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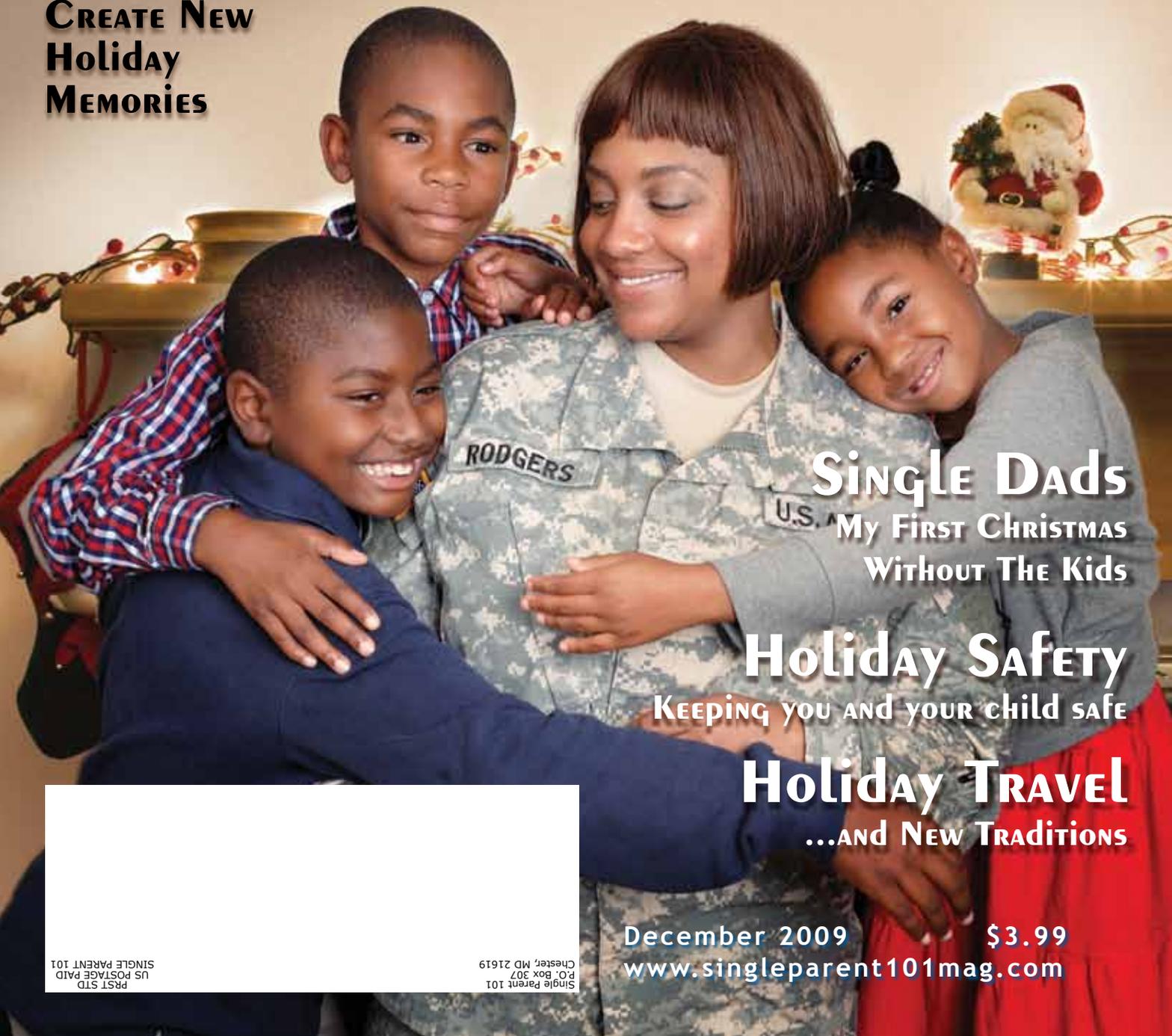


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"Fantastic!!!"

"Wow!"

"Everyone who has seen it so far really likes it – I think you have really hit on a need here."

"Excellent job"

"Well done!"

"You guys did a fabulous job"

"I'm not a single parent but I thought it was great and really relevant"

We encourage reader feedback, and with praise such as the above, **THANK YOU!**

We're not just looking for a pat on the back and encouragement. We want you to play an active role in this effort. Join our blog, write a letter to the editor with your opinions (or corrections), become part of the message and the solution. You have recognized that we offer a message of hope so help us to help others.

Holidays are coming up. In this issue, we attempt to help you prepare some wonderful meals, shop wisely for gifts and find exciting places to go nearby. The words "merry" and "happy" are synonymous with this time of year. We want to help you to keep those words in the mix.

Many of you must deal with the possibility of being alone for at least one of these holidays. Some of you may have others around you but you feel isolated from them. This can result in an emotional strain.

You will find articles that offer guidance on how to handle the additional stresses that we encounter during the holiday season. The leaves have fallen from the trees, outside temperatures are dropping and shortened daytime hours also combine to depress our moods.

How can we be your ray of sunshine?

Is it from our list of resources? We hear that you're calling them and letting them know that you heard of them through us. Great!

Were you amused by Mike's lion escapades? Were you uplifted by Shellie's overcoming her youthful "know it all" attitude and the lessons she's now passing on to her daughter? Did you get some good advice from the Maryland State Police article?

We'll continue with this kind of help and concentrate on certain directions if you let us know what's most important to you. We do ask for your patience as our writers are volunteers who may have other obligations that arise and may interfere with their ability to meet our issue deadlines. They'll be back!

When you think of us, we want you to equate us with the words "help" and "hope."

Our magazine continues to offer hope and solutions. We look for the positives in any situation and acknowledge the pitfalls that you may encounter.

Francis H. Roudiez

Publisher

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magazine

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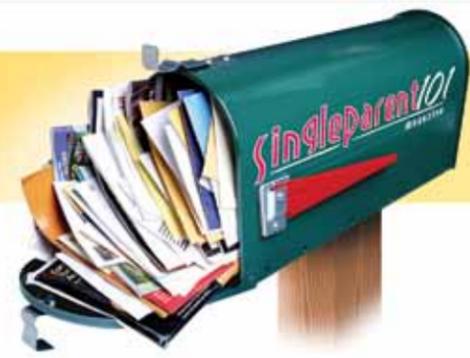
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photo: Marketa Ebert

Staff Sgt. LaShunda Rodgers with her three children Michael, 11, Levi, 9, and Seana, 8. Together they have survived financial hardship, a deployment to Iraq, Hurricane Katrina and a fire. Read about how the military has thrown her a lifeline on page 30.

Letters To The Editor



Letter to the Editor:

I just read the first issue of your wonderful new magazine – what a tremendous contribution you have made, and will make, to a growing and often invisible segment of our society! What single parents know – and too often what is unknown to most others, at least on a conscious level – is that single parenting presents not only unique challenges, it also presents the usual parenting challenges in a special context.

Single parents often are confronted with the need to make both larger, long-term decisions as well as a myriad of on-the-spot, yes-or-no decisions for their children – and all without the important resource that other parents rely on – a consultative and supportive second parent, ready and present at all times to share in those decisions.

Your magazine honors that special commitment to parenting and offers both inspirational and practical support. Those of us who work daily in the arena of helping separating couples prepare for single parenthood – and of helping them make their way through this uncharted territory – know the valuable contribution you are making.

The founders, publisher, editors, contributing writers and photographers – and the entire staff from top to bottom – is to be heartily congratulated for a well-conceived and superbly implemented new magazine. It is attractively laid out and easily readable. Keep up the good effort!

Robert C. Mueller
RCMMediationServices@verizon.net

I just read the article, “An Inspiring Dad,” which talks about the brave Herzberg family and the Fallen Hero Project in the *Single Parent 101 Magazine*. The article about Michael Reagan’s project and his dedication to these brave families touched my heart.

I don’t really even know how I ended up with the magazine. It came in the mail addressed to my husband (I asked him if he had something to tell me...LOL) but the tags on the front cover grabbed my attention so I read it cover to cover. The articles are so enriching and interesting and there are ideas, etc., that pertain to anyone.

P.S.: Even though I am not a single parent, I would love to continue to receive the magazine if at all possible.

Judy A. Waybright
Glen Burnie, Md.

Write us!

Single Parent 101 Magazine welcomes letters to the editor. All letters must be original, signed by the author and include a street address and daytime telephone number for verification. Letters may be no more than 300 words. Write us or e-mail to letters@singleparent101mag.com



By Jessica Bauer
Journalism student, University of Maryland

As a child of divorced parents, I know the troubles that divorced families often face. Many parents fight and kids often blame themselves for the problems that can ensue after any divorce.

The holidays are a time to be joyous and surrounded by those you care about, but being the child of divorced parents can make this tough. Battles over which parent gets to see the children during each holiday can dampen the spirits of all those involved.

My parents were divorced when I was 6 years old, and at times it was incredibly difficult. But, to my parents’ credit, the holidays were never a time of anger that might pull us farther apart as a family. The holidays have always been a time of compromise, when my sisters and I felt the love that should surround families during this special time.

For many years, I’ve done the same thing every year for Christmas. My mom and dad agreed that my dad would take us up to Ohio to see his family when they got together at Thanksgiving. He would also have us at his house on Christmas Eve, so we could wake up and celebrate the holiday with our little brother the next day. In turn, my mom would get to have us for the week after Christmas, when we were off from school. That way, her family could come down and we could see them, too.

So, every Christmas we wake up at dad’s and celebrate the holiday with him, my stepmom, my little brother and any other family members who sometimes show up. We open presents and then eat a delicious Christmas brunch.

Then, around 3 p.m., my sisters and I drive over to

my mom’s house to celebrate the holiday with her and my stepdad. We open gifts and eat a late Christmas dinner. The only problems my sisters and I have are overly full stomachs from two holiday meals in one day. Honestly, I wouldn’t have Christmas any other way.

I think the reason the holiday works so well for our family is because there is no arguing and there is no competition. My parents don’t fight over who gets to see the kids. They don’t compete for our affection by getting us outrageous gifts. Nothing mean is ever said about the other parent.

In fact, it is the exact opposite. My mom and dad wish each other “Merry Christmas” every year. They make it a point to not schedule their holiday parties on the same weekend in December. We share a ton of the Christmas cookies we make each year at mom’s house with my dad, too.

After Christmas day, each parent asks us how Christmas at the other parent’s house was. They both show interest in our gifts and let me and my sisters show off our loot. My mom even buys my little brother, my dad and stepmom’s son, a present every year. And, when my mom’s family is up, my little brother is invited over to play games with my cousins who are his age.

To me, this is wonderful. It is always sad when your parents aren’t together. Any child who says they don’t care a little is lying. But, it is worse to think your parents are unhappy or even lonely, especially at the holidays.

The way we celebrate Christmas with my two families lets me know that both my parents have a great holiday. No one has to be lonely on Christmas. For me, that has always been the best gift of all.



An Inspiring Mom

Mom and Me

Through thick and thin – this single mom has rediscovered herself

By Linda Blachly, Managing Editor

Seventeen years ago, when Lisa Moore was married and a stay-at-home mom, caring for her two girls, Jenn, then 13, and Amanda, an 8-year-old special-needs child with Down's Syndrome, she could have never pictured her life as it is today.

Through her divorce and life as a single mom, Lisa has made many discoveries about herself: She discovered she loved teaching, she discovered she could survive on her own, and – after losing 97 lbs. – she discovered she loved to walk marathons. After surviving some tough years, today she has a great relationship with her two adult daughters. Now that she is grandparent, she has made one very important discovery: grandchildren! And she is loving life.

After her husband left in 1992, Lisa went back to school to get her degree in teaching so she could work around her girls' schedules. "I worked part-time at Kmart and went to Anne Arundel Community College for two years and then to Bowie State University, where I graduated summa cum laude with a bachelor's degree in elementary education in 1995," said Lisa, 50. "I had a point to prove." She now holds two master's degrees in curriculum and instruction, mathematics education and is working on her certificate in administration, which she will receive in the spring.

The Annapolis resident teaches seventh grade at Southern Middle School. "I really love kids and picked seventh grade because it was my favorite year when I was in school," said Lisa. "Having a great teacher at that age made a difference in my life."

The early years of her divorce were really tough, Lisa said, "and very hard on the girls. But, through it all we have gotten closer." Because Amanda couldn't understand what was happening, it was like a fresh wound every time her dad came to visit. "He used to come over to visit the girls, and when he would leave, Amanda would lay on the floor and cry, as if he was leaving for the first time," said Lisa, who eventually decided to make sure the visitations took place outside of the home in a neutral place.

Lisa made the decision to stay in the house in Churchton until Amanda was out of high school because she didn't want to tear her away from her friends who were a mainstay for her during those years. Although having a special-needs child can be challenging,



Lisa and Amanda at the Polar Bear Plunge.

Lisa wouldn't have it any other way.

"I love her the way she is and want to help her be the best person she can be. She's got a delightful personality, she's cheerful and easygoing," said Lisa. "Amanda loves unconditionally, and I get that every day from her."

She eventually sold the house and moved to an apartment in Annapolis, where she currently lives with Amanda, now 25.

Since Amanda hasn't seen her father for several years, Father's Day has become a hard day for her to deal with. "I decided to make Father's Day special for us. We celebrate mother/daughter day instead, and always find something fun or relaxing to do together," said Lisa. "Jenn has her own family and is celebrating with her husband and children, so it is just Amanda and me. One year we bought matching necklaces, one time we went and got manicures and pedicures, and last year we visited Ocean City and got in the pool. It doesn't have to be anything fancy, just as long as we are together and celebrating our relationship as mother and daughter."

For the past eight years, Lisa and Amanda have participated in the polar bear plunge that benefits Maryland Special Olympics. Every January, over 1,000 people get into their bathing suits and run into

the freezing cold waters of the Chesapeake Bay. "We have fun doing this together, plus we are raising money for a good cause," said Lisa.

What has helped Lisa the most during her early divorce recovery was keeping busy. She said the hardest part, for her, was when her girls visited their father and she was alone. "I didn't want to be without my kids," said Lisa.

She was actively involved in a group called New Vistas for people dealing with separation and divorce. "There were many occasions when we would have family activities," said Lisa. "A favorite of my family's was the annual camping/white water rafting trip. We had camped together as a family before the divorce, but I wasn't comfortable being alone with the girls at a campground. This provided us with a safe environment to enjoy camping again. Jenn loved the white water rafting and would go with a group of the adults and older kids. Amanda and I went on a family float, which was very similar to the rafting, just not as many rapids and none that were too big. The group that went on these trips was like one big family, and it was great for the kids to see positive male role models. Several of the parents were single dads, so they got to see men interacting with their children instead of just moms."

"You can't sit and wallow," said Lisa. "Getting bitter doesn't do you any good anyway. You need to forgive and move on, and forgiveness doesn't mean pretending it didn't happen. Forgiveness is not a one-time thing. Every time something else happens, you have to forgive. Holding a grudge eats away at you."

After her divorce, times got lean and she turned to her family for support, but she got through it. "You learn to cut back. You don't go out to dinner and you don't need the biggest and best of everything," said Lisa. She said her kids handled it well and made it easier on her by never insisting on designer apparel. "If you don't have a choice, you just go forward with what you've got and make the best of it."

