 410-647-1100; Cafemezzanotte.com; Italian; lunch, dinner \$\$ 🍷 🌿 🍷 🌿

Casa Della Nonna

8141 Telegraph Road, Severn; 410-551-8000; Casadellanonnamd.com; Italian; lunch, dinner \$ 🍷

Founders Tavern & Grille

8125 Ritchie Highway, Pasadena; 410-544-0076; Founders-tavernandgrille.com; American; lunch, dinner \$ 🍷 🌿 🌿

Garry's Grill & Catering

Park Plaza Shopping Center, 553; Baltimore Annapolis Boulevard, Severna Park; 410-544-0499; Garrysgrill.com; American, Seasonal, catering; breakfast, lunch, dinner \$\$ 🍷 🌿 *

Gianni's Pizza

2622 Severn Square Shopping Center, Severn; 410-551-5700; Giannispizzasevern.com; Italian; lunch, dinner \$ 🍷

Lisa's Deli

2608 Mountain Road, Pasadena; 410-437-3354; Sandwiches; lunch, dinner, \$

Mi Pueblo II

554-A Ritchie Highway, Severna Park; 410-544-4101; Mipueblo2.com; Mexican; lunch, dinner \$ 🌿 🍷

Park Tavern

580 Ritchie Highway, Severna Park; 410-793-5930; Parktavernsp.com; American; lunch, dinner \$\$ 🌿

Mike's Crab House North

1402 Colony Road, Pasadena; 410-255-7946; Mikesnorth.com \$\$ 🍷 🌿 🍷 🌿 *

Annapolis Area & Beyond

Blackwall Hitch

400 6th Street, Annapolis; 410-263-3454; Theblackwallhitch.com; Upscale-casual New American restaurant; brunch, lunch, dinner, late-night \$\$ 🌿 🍷 🌿 *



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1364 Cape St Claire Road, Annapolis; 410-757-0002; 74 Central Avenue West, Edgewater; 410-956-3366; broadneckgrill.com; Contemporary American and Mexican Cuisine; serve breakfast Saturday and Sunday; lunch, dinner \$\$ 📞 🍷 🍴 🍷 🎵

Davis' Pub

400 Chester Avenue, Annapolis; 410-268-7432; davispub.com; American; lunch, dinner, late night \$ 🍷 🍷 🍷 🍷 🐾

Fuji Japanese Steakhouse

1406 S. Main Chapel Way, Gambrills; 410-721-6880; jcfuji.com; Japanese; lunch, dinner \$\$ 🍷

G&M Restaurant & Lounge

804 N. Hammonds Ferry Road, Linthicum Heights; 410-636-1777; gandmcrabcakes.com; Seafood; lunch, dinner \$\$ 📞 🍷

Grump's Café

117 Hillsmere Drive, Annapolis; 410-267-0229; grumpscafe.com; American; breakfast, lunch, dinner \$\$ 🍷 🍷

Harvest Thyme Modern Kitchen & Tavern

1251 West Central Ave, Davidsonville; 443-203-6846; harvestthymetavern.com; American; lunch, happy hour, dinner 🍷 🍷 🍷

Herald Harbor Hideaway

400 Herald Harbor Road, Crownsville; 410-923-4433; heraldharborhideaway.com; American; lunch, dinner \$ 🍷 🍷 🍷 🍷 🎵

La Sierra

2625 Riva Road, Annapolis; 410-573-2961; lasierrarestaurantinc.com; Mexican; lunch, dinner \$\$ 🍷 🍷

Lista's Grill

2412 Mountain Road, Pasadena; 410-437-8999; listasgrill.com; American, steak, seafood; dinner \$\$ 📞 🍷

Lures Bar and Grille

1397 Generals Highway, Crownsville; 410-923-1606; luresbarandgrille.com; American grill, seafood; lunch, dinner, Sunday brunch \$\$ 📞 🍷 🍷 🍷 🍷 🎵

The Melting Pot

2348 Solomons Island Rd, Annapolis; 410-266-8004; meltingpot.com; Fondue; dinner \$\$ 📞 🍷

Mi Lindo Cancún Grill

2134 Forest Drive, Annapolis; 410-571-0500; lindocancungrill.com; Mexican; breakfast, lunch, dinner \$ 🍷 🍷

Milano Pizza

1021 Generals Highway, Crownsville; 410-923-0093; milanopizzaofcrownsville.com; Italian, lunch, dinner \$ 🍷

Mother's Peninsula Grille

969 Ritchie Highway, Arnold; 410-975-5950; mothersgrille.com; American; lunch, dinner \$\$ 🍷 🍷 🍷

Old Stein Inn

1143 Central Avenue, Edgewater; 410-798-6807; oldstein-inn.com; German; dinner \$\$ 🍷 🍷 🍷 🍷 🎵

The Point Crab House & Grill

700 Mill Creek Road, Arnold; 410-544-5448; thepointcrabhouse.com; Seafood; lunch, dinner \$\$ 🍷 🍷 🍷 🍷 🎵

Rams Head Roadhouse & Grill

1773 Generals Highway, Annapolis; 410-849-8058; ramsheadroadhouse.com; American, brewery; lunch, dinner, late-night, Sunday brunch \$\$ 🍷 🍷 🍷 🎵

Rips Country Inn

3809 N. Crain Highway, Bowie; 301-805-5900; ripscountryinn.com; Rustic country cooking and Chesapeake eats; breakfast, lunch, dinner \$\$ 🍷 🍷 🍷 🍷 🎵