A few years ago, Lisa, began to have health problems. Always struggling with her weight, she was diagnosed with type 2 diabetes. She has also battled uterine and skin cancer, which she said were both removed intact.

"It scared me," said Lisa, who decided to join Weight Watchers in January 2008. Since Amanda was heavy, too, they joined together. "It made sense for both of us to do it," said Lisa. Since then, Lisa has lost 97 lbs. and Amanda has lost 38 lbs. Both are lifetime members and have found another source of support from their Weight Watchers leader and the other members.

Since losing her weight, Lisa has discovered how much she loves walking and now walks four to five miles per day. She has also walked half-marathons and a marathon for two years in a row. "I beat my time by over a half-hour from last year's half-marathon over Labor Day weekend," said Lisa.

"It's a lot of work to keep it off," said Lisa, of her weight loss, but what she has gained is a newfound self-image. "I feel good about myself," said Lisa.

"Overall I feel successful," said Lisa. "I've become very independent. There's no yelling in my life



Left: Lisa with her granddaughter Samantha Rice.



Right: Lisa with her daughter, Jenn, after the Baltimore marathon.

anymore. My daughters have turned out to be incredible women and my two grandchildren are just amazing. I've been madly in love with my children since the day they were born and I didn't think it was possible to love any more until my grandchildren were born."

For other single parents going through divorce, Lisa gives the following advice: "First of all, find a group of people who are going through the same thing; don't let yourself become bitter - it will ruin your life. And third, don't ever put limitations on what you can do."

Get Inspired!

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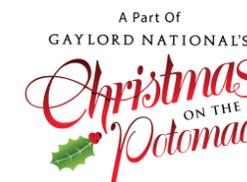
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PROUD SPONSORS



An Inspiring Dad

This single dad finally discovers the key to successful relationships – now he wants to share it with the world

By Linda Blachly, Managing Editor

It took two marriages and three kids for Richard “RJ” Jaramillo to “get it.” After his second marriage failed, he had an epiphany: He hadn’t been emotionally connected to his spouse and family. He was on the fast track of paying mortgages and climbing the corporate ladder. If he had a problem, he fixed it and moved on.

Through a process of self-discovery, RJ finally realized that “fixing” was often a means of masking the problem. Unfortunately, materialistic gifts and gestures were driving his family and spouse farther away from what they really wanted from him – a connection. “Sometimes when you dig yourself into a hole, you’ve got to remember to stop digging,” says RJ.

Now that RJ has figured it out, he has a passion for telling other single parents about it. He counsels others who are struggling. He provides free resources, such as legal advice and financial planning, tells them how to make granola and sew a button on, and much, much more. And he does it all on www.SingleDad.com.

I got a wakeup call during the birth of my third child. It was tough to believe that I was in the process of a divorce and sitting in the delivery room with my soon-to-be ex-wife. At that point in time, I remember telling myself, ‘I may have been a crappy husband but I’m not going to be a crappy dad. You may have failed as a husband, but you will not fail at fatherhood...’

The website is dedicated to single parenting and specifically for the newly divorced, re-married, widowed and single fathers .

“The site is all about knowing you’re not alone during your transition,” says RJ. “Our motto is to ‘Make Life Happen... Again!’ And for most of us, being a single parent and balancing family/parenting commitments, career, and re-establishing a social life is a daunting task. We need the support and resources like SingleDad to let everyone know that there are others out there who can help them find their way through these challenging times.”

“Men typically are so lost in their lives, they jump into a new relationship soon after a divorce,” said RJ, who encourages men to learn the difference between being alone and feeling lonely. “It takes personal work. We need to get to the place where we can say, ‘I can feel lonely, but I am never really alone.’”

According to RJ, who lives in San Diego, Calif., statistics show that men remarry within 24 months, three times faster than women. “The difference is that, after a divorce, women go through a self-discovery phase. Men go through a process of recycling,” says RJ. “What we get is more of the same results (in another relationship). My goal is to try to teach other men and women how to create a “pause button” in their lives. If I can create that pause, then there is an opportunity to change the pattern of the same old results.”

When men come to him seeking advice, they are confused about how their marriage fell apart. Most of the time, they have no awareness of what happened. “It takes two people and that one action (that led to the ultimate break-up) was one of many that made that relationship fall apart.”

In his video article on the website, “Moving On,” RJ explains that men want to play the story they remember as a single bullet, a one-time event.



RJ with his children, Alexa, 16, Mossimo, 14, and Mia, 10.

However, it’s not one event but an accumulation of several events.

“Tom Cruise’s movie, ‘Vanilla Sky,’ includes a quote from his character that still resonates with me today,” says RJ in “Moving On.” Tom’s character is stuck feeling regret with the outcome of his past relationship decisions and another character tells him: “You may be done with your past, but the past is never done with you...”

“That quote used to bother me as I was not comfortable living with my past relationship decisions. So what do you do when this happens to you? I don’t know exactly, but I can share the process that helped me reconcile these feelings during difficult times and helped me when I was starting SingleDad.com.

“What if I told you that you can live in harmony with your past break ups? What if I showed you a powerful exercise that allows you to see your past relationship in a whole new realm of reality? To actually coexist with your past and be free to ‘pick up or put down’ your story of ‘what happened?’”

Are you interested? Good.

“You need a couple of things before you start the exercise. First, you need to dedicate three to five hours of your time. Make sure you have a close, reliable friend to be there with you for the exercise. That person is critical. We call this person the ‘Generous Listener.’ That’s all they do: listen. The second thing you will need is a pad of paper and a pen or pencil. Combined with a desire to move on, these are the only tools you will need to complete the exercise.

“Put your ‘story’ on paper. For most of us, we actually relate our past break-up story with pinpoint accuracy and vivid details. We know the beginning, middle and end. We know the heroes and the villains. We know the setting, the background and the timing of all the events very well. However, we don’t often get asked to write it down.

“Try to sit and write your complete version of what happened all in one sitting. It is important to complete this exercise all at once while you have the emotional awareness, dedication and detail. When you are finished, ask your ‘Generous Listener’ to sit across from you. They must be present and directly in front of you to make this exercise effective. Read your story over and over again. By the time you reach,

say 15 readings, you may find yourself emotionally exhausted from the exercise and experiencing a variety of emotions ranging from crying to laughing and then back to indifference. You soon find a way to see 'what happened' in your life another way and you have the freedom now to 'Make Life Happen... Again!'" (http://www.singledad.com/dating-and-relationships/articles/Moving_On)

So, what makes RJ unique from his male counterparts? "I'm an average guy who decided that I had to give up my story. I met my high school sweetheart when I was 17 years old. We had a 15-year relationship. We were on the fast track, meaning it was all about jobs and money. I wasn't emotionally connected. I saw solutions to challenges. On our 10-year anniversary, reality set in. She had the courage to say, 'You're not even trying.' She was right, I was done. During our trial separation, I still didn't get any counseling even though she gave me every opportunity." The year was 1999.

After his second marriage fell apart a few years later, he asked himself, "Why am I getting divorced again? Men need to realize that if they brought their first relationship into their second relationship, they're in the same exact place," says RJ.

"There was some humiliation involved. I owned real estate and investments. I had to sell everything. She got the house; I'm living in an apartment. I needed to be knocked down."



RJ being silly with youngest daughter Mia on a birthday trip to San Francisco.

"I got a wake-up call during the birth of my third child. It was tough to believe that I was in the process of a divorce and sitting in the delivery room with my soon-to-be ex-wife. At that point in time, I remember telling myself, 'I may have been a crappy husband but I'm not going to be a crappy dad. You may have failed as a husband, but you will not fail at fatherhood...'"

I had to work harder to earn the respect back from my kids. There's nothing harder than looking in your child's eyes and saying you're sorry. I promised from then on never to compromise our relationship and mutual respect."

RJ advises men to make a choice: "You can be angry and bitter or be humble and reconnect. I reconnected with my parents and made a commitment to my children. At the end of 2006, I felt like I got my life back together. I became a 411 to dads."

RJ says he began journaling in 1999 and as time went on began receiving calls from newly divorced dads with questions similar to those he had when he was in their position.

"Back in 1999, the Internet was in its infancy. All the support groups focused on moms. I had to go through an initiation process from the moms before they helped me. Once I had established the mom group's trust, my learning curve shot up, and I wondered how many other fathers like me were left out of this training. I kept a journal and made sure it contained detailed accounts of parenting and home management tips that would someday help others. This all happened through the course of the second year. The first year (1999) was a blur," said RJ.

He also became acutely aware of the social stigma often associated with single dads who are viewed largely as "weekend dads" or as uncaring and absent from their children's lives. RJ encountered single dads everywhere who were dedicated to raising their children but were in desperate need of assistance.

RJ first began sharing his "on-the-job training experiences and tips" with other single dads through e-mail and phone calls. Word spread and the calls and e-mails increased. With such an obvious need and his personal desire to help other single dads, RJ developed the concept for this dynamic online community and resource center. He funded the initial work, secured other financing and – as they say – the rest is history. With passion and enthusiasm, the SingleDad.com team is committed to making life happen...again, for single dads everywhere.



RJ with his parents, Fred and Aurora Jaramillo and his kids, Alexa 16, Mossimo, 14, and Mia, 10.

But not so fast: RJ says that 40 percent of members who visit SingleDads.com are women, 31-45 years old. They fall into three categories, according to RJ: Single women who are interested in meeting a single dad for social reasons; divorced women wanting companionship and to collaborate on the site; and remarried and married women who have never been divorced but want to contribute articles for the community. "I find it interesting that SingleDad is providing a need that women aren't getting elsewhere on the Internet," he says.

In addition to RJ, 45, there are two other founders of SingleDad.com: Jesse Lozano, 30, who has never been married but has a 6-year-old daughter. Jon Graves, 38, who is a widower who lost his wife to cancer over two years ago and is raising two sons, 7 and 10.

"Our appeal hits every target group of single parents," said RJ. Navigating through the user-friendly site, it's not hard to see why. There are articles on many topics that range from health and fitness to home and cooking to dating and relationships. There are even articles on fashion. Through blogs, videos, discussion boards and forums, the three founders connect with those visiting the site to provide a link to humanity and support.

RJ is now a single parent 50 percent of the time to Alexa, 16, Mossimo, 14, and Mia, 10. "It's a full-time balancing act, but it works," says RJ.

RJ says he started out with 75/25 custody in 1999, which meant he had his children less than 100 days per year. "My attorney made me realize the reality of the situation. She told me: 'Prove to your ex you can do this. Take every opportunity to let her know you're available. Show her your act is together and you know how to take care of your kids.' So, I learned how to do it all," says RJ.

"I was committed. The first year I had 25 percent custody. I can see how it pulls dads away from trying because we become a play date," said RJ, who went to 50 percent custody in two years. "I learned how to do it all. Now I have kids 182 days per year and I make every day count."

Was it worth it? "I feel that my kids are emotionally balanced and they communicate their feelings much better to me. Our relationships keep getting closer," said RJ. "Every year, we do goal setting. We cut out pictures of families, pictures showing a healthy life and my kids' passions. I take them on trips alone for their birthdays. We are creating lifelong memories and have now established an emotional connection; the rewards are there," said RJ, who has a busy schedule of lunches, homework, carpool and dinners several times each week. "But what we have is much more authentic. It's not perfect but it is real. It took a lot of effort to get where we are today. I wouldn't trade it for the world."

RJ says it is key to create a cohesive environment with your ex. "Some people keep hanging onto the

drama and that affects emotional stability of your children. My kids see their mom and dad sitting together at sports and school events. It's sad to see battles in these areas. I think the biggest crime in the world is to see custody exchanges happening at fast food restaurants and playgrounds. It's sad to see that's their only visiting time."

What has she learned along the way? "At any age, women just want to be heard; it's the same with teenagers," said RJ. "I know I'm not the perfect dad. But what's made me a better dad is knowing I'm not perfect. It's important to be uncomfortable. You need to realize it's okay to be uncomfortable and not have solutions all the time. It's the whole journey. Make life happen again."

What does the future hold for SingleDad.com? RJ says the company is currently pursuing additional financing opportunities to help grow the brand and expand its offerings in other mediums, such as magazines, books, seminars, radio programs, and even a reality TV show is in the planning stages.

Stay tuned as SingleDad.com works to change the perception of fatherhood and single dads. "For the



RJ with his dad Fred and son Mossimo.

TV show, we plan to focus on positive," said RJ, "and show that not all single dads are deadbeats." For more information, visit www.SingleDad.com.



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BAD WEATHER SAFE DRIVING TIPS

By Terry Ober
Community Traffic Safety Program Coordinator

Is this your teenage driver's first year of winter driving? If so, make sure to talk with your teen about how to drive in winter weather. Drive together again even if your teen is fully licensed. This will be a new driving experience and your teen needs to be forewarned.

Winter weather is already upon us – drive with caution and **SLOW DOWN!** Inclement weather should signal the need to be seen. One of the first ways to avoid an accident is to be sure other drivers can see your teen's car. Headlights and turn signals tell other motorists where your teen is and his or her intentions to pass or turn. Insist your teen use them properly.

Teach your teen to always check his or her vehicle prior to any travel to make sure all lights (headlights/tail lights/brake lights) and turn signals are working properly. Don't move until all windows are cleared of snow and ice.

Inclement weather requirements:

- Allow more travel time to your destination
- In severe weather, don't travel unless necessary
- Drive at a safe (slower) speed

- Be aware of traffic ahead of you and road conditions
- Brake in advance for stop signs and traffic lights
- Allow more distance between you and the other drivers
- Let other drivers merge with you
- Keep windows clear/defrosted
- Use your headlights
- Be courteous to other drivers
- Concentrate – avoid distractions (cell phones, stereo, passengers)
- Remain in control of your vehicle

Maryland law requires you and your teen to remain in control of your vehicle at all times and to have your headlights on whenever using your windshield wipers. You need to be seen and be in control! Safety should be your number one concern.

Keep Your Children Safe this Holiday Season

By Sheriff Gary Hofmann III

Holiday shopping, visits from family and friends, and food galore all contribute to our seasonal festivities. As single parents, it is easy to become distracted with all the hustle and bustle of activity all around us. Here are some child safety tips to remember along with that holiday gift you're getting your great Aunt Rosie.

- When you go out, keep your children close to you. Keep them in sight at all times.
- Plan a meeting place in case you do get separated, one that your children will remember.
- Tell your children the importance of finding help from a police officer if they cannot find you.
- Take time to spend with your children. Let them help with decorations, baking and wrapping.
- Use a code word so your children can tell you when they are in danger without alerting others.

• When at home, don't let your children answer the door, as some delivery companies might actually be burglars or strangers. Have them let an adult know you have a visitor.

While enjoying this holiday season, keep the cheer and joy by wearing a smile. As people are rushing around you in the bustling stores, just remember the safety tips and enjoy your holidays.

Happy Holidays to everyone!



Sheriff Gary Hofmann III says: Keep your children in sight and a holiday smile on your face.



By Eugene McNinch, DDS

"All I want for Christmas is my two front teeth." There are plenty of 6-year-old children who are wishing for exactly that around the magical holiday season (or possibly just a little cash from the tooth fairy). But it is important to not let your child take "a holiday" from his or her oral hygiene. You also have to remain consistent in limiting your child's sugar intake.

We all need to live a little but you don't want to use the holidays as an excuse for over-indulgence. This can lead to higher decay rates in the short term and development of poor eating habits in the long term.

As a single parent, it is also important to stay on top of your child's tooth brushing and flossing especially if he or she is staying over at the homes of various relatives and friends. Parents tell me that the reason for their children's high decay rate is because, when they stay over at the other parent's house, they don't brush their teeth and eat too much candy and soda.

Put simply, just try to be proactive with your child's oral hygiene rather than reactive and this will certainly lessen the amount of time your child needs to spend in a dental chair.

Obviously, your kid would probably rather get the latest exciting new toy as a gift as opposed to any type of dental product, but I can recommend a few stocking stuffers. There are plenty of creative and interesting toothbrushes, toothpastes and dental books. Sometimes a switch to a rotary toothbrush (several available under \$10) or new toothpaste flavor can greatly increase a child's compliance with his or her oral home care.

Enjoy the holidays.



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GETTING DOWN TO DOWNSIZING

Debbie Rosen McKerrow,
President, Chesapeake Estate Services

Downsizing is a word that sends terror into the hearts of people in the workplace. But downsizing can also mean freeing oneself of all those things in closets and drawers, on shelves and in garages, basements and attics that just aren't needed anymore. We all collect things, more than we really need to be happy. In fact, some say over-accumulation is a particularly American phenomenon. (Have you noticed all of the self-storage places around?)

At some point in our lives, or in the lives of our parents or other loved ones, we realize we need to begin disposing of things that clutter our homes and our lives. This is particularly evident when moving from one residence to another, after a divorce or the loss of a spouse, or when our parents move into a retirement community or a nursing facility.

So, how do you start?

First of all, whether you're doing this for yourself or helping a loved one, understand that this can be a difficult process. Whether you're trying to de-clutter your own life, or helping mom and/or dad move out of the home where they've lived for many years, the feelings are real. Work at a pace comfortable to you, or at the pace of the person you're helping. Don't push it or everyone is likely to get frustrated. It means letting go of things that may have been treasured keepsakes for a very long time. That can be hard, so heightened emotions are natural.

Stay focused. Don't try to do too much at once. Working on completing one area of one room at a time, for example, helps break the job into manageable chunks. Then, move systematically through the house. If appropriate, try to get rid of large items first so it looks like you've

accomplished something early on. That extra space should make you feel really good about what you're trying to do.

It helps to ask yourself (or the person you're helping) the following questions:

- What are the things that are really important? (Those are items to keep, at least for now.)
- Why do I (or you) want to hold on to a particular possession?
- Is it beautiful, or loved, or am I keeping it out of habit?
- Is it still useful or functional? If not, why keep it?
- When was the last time it was used?
- Will I/you ever need it again?
- If it's a piece of furniture, is it comfortable?
- If it's clothing, does it still fit?

Once you've asked those questions, start to categorize your choices. Decide what to keep, to give to relatives or friends, to sell, to donate or throw out. Set aside a place for things you can't decide about. That's okay – for now.

Don't discount how good it feels to donate things you no longer need to people who will appreciate them anew.

If you're helping elderly relatives through this process, try to persuade them to give things to younger members of

the family now. Bequeathing possessions is fine, but isn't it even better to pass treasures on while someone is alive and can share the joy of the gift?

When I'm working with clients who are downsizing and have to part with years of treasured possessions, I always suggest they, or a family member, take photos – and print hard copies – of the things that have the most meaning. They can look at the photos and recapture memories of the items. After all, it's the memories that are important, not the things. That way, the pictures and family stories that go along with the memories, can also be shared, thus passing sacred family history from one generation to the next.

I once worked with a lovely elderly woman who was moving from her house into a retirement apartment. "It's just stuff," she said of the things she had decided not to move with her. Much to her daughter-in-law's horror, it had no more emotional value than that. Another client, an equally lovely older woman, remarked to me several weeks after her move to a retirement community that she was still mourning the loss of things that had been part of her life for more than 40 years. This isn't an easy process. You might just be surprised at how you feel.

So, take your time, take a deep breath, and go for it. FYI, a wonderful website to check out for great organizing and downsizing tips is www.onlineorganizing.com.

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Brighten Up Your Winter Fashions

By Beth Ingham, Co-owner Lilac Bijoux

Almost 2010, Whoa! I was just getting used to writing 2009. Let's get our stuff together and say goodbye to 2009, in style!

Here's your must-have list for all things winter 2010, with a splash of holiday!

Add some color

Yes, you have to incorporate a little color into your wardrobe. It's therapeutic. Really. We'll keep it simple and painless.

Purple, in all shades, carries over from fall. Not ready to wear a grape colored, silk, strapless number to the company party? Ok, baby steps. Try a plum pencil skirt to the office or a deep purple clutch for a night out.

How about gray? You can do gray, right? Gray handbags, gray shoes, gray belts, gray fabrics. Heck, you probably have a nice selection of gray t-shirts in your top drawer...not quite what we're aiming for, but it's a start.

Feeling a little daring this winter? You must wear red. Last year's lipstick color is now the must-have color in all things fashion. Try a simple red handbag. It'll go with all the black you own.

Accessorize

Now, what items are must-haves to complete your winter wardrobe (without spending the kid's college tuition)?

Believe it or not, chandelier earrings are the answer. After a very short hiatus, you can pull them out again. Big, bold, sparkly. Love it! Can't find them in your jewelry box? Buy 'em, today. You'll need them for those holiday parties!

Statement necklaces are making a "big" appearance this winter. Specifically, bibs (no, not that kind of bib!). Not familiar with bibs? Unlike the charm necklaces from last year, they cover a large display area. Think modern day gladiator. They might not be appropriate for your office, but dinner during the holiday season is begging for a bib!

Casual chic

Big and sparkly not your style? Equally important this year is casual chic. A good graphic t-shirt and a great pair of jeans is what you'll need to get a nod of approval from your teenage daughter. My favorite tees are by Signorelli. Super cute and the proceeds from sales go toward specific charities. Very cool.

If you are feeling a little sexy, think bootie (keep your mind out of the gutter). For the past few years you have worn the calf high boots. You can still wear them, but try something new. Booties are the short, sassy numbers finding their way back from the '80s...uh, aren't we all!

If you remember nothing else, remember the details: Ruffles on a white blouse, graphics on a t-shirt, fancy stitching on a handbag, or pretty bows on a necklace; anything that makes a piece interesting and original. Ahh, interesting and original...I think we call that fashion!



HEALTHY SKINCARE TIPS FOR THE WINTER

By Lynn Levy
Skin care consultant

Winter months challenge you to keep your skin moisturized and healthy. Humidity tends to be lower and "dry skin" affects adults as well as children. Your skin feels rough and can be dull and flaky. Some people actually experience "cracks" in their skin. This can result in itching and rubbing, causing the already dry skin to become red, scaly or infected.

Here are a few suggestions to make your winter more enjoyable.

BATHING

Shorten shower lengths to less than 10 minutes and use warm, rather than hot, water. This can reduce the loss of natural oils from the skin, which causes more dryness. Use a moisturizing product (never soap) that has no chemicals or mineral oil to clog the pores. No petroleum jelly, please. After showering or bathing, put a moisturizing body lotion all over yourself. If you can, also use a body serum. This fast penetrating item contains botanicals and helps protect against damaging free radicals and prepares your skin for a rich emollient moisturizer.

FACE CARE

A good face regime is important for men and women. Don't think that washing with soap and towel drying is enough to keep your face clean and moisturized. A good facial wash, followed by a serum, will help with cell turnover and tighten your pores. Add a day moisturizer with an SPF which is vital to keep the face protected in the winter. This part of the body is most exposed to the elements. A good facial skin care system free of mineral oil and chemical fragrances is best. And pat your skin with a soft towel. Do not rub.

SUN CARE

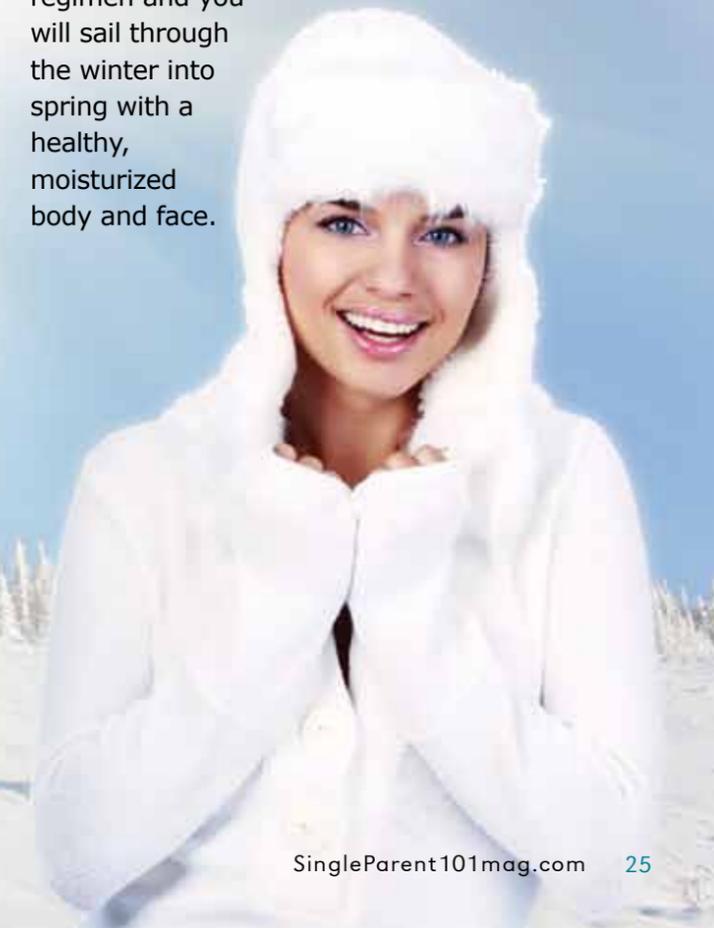
Just because you are not lying out by the pool, playing golf or tennis or staying outdoors does not mean you can't get sunburned. Whenever you are out for an extended length

of time (skiing, playing with your children in the snow, or taking a long walk down a country lane) you are exposing your body to the sun. Use a moisturizing sun product with an SPF of at least a 15 to protect your face and other parts of your body. A good lip balm should also be used when you are in the wind or participating in outdoor activities. This includes spectator sports, so make sure to take the balm to the football stadium.

CHILDREN

Your most precious children need protection as well. Again, use a wash product in the bath that is healthy, chemical-free and geared for children. Add a moisturizer after the bath to keep their skin emollient-rich. Use sunscreen on their exposed body parts when playing outside. This will keep their skin moisturized and avoid chapped hands, feet and face.

Healthy skin care takes only a couple of minutes a day to prevent aging, dryness and infection. Both men and women need this regimen and you will sail through the winter into spring with a healthy, moisturized body and face.



In Style:

Choosing The Right Makeup For Your Teen

By Scott Brainard
Designer and colorist

Makeup and skin care are the two areas that evoke the most emotional response from parents and adults – even more so than hair. Have you ever seen your child with makeup on and blurted out, “You are not going out looking like that!” Did that result in tears, slammed doors and days of tense silence?

Do your teens dread facing the morning mirror and its reflection of newly erupted boils and blemishes? They have their own version of a typical day that starts with, “I cannot go out looking like this!” It will take hours to coax them into the public eye.

In both cases we are dealing with different notions of what is considered acceptable about how your child will be seen in public. It really is about self-esteem and self-expression. Unhappily, our children’s choices are often not informed choices. They do not know what is appropriate, or even good, in terms of makeup choice and application, let alone good skin hygiene and maintenance.

With makeup, kids are more often copying what they see in pop culture and what they see their friends wearing. They purchase what they can readily afford at the drugstore whether or not this is the best for their skin. They may not wash their face on a regular basis.

We’ll assume that most of your sons are not into makeup, so you’ll want to show your daughter early on how to wear makeup and make appropriate choices. This might eliminate the trauma of seeing the bad choices as she walks out the front door, but also avoid many skin issues as well.

Color match with skin tone

Makeup is about looking good, which includes looking age appropriate and picking the right colors. For color matching, I strongly recommend a licensed makeup artist who has experience

Makeup is about looking good, which includes looking age appropriate and picking the right colors.

in the industry. A bad color match of makeup to skin tone often leads to unappealing tones and colors in the visage – skin tones that have unintentional hues of oranges, yellows and greens. It is worth the time to go to a salon or high-end makeup counter to get the right match, even if you don’t buy the product. Often, they will do a free mini-makeover as well!

The nude look

Your everyday makeup now trends toward the nude look and enhancing natural beauty. By this I mean it should appear as if you are wearing nothing. This is achieved by adding subtle hints of color to the eye area through natural tones or warm earth tones. Some definition to the brows through sculpting and darkening is also suggested. For the lips, a complementary gloss adds shine and subtle color. Foundations usually are not necessary until your daughter gets older and is concerned with covering acne blemishes or scars.

Less is more

The first wrong choice that many young women make is to think that the made-up look means dramatic eyes and dramatic lips. However, this often results in a dramatically cheap look – what we often call “overdone.” Nothing gets the reaction of “Cheap!” like a woman with smoky dark eyes, black brows, huge lashes and cherry red lipstick. “Less” truly is “more.” If she really wants to make a statement, emphasize her eyes or lips, but not both!

If she wants dramatic lips, choose a complementary bold color and a lip liner. For the eyes, use a shadow that matches her skin tone. For the brows, simply filling and giving definition to the shape and color is enough. For dramatic eyes, a nice smoky or even blended gem tone can add drama to the eye area. In this case, choose a lipstick that matches the lips’ natural tone or just go with a gloss.

Don’t skimp on makeup selection

When it comes to makeup selection, this is an area that you do not want to skimp on. First and foremost, most makeup actually ruins your skin. They are filled with petroleum derivatives such as paraben, just to name one, which causes premature skin aging and has been linked to breast cancer. They also clog the pores and encourage

bacteria growth, both of which lead to horrible acne. Because most ingredients in makeup are irritants, they cause the complexion to redden.

Less filler, more minerals promote healthy skin

Mineral makeup, on the other hand, can actually promote skin health and clarify your complexion – a must for any teen. Please note that there are big differences among mineral makeup brands. Many low-end and drugstore mineral makeup uses fillers to bulk up the product. These include the “mineral” bismuth oxide, a by-product from lead slag.

Though technically a mineral, it does not occur in nature but is an industrial waste product. Another common filler is talc, which clogs pores, promotes acne and has been linked to cancer. A good mineral makeup will not have any filler. Read the label and don’t be misled by claims of “all natural” mineral makeup.

There are many positives to a good quality mineral makeup including promoting good skin health by not having added artificial dyes, fillers or preservatives. The fine milling of the minerals allows easy spread of the makeup without a build-up or clogging of the pores. Also, the inclusion of titanium dioxide and zinc oxide – two ingredients commonly found in traditional sunscreen – allows most mineral makeup to provide a natural SPF of 15 where applied.