Ruth's Chris Steak House

301 Severn Avenue, Annapolis; 410-990-0033; ruthschris.com; American; dinner \$\$\$ 📞 🍷 🍷 🍷 🍷 🎵

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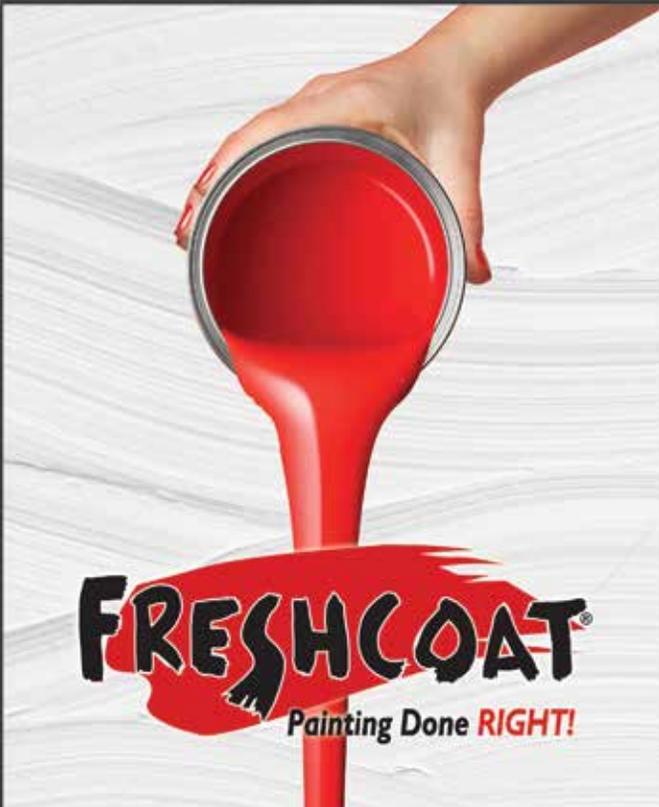
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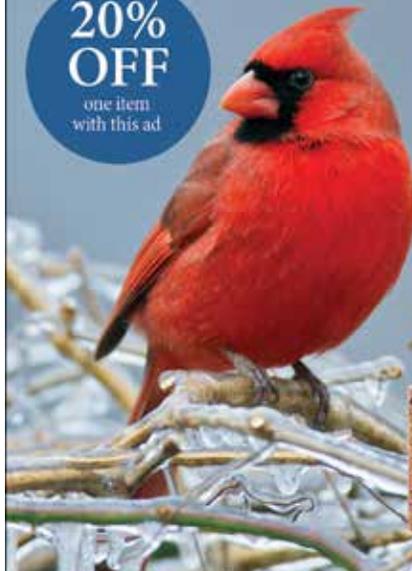


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Where's Wilma?

FIND WILMA AND WIN!

The weather may be frosty and full of flurries this month, but our fearless flying mascot Wilma is still cruising the skies and landing her single-prop throughout the region, ever in search of destination dining, great shopping, and adventures. Where will she land next?

Here's how the contest works: Wilma appears next to three different ads in this magazine. When you spot her, write the names of the ads and their page numbers on the entry form online or mail in the form below and you'll be eligible to win. Only one entry per family. Good luck and don't forget to submit your restaurant review online at whatsupmag.com/promotions for another opportunity to win a prize.

Congratulations to this month's winner: Nora Chidlow of Odenton, who won a \$50 gift certificate to a local restaurant.

Mail entries to: Where's Wilma? West County, 201 Defense Hwy., Ste. 203, Annapolis, MD 21401 or fill out the form at whatsupmag.com/promotions



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Entries must be received by January 31, 2021. Winner will receive a gift certificate to a local establishment and their name will appear in an upcoming issue of What's Up? West County.

Annapolis Area Christian School.....	11, LIE
Archbishop Spalding High School.....	LIE
Arundel Federal Savings Bank.....	115
Baltimore Washington Medical Center.....	IBC
Beall Funeral Home.....	9
Bowie Siding & Roofing Inc.....	115
Boys' Latin School.....	LIE
Calvert Hall College High School.....	LIE
David's Natural Market.....	122
Fichtner Services.....	BC
Fresh Coat Painters of Annapolis.....	127
Harvest Thyme Modern Kitchen & Tavern.....	122
Holy Trinity: An Episcopal School.....	6, LIE
Indian Creek School (Upper Campus).....	28
Leash Free Living.....	101
Long & Foster-Crofton.....	1
Mamma Roma.....	122
Maryland Pet Crematory.....	101
Monsignor Slade Catholic School.....	LIE
Montessori International Children's House.....	38
Mr. Handyman.....	17
Odenton Christian School.....	6
O'Donnell Vein and Laser.....	IFC
Rockbridge Academy.....	LIE
Ruth's Chris Steak House.....	125
School of the Incarnation.....	LIE
Severn School.....	LIE
Sinclair Prosser Gasior.....	9
Skin Oasis Dermatology.....	3
St. Martin's In the Field Episcopal School.....	6
St. Vincent Pallotti High School.....	38
State Farm-Tammy Counts.....	9
The Pediatric Dental Specialists.....	15
Wild Birds Unlimited.....	127

Thank you, KAREN OLSCAMP



On behalf of the Board of Directors, medical staff and employees of University of Maryland Baltimore Washington Medical Center, **thank you for your many years of service and 12 years of leadership as President and CEO.**

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