A modest investment of your time and money will result in your kids making better, healthier choices in their appearance and being happier about their overall look. And who wants all that screaming anyway?



SHOW AND TELL:

Establishing a work-study plan with your child's teacher

By Jane MacInnis, Baltimore school teacher

The first marking period of the 2009-2010 school year has ended. If you haven't established a work-study plan with your child and his or her teacher, now is the time.

Include your child and the non-custodial parent/caregiver in the planning process, especially if the other adult will be responsible for any of the study sessions. This will accomplish several things. 1) Your child will have a "say" in the plan. 2) Your child will see that other adults are involved in his or her education. 3) You will share the responsibility until your student can assume it alone.

Here are some ways to initiate a successful work-study plan:

- **Set study goals.** While you will need input from the classroom teacher to complete this process, you can take initial steps on your own.

- **Gather study supplies with your student.**

(paper, pencils, ruler, dictionary, etc.). If you don't have a dedicated desk or table, place the supplies in a box to be carried to the study area. This area should be free of distractions (TV and general household activities).

- **Determine a regular start time.** This time may have to vary on some days, but try for consistency. Post the times on a calendar. You may have to remind your child at first. After a while, the responsibility should shift to the student.

- **Contact the classroom teacher(s).** Do not wait until your child has a problem. The school has sent home contact information for you to use. If you cannot contact the teacher directly, call the school. Leave a message for the teacher requesting a meeting. Leave both your name and your child's name as well as your contact numbers and e-mail address. Ask for the teacher's school e-mail address. You may get a quicker response via e-mail as school outgoing telephone lines are often busy and teacher time is limited.

- **When you meet with the teacher, bring along a list of things you would like the teacher to know about your child.** Include issues you feel affect your child and his or her learning. For example, teachers often seat students alphabetically. Does that



usually place your child in a location that causes problems? Make the teacher aware of any behavior or health problems that might affect your child's placement in the classroom. Health forms completed by you and returned to the school are kept in the office or health room. Therefore, teachers are often unaware of a student's health issues.

- **Inform the teacher of any family changes that may affect your child's performance.**

Include any losses, i.e., family members, pets, absentee parent, remarriage and household moves. Tell the teacher about past or present problems with other students. Often parents don't say anything about these personal issues. They don't know if, when and to whom they should say anything. Again, if it impacts your child's learning, the teacher should know about it.

- **Before a meeting, always prepare a list of questions to ask the teacher.** Here are six suggestions:

1. What are the skills required for each subject and has your child mastered these skills?

2. What classroom, school and home support is offered or suggested to reinforce these skills?

3. Homework: How much, when is it given, how much time is given to complete it, and how is it graded?

4. What is the teacher's grading policy?

5. What about testing? Formal testing such as the Maryland State and High School Assessments is required. Additional information and sample tests can be found online. These are non-formal tests used to group students by skills and performance. You can review the results.

6. Are there field trips? When are they and what is their purpose?

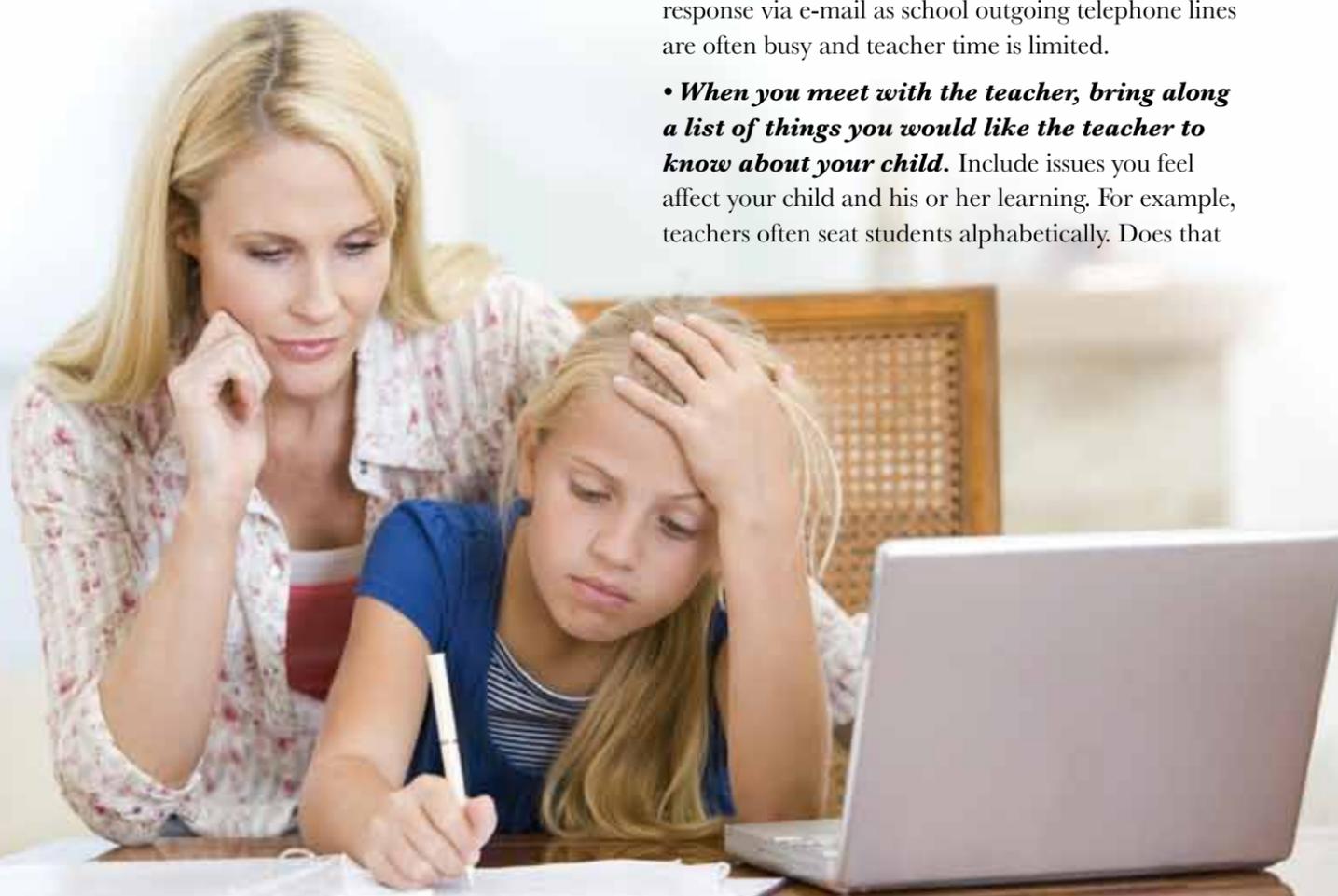
Take notes on everything the teacher shares with you.

You should establish measurable goals with your child's teacher and your child, for instance, improving math scores by 10 percent in a marking period. Continue to communicate with the teacher via notes and e-mail. Elementary



students usually have a take-home folder while middle and high school students have agenda books. You and the teacher can continue to share information and monitor progress with a few quick notes in the folders and agenda books.

Your home planning meeting and the teacher meeting should combine to total no more than an hour. Monitoring completed homework takes very little time.



A Military Career Throws This Single Mom & Grandma a Lifeline

By Linda Blachly, Managing Editor

For Staff Sgt. LaShunda Rodgers, a military career means more than just a job – and as a single parent it means a career path and a chance for a better life for her and her children. The Army has thrown her a lifeline – literally – in the stormy times of her life.



LaShunda, 30, is stationed at Ft. Meade, Md., and lives on base with her three children, Michael, 11, Levi, 9, and Seana, 8. Her mother, Annie Tyler, also lives with them and helps care for the children, whether LaShunda is working on base or deployed to Iraq.

LaShunda teaches a Basic Multimedia Illustrator Course at the Defense Information School at Ft. Meade, which provides students with skills in journalism, combat and field graphics, photography and film. She was transferred to Ft. Meade in March 2008.

“In high school, I knew I wanted a career in the military, following in my father’s footsteps,” said LaShunda. “My parents were divorced. My father was an Army Recruiter. I grew up all over. Some kids need stability but I liked being all over the place. I’m excited at the chance for me and my children to go all over the country.”

Getting Sidetracked

Growing up in Mississippi, LaShunda said she got sidetracked early in life. “I went to community college and vocational school and got an Associate’s Degree in Graphic Design. Then I got pregnant and felt I should get married.” Her first child was born when she was single at 18; she was pregnant again at age 20 with her second son. By the time her daughter was born two years later, she was married but confesses, “I got married for all the wrong reasons.” The marriage lasted five years. “We got divorced because of financial stress,” says LaShunda.

“By that time, the Army was only an option,” she said. “I only wanted to do graphic design, and when I found out they had an opening for a Multimedia Illustrator, I enlisted. It was the only job in the Army I wanted to do.”

Basic Training

When she entered basic training in January 2003 at Fort Leonard Wood, Mo., she enlisted her mom to care for her kids.

Annie, 50, says she told her daughter if that’s what she wanted to do, “I’d help her by caring for the kids. I wanted her to make a better life for her children.”

“My mom is my best friend,” said LaShunda. “Who better to take care of your kids? We do for one another. If I have any problem, I can talk with her. She is my confidant. But we do give each other ‘me time.’ Together, we try to keep the kids enriched.”

“My parents divorced when I was 10 years old,” said LaShunda. “I’ve always been really attached to my mother. When I had kids I was able to forgive my dad

for walking out.” Why? “Because he sought forgiveness and I realized I’d never have peace unless I forgave him. I wanted my children to know their roots, where they are from.”

“My dad is very proud of me now, but said he thought he did ‘enough of that [military life] for everyone.’ It’s ultimately brought us closer because we understand each other.”

“My mom and I are close despite her troubled past,” said LaShunda. “When my dad left her, she turned to drug abuse. It took years for her to come clean. It changed her life. She became a Christian through it. She did a stint in jail. She’s not ashamed of it. I can’t remember her mistakes but I do remember the morals and values she pushed on me as a child. She had an addiction.”

Deployed to Iraq

When LaShunda was deployed in 2004, her kids stayed with her mom in Mississippi, where they had an apartment in Prentiss. She gave her power of attorney and legal guardianship of her kids, who were then 6, 5 and 4, and left for Iraq.

While stationed in Baghdad, LaShunda was with the 35th Signal Bridge Airborne, where she worked in computer graphics. To cope with missing her kids, she says she “called home a lot and sang in the Camp Victory Gospel Choir in Baghdad,” in between her other duties.

Back home, Annie remembers hearing about all the explosions and car bombs. “We were scared for her, especially when she sent me her will. It was hard for me to see her go. She was my baby. But it was my job to keep the kids calm,” said Annie.

“We lost people,” says LaShunda. “The worst I saw was when a mortar round came in. It was hard to tell if it was incoming or outgoing. People ran out to see where it was going and got hit by shrapnel.”

Hurricane Katrina

Back home in Mississippi, her mom and kids were taking cover for a different reason – Hurricane Katrina. “In August 2005, I got a Red Cross message after the hurricane hit that my mom and kids needed me,” said LaShunda. The Army said she could go back home for two weeks but when she got home, she found things were much worse than she feared. The Army decided to let her stay.

Annie remembers Hurricane Katrina this way: “I had cooked that Sunday. It was a good thing – little did I know that would be our last meal, because the



Courtesy photo. LaShunda with her kids and mom, Annie Tyler.

storm came that Monday morning before daybreak. We had no idea it was going to hit us. The storm was frightening. The kids were scared. I'd never seen anything like that before. It was the worst I've ever seen.

Annie said they went almost three days without food. They had to eat up all the food in the refrigerator the first day because there was no electricity and the food was ruining. The neighbors in the apartment complex joined together and cooked on a barbecue pit outside. They combined leftover food and made sure the kids got fed first. The adults went without.

"It was chaos," recalls Annie. "Inside the apartment, water flooded the carpet and anything sitting on the floor – clothes, toys, stuffed animals. The kids didn't know what to think. They were scared. We had no clean clothes. We had to wear the same thing every day. After a few days, when we did get bottled water, we had to put it into pans to bathe with."

Annie says that for over a week they had to sleep with the windows up and doors open because of the smell. "There were garbage bins nearby that had maggots crawling all over it and the stench was so bad we couldn't stand it. During the day, we had to stay inside because it was so hot outside and the stench became unbearable. At night, it wasn't so bad, so we opened the windows and doors and stayed outside."

Fire!

On the third night, there was a fire in the children's room while they were sleeping. "A candle sitting near

an open window ignited," recalls Annie. "It was sitting too close to the toys and caught one of the stuffed animals on fire." Then, as the curtains blew from a breeze through the open window, it fed the fire. Annie said she was outside the window when she saw the flames. Neighbors rushed in and got the children out. Fortunately, the fire was extinguished quickly and caused little damage. But the emotional trauma was taking its toll on everyone.

"I worked very hard to keep the kids calm," she said. "I sat down with them and talked to them. I told them how blessed we were to be alive and how the Lord's blessings swept over us to keep the water from overtaking us."

The roads were flooded and trees were down. They couldn't get out and no one could get in. Three days later, the National Guard trucks came through with military rations. The Red Cross had also been in to talk with Annie, who told them that LaShunda was stationed in Iraq and needed to come home.

In the meantime, LaShunda had contacted the Red Cross to find out if there was any word about her mom and kids. They arranged for her to come home.

A week later, LaShunda called her mother to say that she was coming home. "We didn't know she was coming. She showed up with a U-Haul and got us out of there the next day. She took us to the base at Fort Bragg, N.C. We were so glad to see her and we were so glad to leave [Prentiss]."

Fort Meade

In 2008, they all moved to Ft. Meade, Md. LaShunda says she feels blessed to get to do the job she loves – to teach and train future Service Members. "I get to meet people. I love being able to take care of my kids. We have shelter and enough to eat. There is never a dull moment. They say idle hands are the devil's workshop. Well, I'm not idle and I'm not bored."

LaShunda is also grateful that Annie is there to help her with her kids, and the feeling is more than mutual for this live-in Granny.

Mother & Daughter get a second chance

For Annie, being a grandparent means she gets a second chance. "I lost my chance to raise my two girls. They were taken from me due to my drug problems. I'm disabled. Can't do what I want to do. I have degenerative disc disease in my back. Deterioration of vertebra in lower back," said Annie. "I feel so good when they call me Granny. It fills my heart to hear them saying that."

Both mother and daughter feel like the military has thrown them a lifeline – and a chance to start over.

"Before I was in the military, I used to be down on myself," said LaShunda. "I didn't see how awesome it was to be their parent. When I got a career for myself, I began to feel better about myself. The military offers so much support for all areas of your life, including counseling for depression and anxiety through Army

One Source, an outreach program. I've also received financial counseling, so I was able to get guidance on managing money, as well as other matters."

"On more than one occasion, as a young Private, I found myself in financial hardship," says LaShunda. "It is both embarrassing and disheartening to consistently ask for help. I was spending more than half of my income on childcare, and keeping food on the table was not easy thing to continuously do. It seems we were always running out of the basic necessities. Fortunately for me, my unit had food pantries and gave food vouchers to those, such as myself, that sometimes fell short. Being familiar with the Army Community Service and its programs has blessed me on more than one occasion. Because I didn't have savings for car services, car insurance, or Christmas for that matter, I was able to get grants from the Army Emergency Service Fund and participate in the Christmas Adopt-a-Child Program."

Makeover

One life-changing event this year came on LaShunda's 30th birthday: She was selected to be the guest of honor on British fashionistas Trinny Woodall and Susannah Constantine's new TLC show, "Making Over America with Trinny and Susannah." She was treated to a new wardrobe, style tips from fashion experts and a day full of filming in Annapolis for a television show on The Learning Channel, which aired at the end of August.



Courtesy photo, TLC. LaShunda with British fashionistas Trinny Woodall and Susannah Constantine during the taping of "Making Over America with Trinny and Susannah" in August on her 30th birthday.



Courtesy, TLC. LaShunda's new look, following her makeover.

For LaShunda, that makeover was not just about a day in the sun with new style and a new wardrobe, it was about gaining more confidence and self-esteem.

A hero

"My kids are proud of their mom," said LaShunda. "And when the school hosts Hero Day, I am their hero. My daughter wants to be just like me."

LaShunda gushes when she talks about her kids. She feels very blessed to be able to work and still spend time with them. "They love to make up stories and play board games, especially Monopoly," says LaShunda. "We all love to read so we go to the library each week. I allow video games only on Saturday or Sunday for five or six hours. My kids love to play outside, skateboard, ride bikes, play instruments, and make arts and crafts."

LaShunda is very pleased with the Anne Arundel County School system. "The school system is fantastic here. My eldest son received a \$250 scholarship to participate in Arabic classes on Wednesdays and Thursdays. I know it was traumatic for my children to witness the storm, Hurricane Katrina, as well as suffer through an apartment fire. I felt helpless not being there to ease that pain. Thank God, we have been able

to enhance our quality of life through my decision to become a Service Member," says LaShunda.

Keep Reaching for the Stars

She is also grateful that her mom is around to watch her children when she can't, and has established a bond with them. For Annie, her greatest moments are sitting outside on the porch, reading a magazine and watching her grandkids play. "I like it that I can look at them grow up and be good, fine people," says Annie, who enjoys evenings when the three of them come into her room with their sleeping bags and they watch movies together.

"I thank the Lord every day because my life could have gone another way. It's kept me and brought me closer to the Lord. I'm so proud of LaShunda," said Annie.

With the holidays around the corner, LaShunda says her greatest Christmas tradition is to invite to the house at least one person she works with who doesn't have family around. "I make food from my Mississippi cookbook: homemade family macaroni and cheese, Mississippi mud cake, seafood lasagna, and of course, blackeyed peas and okra."

LaShunda's advice to other single parents: "Get your mind off of bad things. Make a list of things that are great and what makes you happy. Get yourself out of the hole you're in. Find a mentor and pick their brain. Keep reaching for the stars. Say, okay, I made a mistake and fell down. Get back up. There is something that makes us all unique and special. Find it. It comes from the memories you create with people you love. Do new things, expand your horizons. For me it was the military."



Courtesy photo, TLC.

From Grandparent To Full-Time Caregiver

By Linda Blachly
Managing Editor

Beth, a single parent of three young boys, was 27 years old when the car she was driving left the road and struck a large tree, overturning and trapping her behind the steering wheel. She was apparently lifeless when the paramedics pulled her out of the car. Although they managed to revive her, she suffered severe head trauma and remained in a coma for over three years.

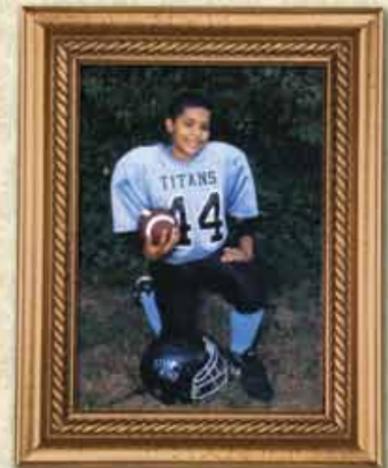
That day, Peggy Roe knew her grandparenting days were over. The tragic automobile accident had left her grandsons, Nevin, 7, Brendan, 5, and Cameron, 2, without a mother to take care of them.

The idea of being a full-time caregiver was pretty daunting to Peggy, who lives in Easton, Md. She is a licensed insurance agent and works full time. She did not relish the thought of losing her role of being the fun grandparent to become the disciplinarian, let alone the responsibility involved.

At first, the boys didn't understand much about the situation. For three years they visited their mother every weekend, first in the hospital and then in a nursing facility. They talked to her about their daily activities. They made a music cassette and sang to her. They read to her. Although it broke Peggy's heart every time she and Jack, her husband, took the boys to see Beth, she knew it was important for them to spend this time with their mother. As time went on, the little boys figured she wasn't going to be coming home and Peggy and Jack realized that they would bear the responsibility of raising their grandchildren until after high school. Beth died just before Thanksgiving 2007.

Today the boys are 12, 10 and 7. Nevin, who is in seventh grade, lives with his Dad in Trappe, Md. Brendan is in fifth grade and Cameron is in

Top to bottom: Brendan, 10, Cameron, 7, Nevin, 12 and Beth, who was 30 when she died after three years in a coma following an automobile accident.



first grade. The boys call Peggy “Mom Mom” and Jack “Pop Pop.” It is a busy life for Peggy, who is tired when she gets home. However, she is grateful for the close bond that she and Jack have established with their grandchildren. Her favorite part of raising them is seeing their mother in their faces. They all have the same pointy chin as Beth had. It is a great joy for Peggy to have this daily reminder of her daughter. She tells the boys how much they look like their mommy. This, in addition to knowing that she is doing the best job she can to raise her daughter’s children, keeps her going.

Peggy describes a typical day beginning at 7 a.m. The boys wake up and run through to their grandparents’ room to spend a half-hour before getting dressed for school. Pop Pop fixes breakfast and they get the school bus at 8:10 a.m. In the afternoon, they return home to do homework before going to football practice at 5:30 p.m. The day is finally over by 10 p.m., after dinner, baths and perhaps watching a little television together, especially when the Baltimore Ravens and Tennessee Titans are playing!

Jack retired three years ago and is able to help out enormously with the laundry, grocery shopping and preparing meals. He also takes the boys to doctor’s appointments and looks after them when they are sick. It is a team effort, and as long as Peggy can sleep in on a Saturday and Sunday, she is happy to work as long as she can to raise them well. Both Peggy and Jack love the boys and want to do the best for them. They strive to keep the memory of their grandchildren’s mom, their daughter, alive by talking about her and reliving happy times spent with her.

When Beth passed, Peggy realized it would be important to celebrate her life. Beth was a thoughtful person, a good mother, daughter and friend. The memorial services for Beth were a celebration of her life. The family continues to honor the memory of Beth each day doing as many fun things as they can. They often look at the picture of their last Christmas with their mom in 2003.

Cameron was a baby then – he loves to see the photo of his mother holding him that Christmas!

The holidays are difficult for those who have experienced a loss and Peggy’s case is no different.



Peggy with Brendon, Nevin and Beth, who is holding 15-month-old Cameron, on Christmas 2003.

Thanksgiving was just days after Beth passed away. Peggy didn’t cook that year, she ordered fried chicken. By the time Christmas came around, she understood the need to make more effort for the boys. At the same time, she acknowledged that sadness would always be a natural part of this holiday. Her responsibility was to help all of them know that it is okay for them to miss her and feel sad. She encourages them to talk about their feelings. A visit to the cemetery is a vital part of their Christmas Day. The boys talk to their mom at her graveside and release balloons watching them soar into heaven.

Every year, there is a special “Mommy Tree” that is decorated in honor of Beth. White and blue lights encircle the tree and it is decked with white and silver ornaments. The boys picked out the colors and the theme that first Christmas. There is also a large family tree. It has become a tradition to hang personalized ornaments with the date on each one. The children have fun opening presents as soon as they wake up on Christmas morning. Peggy and Jack strive to keep an emotional balance on special occasions: remembrance, sadness, joy.

As busy as she is, Peggy realizes the importance of “Me time.” She loves to read, play games on the computer (to keep her memory sharp), and she treats herself to a massage every three to four weeks. She tries to meet up with high school friends every once in a while, and she loves to vegetate. When the boys are with their dad or other grandparents for the weekend, Peggy

and Jack take the opportunity to get away too. While she gives the boys as much of herself as she can, she also understands that to be successful with this, she has to take time for herself.

Peggy was asked how raising kids today is different from when she was raising her own kids.

Her response was that there is so much else to worry about now. School seems to be more advanced and the kids are exposed to so much more. They read earlier and become familiar with computers in kindergarten. There are concerns about Internet access because of the threat of sexual predators, and cell phones have their own dangers and drawbacks. She also remarked that although drugs were around when she was bringing up her children, the problem was nowhere near what it’s like today.

Peggy says her greatest challenge is to make sure her grandchildren understand the right values and know the difference between the wrong choice and the right choice. They need to be aware that they are responsible and accept that responsibility. The goal is to raise young men who will make something of their lives and be an asset to the future of our country. Peggy does the best she can and although her grandsons sometimes think she is the meanest Mom Mom in the world, she never fails to let them know that she is proud of how she is raising them and she loves them dearly.

If Peggy was not a full-time, care giving grandma, she would be able to overlook a number of things because the discipline would come from their mother. Peggy does not enjoy imposing punishment such as time-out or losing Playstation privileges. She believes that the “grandma” role is to provide fun and laughter. She tries to do some of the fun grandma things such as inventing funny characters and singing silly little songs.

Peggy has made peace with losing her daughter by realizing that she is not the only person to have

experienced a tragedy in her life – other people have tragedy in their lives, too. She is grateful that she lived close to Beth and that a close bond exists between her and her grandchildren. It is because of this that it has been fairly easy to merge the boys into her and Jack’s life, making it possible to help them through this very difficult time in their lives. She has also learned the value of support and friendship when dealing with this type of life crisis and has found it amazing how much people truly care. She still worries about what would happen if she was involved in an automobile accident, or if something were to happen to Jack. She is becoming more philosophical now, accepting that if it is going to happen, it is going to happen and there will always be people there to help you handle the situation.

The advice Peggy has for other grandparents raising their grandchildren:

“Accept that you are never going to have all the answers, and you will often doubt your decisions. The key is to lead with your heart and let your grandchildren know that you love them and will always love them because you are their grandparent.”

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Special Needs Trust



By Todd Wilhoit, CRPC

Raising your child is one of the most challenging tasks you will encounter. Parenting takes patience, responsibility, love and money, just to name a few attributes. A child with special needs takes even more of everything you have to offer. This is an even greater challenge for which most of us are unprepared.

Your first step is to understand that your child is going to need special attention not only for the rest of your life but that care will need to continue for the rest of his or her life. You need to deal with some very important financial planning. Most of us will ask, "Where do I go from here? What steps do I need to take? How do I fund these options when I'm already spending every penny?"

One of the first things that you need to do is to look at all of the available government options. These start from the birth of a child and will continue for the life of that individual. The options can change as the child grows as there are different guidelines for a newborn than for a child under the age of 18. These guidelines change once the child reaches the age of 18. The most common options are Social Security Disability Income (SSDI), Supplemental Security Income (SSI) and Medicare. There are a few great resources to view these and many other benefits (www.disability.gov and www.govbenefits.gov).

As a parent, make sure you are up-to-date on all available programs as any money that is given to, made by, or even made through investments can and will affect the amount of aid your special needs child can receive. Taking advantage of all available programs can and will help you plan for the future of this very special person in your life.

The next step, which should go hand-in-hand with the review of the available programs, is to determine who should be the owner and beneficiary of your assets (investments, retirement plans, bank accounts, life insurance, house, etc.). When possible, avoid having the child listed as account owner or beneficiary on any of these accounts because this could cause eligibility problems now and in the future.

Usually, the best way to solve this problem is to set up a Special Needs Trust or Supplement Needs Trust (SNT), which allows the trust to own the assets for the benefit of the child. The trust has its own Federal Tax ID number, which allows it to stand alone as the owner of the assets.



Congress passed the SNT into law as part of the Omnibus Budget Reconciliation Act of 1993, which allows families to provide for their disabled child without those assets counting toward the \$2,000 limit to collect full benefits. By using this option, you can have an institution or a trusted family member manage the assets and distributions if something were to happen to you. You also have the ability to state the rules of the investments and distributions that they must follow when passing on that responsibility.

Most families will want to leave those assets and life insurance proceeds to a trusted family member. This could also cause problems in the future. When this happens, the assets are now considered the assets of that person and could be lost during a lawsuit of any kind, a divorce or even a bankruptcy. If this happens, the assets you have left behind to take care of your child could be gone. One other option in this situation is that the person goes through financial hardship and uses these assets to pay for bills, cars or anything else. The SNT protects your child from this happening and makes sure these assets will be used for the care of the child.

Once the trust is established, it can be funded in many different ways. It could be a settlement, assets from the parent while living or at the time of death, or life insurance proceeds, just to name a few. A will can be used to funnel assets into the trust if something happens to you. This option should be discussed with your attorney when setting up the SNT. The most common way to fund an SNT is by using life insurance proceeds. This typically provides the easiest (and most overlooked)

way to make sure your disabled child will be able to live a very comfortable life once your income and support are no longer there.

Planning for the future is not an easy process and takes time and plenty of well-thought-out decisions. This process is even more challenging when planning for a special needs child. Your plan should be reviewed every year to make sure it still meets all of your goals and objectives. It is very important to continue to review your life insurance policy as well. Each working part of the plan may need to be tweaked as you go forward. Laws change on a daily basis, which means that it is very important that you, your advisor and attorney are working together to stay current on any new legislation, products and services that may become available. It is also very important to find a trusted advisor to help you through this process.

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The 10% Factor

- You can still save money in a tough economy

By Chip Brittingham and Wayne Humphries
Partners, International Money Management Group, Inc.

Money's tight. No matter what the size of your paycheck, it never seems to be enough. Maybe you had to take a pay cut so your company could avoid layoffs. Whatever your circumstance, know that many of us are in the same boat. We look at our bank accounts and wonder: Do we really need that item on the shelf? As we pump gas into the car we ask: How can I combine shopping trips so I won't use as much gas next time? These are all smart questions to ask in any economy.

Statistics show that many of us have gone back to saving money as our parents taught us. Now, as single parents, we need to pass that same lesson onto our children. If they see you exercising financial discipline, even when times are tough, they'll see the successful pay-off down the road.

Pay yourself first

The best course of action is to pay yourself first out of every paycheck. Set aside a minimum of 10 percent, then you can spend whatever is leftover on your monthly expenses. Almost always, this is a difficult challenge. If you can't swing 10 percent, then begin with \$100 a month.

'No Touchee' account

Allocate this 10 percent into a "No Touchee" account, building it up so that you have a six-month cushion in case you lose your income. Once you do that, you are ready to switch that 10 percent allocation into a retirement/financial freedom account.

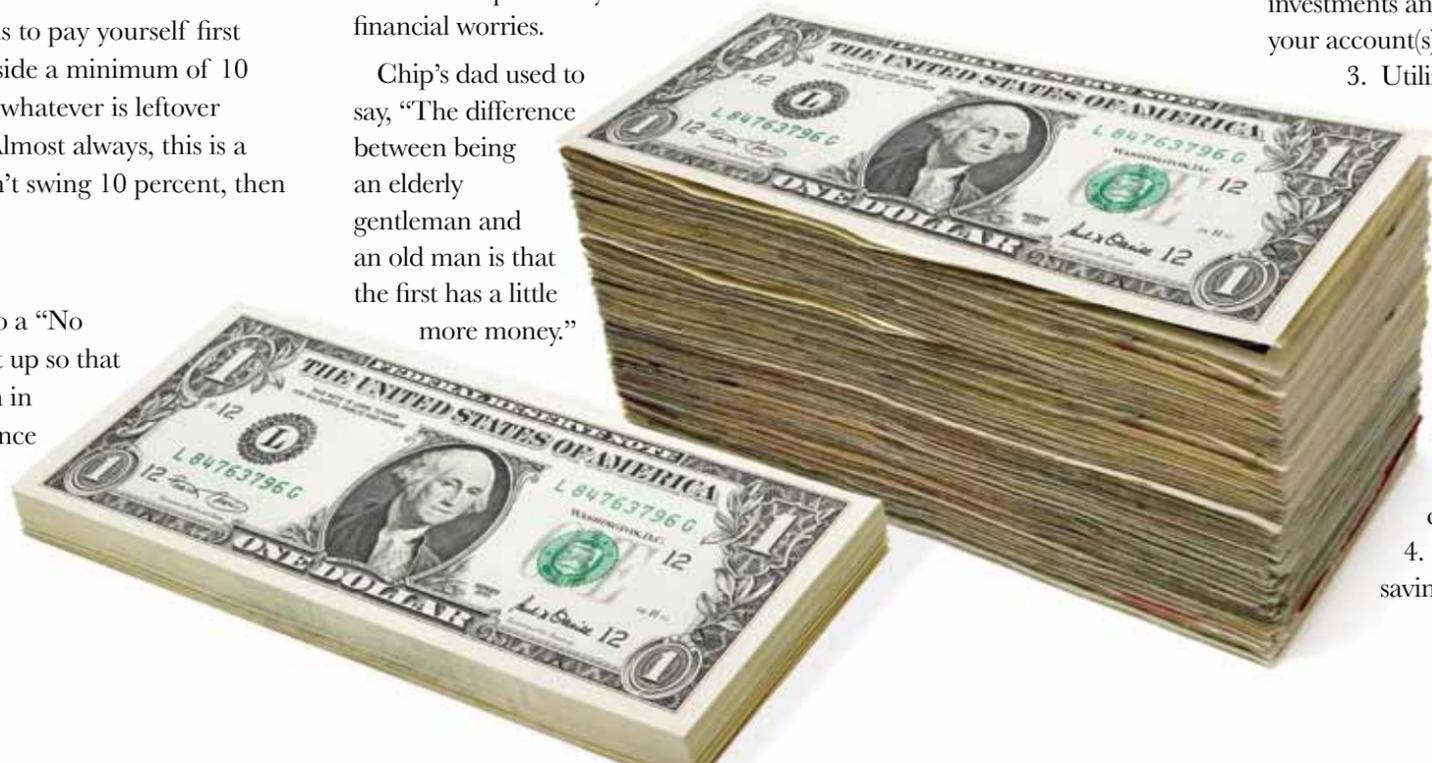
Accumulate a reserve fund

You should accumulate a reserve fund for maintenance, upkeep, new tires and things like replacing that refrigerator or repairing your heating system. The deposits to your reserve fund should be a monthly item in your budget. Why? Because things wear out over time, and you never know when you will need to replace them. Plan ahead with a line item in your budget and allocate the funds into a separate account from your operating or household account(s). If you just do it, you will find creative ways to spend less.

Discipline now pays off later

If you discipline yourself now to save for the future, you will have more choices in life. As your nest egg grows, it will give you the satisfaction and confidence to live more peacefully with fewer financial worries.

Chip's dad used to say, "The difference between being an elderly gentleman and an old man is that the first has a little more money."



The clock is constantly running and, before you know it you are 40, then even faster you realize you are 50, and then 60. At 60 you are now on the threshold of retirement. When you get there, you will feel confident because you have built up your account just for this occasion and now you can enjoy the financial freedom that comes with financial independence.

How to get started saving

1. Buy used, including from second-hand and consignment shops. Remember, everything you buy new is used property the very next day.
2. Shop around: Recently the phone company wanted \$40 for a new cell phone battery; we found one online for only \$10.
3. By going to the matinee movie instead of the full price show later in the evening, you save 20 percent.
4. Consider changing your insurance deductible to \$1,000, which should reduce your premium.

Where to save

1. After several months depositing money into traditional savings or money market accounts at a local bank, you are ready to check into retirement savings accounts. Use 10 percent of your pre-tax salary as your target figure to invest for retirement.
2. When you invest in a retirement account, be sure to diversify your investments and monitor your account(s) closely.
3. Utilize at least four different types of funds or allocations. A professional advisor can determine the best investments for your situation, taking into account your age, income, budget, family situation and other personal criteria.
4. Prioritize your savings agenda by first

saving your 10 percent "No Touchee" fund, then paying off all your credit cards and high-interest loan obligations. Then you can contribute 10 percent to your retirement fund.

How much you can save

Annual Salary	10% Annual Savings	Estimated 7% Interest for 20 Years	Account Balance in 20 Years Interest & Savings
\$50,000	\$5,000	\$119,000	\$219,000

After 20 years, you could withdrawal \$15,330 annually and still never touch your original principal (assuming you continue to earn 7 percent annually).

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- Single
- Married Filing Jointly
- Married Filing Separately
- Head of Household

By Pat Mager, CPA

Your filing status on your tax return can yield very different results depending upon which status you choose. You have five categories: Single, Married Filing Jointly, Married Filing Separately, Head of House and Qualifying Widow(er). Your filing status for the 2009 tax year is determined as of December 31, 2009.

Single

You may file as single if you were never married during the tax year; were divorced during or were legally separated as of December 31, 2009; or were widowed before January 1, 2009, and did not remarry during the year. However, you may be able to file as head of household or qualifying widow(er) if certain requirements are met as described below.

Married Filing Jointly

Couples who are married and NOT legally separated as of December 31, 2009 may file a joint return even if you are living apart at the end of the year.

Same sex couples cannot file a joint return even if their union is recognized under state law.

A joint return may be filed if the state you



live in recognizes a "common-law" relationship between a man and a woman living together (Maryland does not).

If either spouse is a nonresident alien, a joint return cannot be filed. However, if the non-resident alien married a U.S. citizen at the end of the year, you may elect to file a joint return.

If a joint return is filed, then both of you are generally responsible for the tax and any interest and penalties due on the return.

If a married taxpayer dies during the year, you as the surviving spouse may elect to file a joint return with your deceased spouse provided that you did not remarry during 2009.

Married Filing Separately

This filing status generally results in a higher tax than filing a joint return. However, if one spouse has deductions that are subject to adjusted gross income, this may not be true. If a couple lives apart as of December 31, 2009, then you may elect head of household filing status if certain conditions are met. If one spouse uses the married filing separately status, the other spouse MUST also use that filing status for his or her tax returns. This can often cause a problem because both of you must itemize deductions and one spouse may not have deductions but they will be in a higher tax bracket. Usually if a couple files as married filing separately, then each spouse must report only his or her own income, exemptions, deductions and credits on their individual return.

Head of Household

If you are not married and provide a home for a qualifying person(s) such as your child, a parent, and specific other relatives, you may file as head of household entitling you to a lower tax rate and a higher standard deduction than allowed for single individuals or married individuals filing separately. You may only file as head of household if the following requirements are met:

- You are a U. S. Citizen or resident alien for the entire tax year.
- You are unmarried or considered unmarried.
- You paid more than half the cost of keeping up your home; and
- The "qualifying person" lived with you in your home for more than half of the year. (However, if the qualifying person" is the your parent, then you do not have to live with the parent, only pay more than one half of the cost of your parent's main home for the tax year.)

To be considered unmarried, you:

- Must file a separate return from your spouse,
- Must have paid more than half the cost of keeping up your home for the tax year,
- Cannot have had your spouse live in your home during the last six months of the tax year,
- Had your home as the principal place of abode of your child, stepchild or foster child for more than half of the tax year, and
- Must be able to claim the child as a dependent (unless your child's other parent can claim the child under the rules for divorced or separate parents).

Qualifying Widow(er)

You may file as a qualifying widow(er) in 2009 if your spouse died in 2007 or 2008; you were entitled to file a joint return with your deceased spouse for the year in which your spouse died; you were not remarried as of December 31, 2009 and you furnished over half of the cost of maintaining your home during 2009, which was the principal residence of your child or stepchild for whom you may claim an exemption.



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My First SingleDad Christmas without Kids

By RJ Jaramillo
Founder, www.singledad.com



I think all divorces in America should wait to become final until the holidays arrive. If we did it that way,

I know more families would think twice about making such a huge, life-changing decision. Let's face it, the holidays can be a great time to spend with family and friends. But if you are divorced like me, the first Christmas without your kids can be challenging. However, I am here to help! Here is the "SingleDad Survival Guide" for what to do with yourself during your first Christmas without your kids.

First, Create a Game Plan

If you know it's coming, be prepared. All divorce decrees state the obvious custody dates and timeframes to be spent with your kids. Thanksgiving, Christmas, Hanukkah and New Years are typical holidays where your time with your kids is traded like a commodity on the New York Stock Exchange. So, if you know you are going to be alone for Christmas, get busy.

Second, Assemble Your Team

When I found myself alone for holidays for the first time, I gathered a group of friends that offered a

variety of activities to fill up my "lonely time" during the holidays. Here are the people who helped get me through the holidays:

Sports Buddy

I had one friend that was strictly my Sports Buddy. This guy was the "go to" friend for knowing about every sports event that was on TV from the beginning of December to the moment Dick Clark rang in the New Year. NHL Hockey and NBA Basketball are in the beginning stages of their seasons. College Football is having its bowl season and the NFL playoffs are shaping up. I would give my Sports Buddy credit for consuming about 25 to 30 percent of my available time during Christmas week. I highly recommend getting a Sports Buddy even if you don't like sports. This is a good way to get out of the house, circulate and meet new people.

Quick Tips:

- A Sports Buddy can be married, single or divorced; they all want to get away from home for a while!
- Avoid eating too much sports bar food.
- Stick to your gym time.

The Gal Pal

Now I know what you're thinking when I mention "gal" and "pal" together, but it's really a different concept altogether. My strategy was simple – have a platonic relationship with a girl for companionship and company ... plus, make sure she has lots of friends! I know not all guys think this way, but my strategy paid off in a big way. Not only did I have a beautiful friend around, I had a mentor. My Gal Pal introduced me to online dating. She built my profile and coached me through those tough questions, and it worked! The math was simple: One Gal Pal equals lots of new women in my life. My Gal Pal and I still stay in touch and I am grateful for our friendship and for how she helped me get back to feeling normal after my divorce.

Quick Tips:

- Know the difference between a Chardonnay and an IPA.
- Internet dating is a lot of fun.
- Keep your Gal Pal your friend without "benefits."

Family

Between the Sports Buddy and the Gal Pal, I was able to consume 75 percent of my Christmas week. The remaining 25 percent of the Christmas break was dedicated to family. I visited my parents and shared time with my brother and sister and their families. I am very lucky to live near my parents and siblings, so I got to experience some family bonding and some great conversations about how my family felt about my divorce. These conversations will always be guarded, but you must have a "post divorce" conversation with everyone. The things that people say ... "Son, do you still have any of the Waterford Crystal left from the wedding? We can post that stuff on E-Bay" or my favorite, "You know brother look at it this way: This is only your second marriage; most people in California don't figure themselves out until the third or fourth marriage." I'm still laughing inside as I write this article and remember a few of those very funny conversations.

Quick Tips:

- Choose the couch before sleeping in your old room when visiting your parents.
- Ask your family what they really felt about your ex-spouse now that you are divorced.

Meetup.com

My Christmas Day solution to my loneliness was simple. I had joined Meetup.com and logged on and located several groups that were meeting on Christmas Day. Some groups were doing day hikes, others were volunteering at community events and churches. I was amazed how many people participate in these groups. I went to three events and met a lot of extraordinary people. What made my first Christmas without my kids special was that my life had completely opened up to new possibilities and friendships I never thought possible. My day was a blur, but it was a happy blur. Before I knew it, it was already morning and I was heading to the airport to pick up my children.

I hope you enjoyed my survival tips for your first Christmas without your kids and I welcome your feedback: rj@SingleDad.com.

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Open Up Your Home To A Foster Child This Holiday Season

By Steve Watson
Anne Arundel County Dept. of Social Services

Joshua is one of the 9,800 children in Maryland who are in the foster care system. Joshua's mother had multiple health conditions which caused her to voluntarily place him in foster care. Five months later, when Joshua was 9 years old, his mother passed away and Joshua was left with no connections to his biological family. Since then he has lived in a Residential Treatment Center for two years, with two foster families and is currently living in a group home.

The Anne Arundel County Department of Social Services never gave up on finding a family for Joshua. He was featured on "Wednesday's Child," a weekly television program that helps recruit permanent loving homes for children in foster care and was also placed on www.adoptuskids.org, a website that publicizes the need for adoptive homes for children in foster care.

Over 25 families responded with interest in Joshua. Some backed out when they heard about Joshua's difficult behavior and heartbreaking life history. Others met him and couldn't understand why he couldn't sit still. Many found it too difficult to deal with his combination of grief, emotional immaturity, developmental delay and diagnoses of attention deficit hyperactivity disorder and anxiety disorder. But none of this scared Oscar, who immediately made a phone call that would change both of their lives.

Oscar came from a large family, has never been married, but has always wanted to be a dad. He is full of energy, has a successful career as a respiratory therapist and became a licensed adoptive parent through a private adoption agency. In July, the social worker arranged for Joshua to meet the man he would soon call "Dad." Oscar sees beyond the challenges and realizes that Joshua is an outgoing child with abundant energy and an active imagination. He understands that Joshua's past impacts his current behavior, and that his best chance at success in life is to have the stability of a family.

Joshua and his soon-to-be adoptive father are growing closer by the day and eagerly await the time when they are permanently and legally father and son.

November is National Adoption Month, and across the country courthouses will hold special ceremonies to create new families through adoption. Many of these new moms and dads are single parents.

The Anne Arundel County Department of Social Services licenses many wonderful single parents as foster and adoptive parents. Their experience has shown that the right home is more about the attitude and commitment of the parent than the structure of the home.

On any given day across America, nearly 600,000 children are placed in foster care and 129,000 of these children are available for adoption. These are boys and girls – of all ages, all racial and ethnic backgrounds, many with special needs – who need the right family, and the best chance at success in life.

For these children, becoming a permanent part of a family through adoption means they are more likely to avoid teen pregnancy, less likely to be incarcerated or homeless, and more likely to succeed in school.

To adopt through a public agency, you must become an approved foster and adoptive parent. The approval process includes a training program, home safety inspections, review of medical reports on all family members, an agreement to not use physical discipline and background checks. Contact your local county Department of Social Services for more specific details.

Anne Arundel County Resource Homes
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www.annearundelfostercare.com

Meet Samantha

Samantha (Sam) is a vibrant and lively young lady. She is an almost 18-years-old Caucasian female with special needs. She has a wonderful personality and is a joy to be around. Sam loves being out and about. She also enjoys water painting, swimming, video games and watching cartoons. She is currently in high school and absolutely loves it! Sam enjoys spending time with both children and adults. She has cerebral palsy and is in a wheelchair. Sam needs assistance with all aspects of daily living. She is able to communicate through her limited vocabulary, dynamic expressions, and a device that allows her to touch a picture and it then verbalizes her request. Samantha is a happy teenage girl who needs a loving and committed family to advocate for her and protect her best interest. If you or someone you know could be a resource for Samantha, please contact Melanie at the Anne Arundel County Department of Social Services, MGedding@dhr.state.md.us.

Meet Wontez

Wontez is a handsome 16-year old boy who is very friendly and has an open disposition. He has a pleasant personality and is easy to get along with. He tends to be shy and quiet around people with whom he's not familiar. Wontez has a great sense of humor and likes

entertaining others by making up jokes to get them to laugh. He has an athletic build and is approximately 5 feet 6 inches tall. He has dark brown eyes and black neatly groomed hair. He is a very charming and well-groomed young man.

Currently, Wontez is in the 11th grade and wants to play lacrosse in the spring. He played JV football in the ninth grade and was on the weightlifting team. He loves the outdoors, camping, fishing, playing sports, cutting grass, building things and washing cars. In his spare time, he likes to work on repairing cars, watching sports and racing cars. He has put together model cars, built patios and decks. Wontez has his own passport and has traveled out of the country. He expresses a lot of gratitude because he realizes that a lot of children his age might not have had the same privileges.

Wontez would like a family that enjoys sports and being outdoors. He wants a family that will embrace him as one of their own, who will care for him and teach him about family love.

If you or someone you know could be a resource for Wontez, please contact Irma at the Anne Arundel County Department of Social Services, IButcher@dhr.state.md.us.

<p>WHAT IF YOU COULD GO BACK IN TIME AND BE A KID FOR ONE NIGHT?</p>	<p>WELL, YOU CAN! PUT AWAY YOUR BLACK TIE AND COME PARTY AT THE BOYS & GIRLS CLUB AT BATES!</p>
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Now I know how to Survive the Holidays after Divorce

By Linda Blachly, Managing Editor

"Surviving the Holidays" to me means going back to the very first Christmas after my divorce. We had been married for 24 years and had three young teens. The divorce was final that August; he remarried six weeks later.

I was not at all prepared for that very first Christmas. As soon as I started to think about the logistics of Christmas – putting up lights and getting a tree – I was already overwhelmed because my ex-husband had always taken care of those things and this year he was taking care of them for someone else's family.

Since we had always gotten a live tree, and cut it down ourselves, it was going to be quite a task. I thought I was up for it. I asked my 16-year-old son to help me but it was quite an ordeal even with his help. After the tree was finally up, I got out all my ornaments to decorate it. I was in trouble as soon as I opened the box. The first ornament I picked out read, "Our First Christmas, 1976." Then I took out another ornament from Mystic Seaport, our favorite place to visit. How about the ornament commemorating my ex-husband's love of trains? You can see how this was going – nowhere. With every ornament I took out of the box, a special memory seemed to be snuffed out. All of the things I treasured about the holidays seemed like they belonged to someone else.

How could I have known that many of the decorations I carefully stored away last year would be meaningless to me this year?

Then came Christmas Eve – which used to be the most magical time of all for me as a child. My ex invited all my kids, their significant others and my granddaughter over to his house. That meant I would be alone. Ouch.

Somehow I did survive that holiday but next year, I vowed, would be different. That year I started to prepare a little earlier. I purchased an artificial tree as soon as they appeared in the stores. My church was having a fall bazaar so I boxed up all the ornaments and decorations that caused me so much pain the year before and donated them. Maybe they would hold some special meaning for someone else now.

Throughout the next year, each trip I took with a friend or one of my kids, I purchased a new ornament so I could start making fresh holiday memories.

Then a widow friend of mine and I went on a girlfriend getaway to St. Michael's, on the Eastern Shore of Maryland, a few days before Christmas. We stayed in a lovely inn, pampered ourselves with massages, and shopped on the town's main street, which was decorated to look like a Christmas card. It rained heavily that evening, but we didn't care. We laughed, shopped and splashed from store to store admiring the holiday decorations. When I got home late in the evening on Christmas Eve, my kids were back and we prepared for Christmas Day.

For those of you who need a survival kit to the holidays, may I suggest an invaluable resource to put in your arsenal? DivorceCare, a program developed by Church Initiatives, Inc., has recently produced a special holiday program called "DivorceCare: Surviving the Holidays." This 40-minute video session will give you a lot of ideas and material to help you not only survive the holidays but find strength, healing and tools to move forward in your daily walk through these painful emotions. Check out www.divorcecare.org/surviving for a session near you this holiday season.

SURVIVAL TIPS FOR HANDLING THE HOLIDAYS

Laura Petherbridge, an international author and speaker who serves couples and single adults with topics on stepfamilies, relationships, divorce prevention and divorce recovery, has shared some tips for our readers about how to handle the holidays. She is a featured expert on the DivorceCare DVD series and the author of "When 'I Do' Becomes 'I Don't'—Practical Steps for Healing During Separation and Divorce," and "The Smart Stepmom," co-authored with Ron Deal. Her website is www.TheSmartStepmom.com.

HERE ARE HER TIPS:

PREPARE – The ambush of emotions can attack at any time; prepare beforehand.

ACCEPT the difficulty of this time of year and your loss. Remind yourself that it's a season and it will pass.

SOCIALIZE – Don't hibernate. Insecure feelings may tempt you to isolate, but force yourself to go out even if it's only for a short time.

LOWER your expectations – Movies and songs paint an unrealistic picture of the holidays.

DON'T ANESTHETIZE the pain with drugs or alcohol – Numbing emotional distress with chemicals creates more depression.

TRIMMING – If old ornaments or trimmings cause too much pain, don't hang them this year. Put them aside for another time.

GET UP AND MOVE – Take care of your physical well-being. Healthy foods will give you strength; fattening and sugar-filled foods can worsen your depression. Exercise produces natural stress reducers.

SHOP online if going to the mall is too stressful.

COPING STRATEGY – Have the phone number of your counselor, pastor, church, close friend or hotline already taped to your phone. Make the commitment to call someone if negative thoughts get fierce.

LIGHT – Get some sunshine. Winter can take its toll on your emotions by the loss of sun you experience.

INVITE a new (same-sex) friend to see a movie, have dinner or help decorate the house.

SET BOUNDARIES – Precisely explain to your family and friends what you are capable of doing this year, and what you aren't. Don't let others guilt you into taking on more than you can handle.

REACH OTHERS by discovering people who might be alone during the holidays.

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5 simple things you can do to enjoy the holidays with your kids

By Samantha Woods
www.divorcewisdom.com

Juggling everyone's work and school schedules around the holidays can be difficult for all families. For single-parent families, scheduling when the children visit each household can easily trigger the emotions that escalated during the divorce.

Your custody orders may have spelled out where your children will spend their vacation and school holidays, but there has to be some room for flexibility to accommodate their desires. While teenagers value their social life, they still need their family for a solid foundation.

Here are five simple things single parents can do to enjoy the holidays with their kids. Remember, your children will carry these memories into adulthood ... let them be good ones.

1. Plan Ahead ... but be flexible

Few vacations are spontaneous adventures. You may be a single parent but you still need to consider everyone's needs and schedules (even those of your ex).

Holidays are busy days. Don't make your children sit through two turkey dinners in one day. Don't make their holiday last an entire 24 hours, they'll fall asleep anyway.

Do your children have friends they also want to see? You may be entitled to a certain length of time according to your custody agreement but teenagers want to also spend time with their friends. Accommodate their desires as much as possible without making them feel guilty.

Many sport associations schedule games during holiday breaks. Don't make them miss their games because it's "your time." Let them go – just go watch them play.

2. Be Truthful

Keep your word. Don't lie. Your children are watching – and learning.

Go where you say you're going, at the time you said you were going to do it.

If you say you'll call, make sure to call.

Older children remember promises you made prior to the divorce – a car for good grades when they turn 16 or expectations of going to college. Fulfill those promises even though life took another turn; these are still rightful expectations of your children. Keep your integrity intact in their eyes.

3. Gifts for those special days

Your children may need your help getting a surprise for your ex's special day. Help them choose and purchase a gift for the other parent. Then let them have that day with the parent even if it's your rightful day to visit.

Let them take their presents with them. You didn't buy accessories for your house, you bought your children a gift. It's theirs to take wherever they wish.

4. Significant Others ... that is ... New Significant Others

No matter how old they are, children believe they are the center of their parents' universe.

Don't include a new love in your time with your children; they are usually just not ready to share your attention.

There is no rule of thumb on the waiting period of introducing a significant other. Many conditions play a part in this area: the circumstances of the divorce, your children's ages then and now, and the identity of the other person in your life.

Don't have any sleepovers. No discussion.

5. The Three C's: Communication... Compassion...Consideration

Discuss your desires and plans with your ex and your children. If you can do it, arrange a time for everyone to meet and work out the logistics of the upcoming holidays.

Understand your children's needs and emotions. Long visits away from their custodial parent can be extremely painful for them. Even if the custody order states you get a certain number of days, if your children get homesick help them out. Many parents have returned a visiting child to the other parent in the middle of the night because, when darkness fell, that young child just wanted to be in his or her own bed.

Each parent's time with his or her children is sacred. Honor what has already been scheduled. Certainly, events may come up that occasionally might alter a pre-arranged visit, but don't tell your children until you've spoken to the other parent and worked something out. If not, let it go. Your children have had enough disappointments, don't add to them.

Finally, divorce is a difficult, stressful season. Don't let it become a difficult, stressful life for your children. Visitation is not about you, it's about your child. We all must give our children a lifetime of moral guidance in a few years before they grow up. Hopefully, they will live as we've taught them.



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Teen Moms Friends Club, Inc. is a non-profit organization that offers a variety of programs catering to the needs of our young parents. Our mission is to provide young parents with assistance, educational support, and the resources they need to provide for themselves and their families.

For questions regarding our programs for teen moms and dads, please visit us at www.teenmomsfriendsclub.org or email tanya@teenmomsfriendsclub.org



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CAN'T GET TO THE GYM? THEN BRING THE GYM TO YOU!

By Rich Langley, www.mobilegymusa.com

Americans spend an estimated \$40 billion a year on weight loss programs and products, yet 64 percent of Americans remain overweight or obese.

Fitness experts attribute these grossly disproportionate numbers to two primary obstacles facing us:

Load a bus equipped with exercise equipment and staff of personal trainers and you have not just a gym, but a change of lifestyle.

lack of time and lack of knowledge. In the fast paced world of the 21st century, where Americans are balancing work and family and then more work, discretionary time to drive to the gym, work out, and drive home is just not there. Even when you manage to make the time to drive to the gym, you generally do not have the knowledge to train yourself to get in shape. Several unsuccessful sessions lead the gym member to quit and remain out of shape.

you have not just a gym, but a change of lifestyle.

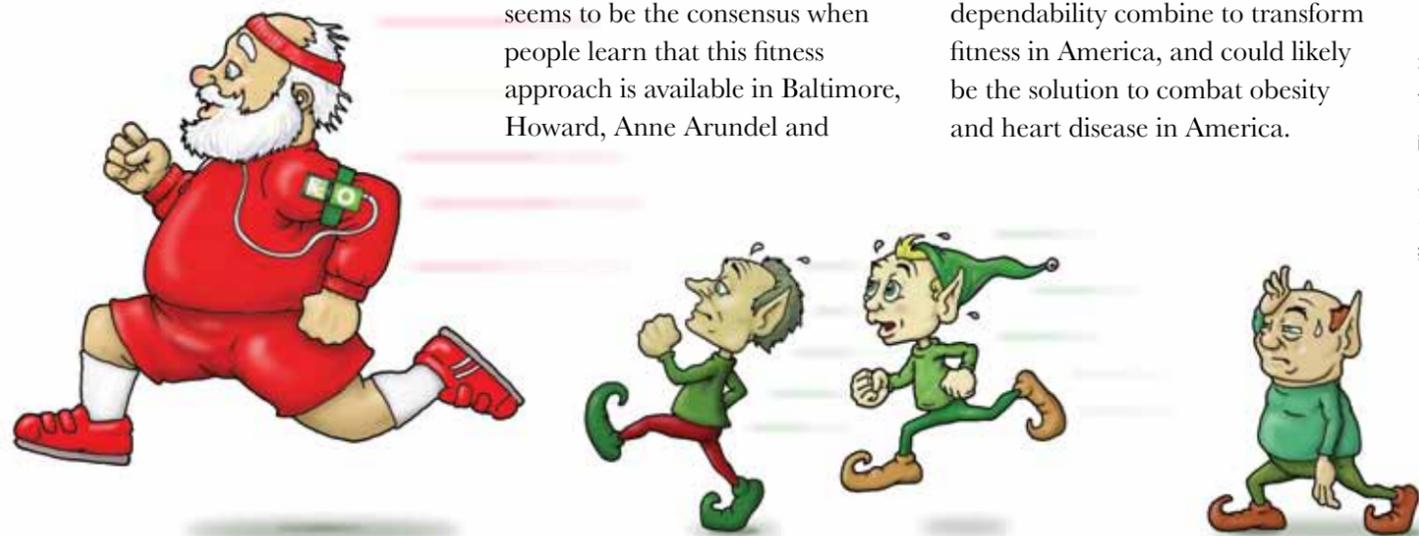
By combining high quality training with personalized workouts, proper nutrition, specific direction, and client education in a fun environment, you can identify the perfect recipe to achieve a fulfilling fitness regime. Whether a mobile gym comes to your work or home, it comes with a full service health studio, a dedicated personal trainer, and a no-excuse approach to fitness.

“Why didn’t I think of that?” seems to be the consensus when people learn that this fitness approach is available in Baltimore, Howard, Anne Arundel and

Montgomery counties. It only seems natural that in a world where you can have your food cooked and delivered, your clothes laundered and delivered, your groceries purchased and delivered – that fitness would be the next necessity to be delivered. It’s an exciting idea that provides clients with the flexibility to train on their lunch break at work with co-workers or after work at home with their neighbors while dinner cooks in the oven.

Whenever entering into a new exercise regimen, you should meet with an experienced personal trainer to complete a fitness assessment. Based on your specific needs, lifestyle, and goals, a fitness routine and nutritional diet should be tailored for you. Within weeks, with a commitment to your routine, you should see and feel a difference in your appearance, energy, and self esteem and it was all done at your home or office with an educated trainer. Affordability, flexibility, and dependability combine to transform fitness in America, and could likely be the solution to combat obesity and heart disease in America.

Illustration: Timothy Young



Teaching Your Kids to be Thankful

Sometimes the Most Precious Gift can be Serving Others

By Brittany Henry

Before you get wrapped up in the crazy holiday routine of shopping, baking, and entertaining, take a moment to think of ways that you can give back to others. Giving back does not mean spending money; it can be your most precious gift, the time that you choose to offer to others. There are many people who spend the holidays without family, in a shelter or nursing home, overseas and in the hospital.

Teaching your children to be thankful and the importance of giving back, even when your current situation is not what you hoped for, will help them in the future. The holidays are a time to be grateful for what you do have, not for what you don’t.

No matter where you live, there are many opportunities available around the holidays that you and your children can participate in. You may not see the direct appreciation of your giving but know, in one way or another, that you are touching a life.

Here are some affordable ways for you can reach out to the community:

- Donating food to a food bank
- Helping out at a soup kitchen or homeless shelter
- Visiting the elderly in a nursing home
- Volunteering for a nonprofit
- Donating old clothes and toys to shelters
- Sending a card or care package to someone you know overseas serving our country (More information on how to help our troops at www.uso.org)
- And much, much more!

“I have found that among its other benefits, giving liberates the soul of the giver.”

–Maya Angelou



SURRENDER FOR SANITY

3 Steps to a More Enjoyable Holiday Season

By Teresa Hummel, Nationally Certified/Licensed Massage Therapist

Some of my warmest, fondest childhood memories center around the yuletide season – the image of snow-covered boughs of greens draped from the front porch, the joy and absolute delight I had in decorating the house and tree as a family, the fudge that my mom prepared in a way that could be matched by no one else (I always thought she should start her own business and sell it, but she used to say that would mean less for us).

As I grew up, I realized all those things didn't just happen by themselves – and when the frosted windowpane view of my memory was cleared, it also became evident that my parents were utterly exhausted every year on December 24, no matter how hard they tried to be prepared.

No wonder they usually fell asleep during the parts I thought should be the most fun!

A few years ago, I decided I wanted to actually enjoy the festivities and glow of the holiday season again. I didn't want to spend all my energy getting ready for it – only to have it streak by in a mere 24 hours.

Somewhere along the line, it became etched in my mind that everyone expected me to make the gravy from scratch, and to design my own wrapping paper, and to send a Christmas letter (complete with fun photos taken throughout the year) to 150 of my closest friends and family. But, I adopted a new attitude by learning to practice the art of surrender: giving up my deep-seeded need to “re-create” every element of Christmas as I remembered it. What I learned in the process was amazing. I'll share it for you to try.

Step One: Re-create Your Calendar

This year, Christmas Eve (December 24) falls on a Thursday. Some actually choose to shop for gifts on this day. I never understood why. Most of us get to that day and, except for the very, very last minute things, we say aloud, “If it's not done by now, it won't be done.” Right?

Here is a way to make that different. On your planning calendar, back up your “done date” by exactly one week – to December 17. Commit to

completing whatever it is you are going to tackle this year by THIS DATE. Keep reading to see why this is so crucial.

Step Two: Narrow Your List

This is a tough one, I will admit – but it is also a real eye opener! Sit with your children and have everyone write down on a piece of paper just three items associated with the holidays in your home that are absolutely CRUCIAL to their merriment. Is it the outdoor lighting, going to see “The Nutcracker” (again), or rolling pretzels in chocolate? This idea may scare you to death but, believe me, you'll be amazed at the results.

In a world where we are accustomed to being over-stimulated and overwhelmed with multiple options, actually narrowing them down is freeing, and takes a lot of pressure off of everyone. You will be relieved to learn that those handmade stockings you stayed up late knitting every year don't have to make the list this time. Depending on the number of people participating in your exercise, you may wind up with more than three items on the first round. On the second cut, feel free to play your “I'm the (Mom or Dad) so I get the final vote” card if you want or let the kids decide. Either way, you'll commit to three things that will be the center of your preparation activities between now and...what date? That's right, December 17.

Step Three: More Ways to Simplify

Consider the possibilities. Do you have to plan a day trip to cut down a tree in the snow, or can you purchase one from the Boy Scouts in about 30

minutes? Do you have to unpack all nine boxes of decorations and find a place to hang them all, or can you choose just a few each year, and rotate them through – so you can really enjoy them? How about throwing a Cookie Swap with some friends – and only bake two kinds of treats rather than 12? You're getting the idea – less really is more.

Step Four: Give Yourself a Gift

Imagine having some time in that final week to really listen to joyful holiday music, reflect on the many reasons you have to be thankful, be calm and relaxed enough to get in touch with your spiritual side, and be fun to be with on the big day! It is absolutely crucial in your planning that you allow yourself some healing holiday time, to be free from the jangle of it all.

While some stress is a natural factor of life, it does not have to be allowed to build up to the point where it adversely affects the body. A simple aromatherapy treatment you give yourself as a gift is an excellent antidote to the symptoms of anxiety and stress.

It's this easy:

Revitalizing Seasonal Steam

Add 3 drops of Rosemary Essential Oil and 2 drops Peppermint Essential Oil to a bowl of steaming water. Allow the oils to evaporate into the room and breathe freely. For a stronger scent, you may use an aromatherapy burner with a candle underneath.



How to Have 'Hope Again'

By Robin J. Latimer
"Hope Again" leader

As the leaves begin changing into a kaleidoscope of colors, the strains of the approaching holiday season can be overwhelming to those who have experienced the loss of a loved one. Anxiety and depression may manifest for some, but others may have a completely different array of emotions. The grief and depression support group at Grace Baptist Church in Bowie, Md., under the name "Hope Again," recently discussed how to cope during the holiday season and when this "holiday season" may begin for each individual.

For most, the "holiday season" uniquely starts as autumn arrives. Leaves change colors, and pumpkins provide a garland to the landscapes and market places. Families start making plans for visiting pumpkin patches, hayrides and other fun activities. Following close behind, the actual holidays begin. Each holiday brings its own special memories, and each may bring about a roller coaster of various emotions.

It is important to be aware that you may experience intense feelings. Allow yourself to feel these emotions and be aware of them. It is okay! It really is! My personal loss was that of my husband. He passed five years ago. I have sincerely felt these emotions in the deepest part of my soul. Do not try to rush your grief. It is a journey, and the journey is likely going to be different for each person. Every loss is unique. We grieve over loved ones from various seasons of life. That grief may wax and wane at different times in life. My husband was 54 years old when he passed. For others, they could be much younger or older. Some lose spouses due to illness and others to horrific accidents or war. Regardless of the reason, each of us grieves in our own way.

Those of you going through divorce may grieve, too. Some families experience the loss of a child. As the various holidays approach, for those who have lost children, trick or treating, church pageants, lines to see Santa Claus, and so many other holiday traditions give way to many emotions. Our journeys are different, but we all share the heartache and the emptiness that remain.

Here are some thoughts for you take with you on your journey as the holidays approach:

~ Stay in tune with yourself and your feelings. Learn how you best express your feelings. Personally, I find it comforting to pray and spend time meditating with God. I also would talk with

someone (i.e., a close family member or friend). I have found that writing in a journal can also be very releasing. I have gone back to read my journal, and I could evaluate my progress, and sometimes my lack of progress (which is okay, too!)

~ Think about the present and the season of life that you are in right now. It could possibly be time to move away from old traditions and start some new ones, unique to this chapter in your life, while incorporating memories of the person, who passed, into the holiday. For instance, in front of my house I have a lantern. Each holiday, anniversaries, and birthdays, I light a candle in memory of my husband. Some people have a special place inside their home for a candle – sometimes picking a favorite color or aroma their loved one enjoyed.

~ Read something your loved one wrote or enjoyed reading, such as a poem.

~ Decorate with something special of theirs.

~ When feeling drowned in loneliness or sadness, think of a way to do for others.

I read about someone who lost a spouse and had small children but not much money. Friends got together and bought a Christmas tree and all the decorations. Together they put the tree up and had so much laughter and fun. So every year from that time on, this woman had a tree decorating party and she invited all her friends. Thus, a new tradition was born.

The holidays present many challenges. Plan them with special care, being aware of your emotions and sensitivities. Never feel guilty! You may feel happy during the holidays, and that is perfectly normal. You will survive and actually may find a new meaning to some old things.



LOOKING FOR THAT PERFECT PET TO GIVE AS A GIFT?

NOW YOU CAN 'MEET YOUR MATCH'

By Brittany Henry

Thinking about giving a pet to your child as a holiday gift? Yes? Then you want to make sure the pet is going to fit in with your family and not be disruptive! Did you know that the ASPCA offers a program that can help match your personality and lifestyle with your potential new pet? It's called "Meet Your Match." You as the adopter take a survey that uncovers your adoptive personality. You are then assigned a color. The furry little animals also have a color that represents their personality. Now you're off to meet your match! If only dating could be this easy... Anyway, the three different colors are green, purple and orange. Each color describes the kind of pet you can expect to bring home.

A dog with a:

- Green personality is described as the life of the party, go-getter or a free spirit.
- Orange personality is described as wallflower, busy bee or a goofball.
- Purple personality is described as couch potato, constant companion or teacher's pet.

A puppy with a:

- Green personality is described as king of the mountain, super hero or thrill seeker.
- Orange personality is described as bashful tourist, class clown or the rookie.
- Purple personality is described as day dreamer, kindergartener or the detective.

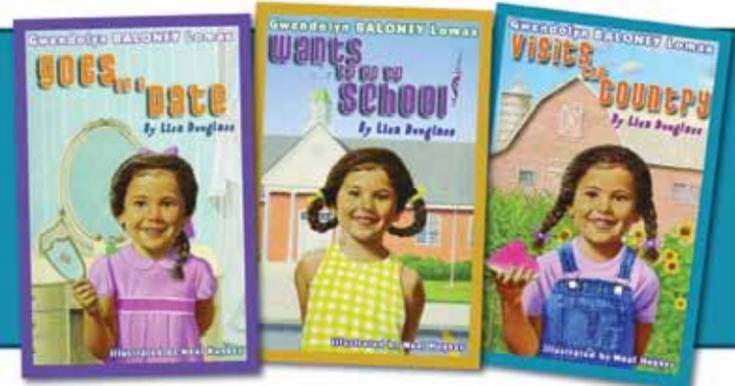
A cat with a:

- Green personality is described as the MVP, party animal or leader of the band.
- Orange personality is described as the executive, sidekick or the personal assistant.
- Purple personality is described as private investigator, secret admirer or love bug.

It's a fun and interactive way to learn about your new pet. You may learn something about yourself too! For more information, go to <http://www.aspc.org/adoption/meet-your-match/>.



MAKE EVERY MOMENT A MEMORY



Striking a balance between career and quality time with family is often a challenge of the single parent. For most, work is a critical means for providing an enriching environment, including funding private or parochial schools, involvement in extracurricular activities, and supporting a lifestyle that is equivalent to that of most two-parent families. Author Lisa Douglass recognized this after previewing her books to single parents.

Lisa is the author of a series of books for children, ages 4 to 8. Her books carry strong social science themes and depict a time when life was simpler and family love and pleasures were abundant. The stories are centered on the main character, nicknamed BALONEY, who is the youngest of eight siblings, living in a traditional urban environment. Although BALONEY lives in a two-parent household, the stories highlight the loving relationship between mother and daughter.

One reader, Sharon Garnett, is re-married, but parented her now 18-year-old daughter for much of her life as a single mother. She reflected, after reading a BALONEY book, "I hope I spent enough time with my daughter baking cakes in the kitchen." This is a common reaction to Lisa's stories by both single and married parents – one of quiet reflection on time spent with children.

Lisa's books are taken from her mother's stories about a childhood growing up as the youngest of eight in a Baltimore row house. The books are tenderly written, without being overly sentimental. They deliberately steer clear of moralistic themes, relying more on basic notions of love, youthful spirit, neighborliness, and the natural development of childhood awareness. Each story is underscored by a sense of warmth and devotion to family, a feeling that can be conveyed in any household irrespective of its definition.

Baloney Books® are fictional tales based on factual events. The stories borrow from episodes of reality like moments when 5-year-old BALONEY stretches out on the kitchen floor to draw pictures with crayons and paper while her mother bakes a cake in the oven. Another story describes the adventure of BALONEY traveling from her home in the city to visit cousins in the South, an event that finds the main character playing Tic-Tac-Toe in the back seat of the family car and then spending time calmly sitting on the front porch of a farm house, sipping lemonade. Simple moments add to the nurturing environment on which any parent or child can reflect.

Lisa's books offer an opportunity to share childhood stories, between adults and with children. Reflecting

on the stories, the group of single parents who previewed the material, reminisced on their experiences growing up and their trips to visit relatives, some of whom lived only minutes away – small moments in history that still warm hearts.

While events like the family trip to Europe or the summer-long patch-work quilt project are often remembered as the "great moments in life," it is important to recognize that even small experiences like standing beside your mother while she washes and folds laundry can make just as much an impact on a child's remembrance. Single parents have opportunities to make marks on a child's heart even amid the hustle of daily life. Make every moment a memory.

Baloney Books® presents content and accompanying instructional activities whose purpose is to promote lasting values. The series also offers a worthy means for supplementing the elementary school curriculum. Instructional guides for the Kindergarten Grade Social Studies curriculum, focusing on the study of children and their immediate environment, were created as companions to the book series. Individual, family, and community themes are highlighted in the companion guides available for download at www.baloneybooks.com.

DURING HANUKKAH, LEARN BY DESIRE & TEACH BY EXAMPLE

By Debbie Cohen

The holiday season generates feelings of joy and hope. It allows us time to reflect, to appreciate and enjoy those precious moments we tend to take for granted. The symbolism associated with each holiday offers opportunities for personal as well as relationship growth. Approach each holiday scenario (dinners, visitation, split holiday schedules) with an open mind. To enhance communication channels, set a positive precedent for children, and work hard on ridding yourself of anger, bitterness or fear.

Consider Hanukkah, for example. Although the religious significance of this Jewish holiday is minimal, the significance of its symbolism is extraordinary.

Hanukkah or Chanukah, also known as the "Festival of Lights" or the "Festival of Re-

dedication," is a Jewish holiday celebrated each year in the month of December (based on the Jewish calendar so the date changes each year) that lasts for eight days. The history behind this holiday began in 175 B.C., when Syrian rulers persecuted the Jews who lived in the Jewish territory of Israel, then referred to as Judea.

This determined force of Jews, the Macabees, resisted the Syrian Greeks' attempt to force them to assimilate. The Macabees sought refuge in a monastery where they found enough oil to provide light for one day and night, while the Temple "menorah" a candelabrum symbol of light used in Jewish religious ceremonies, was supposed to burn all night, every night. Miraculously, the single day's supply of oil burned for eight days, enough time for more oil to be prepared.

Hanukkah commemorates this miracle with the lighting of candles on eight successive nights and serves to remind Jews of their resilience as a people. A Hanukkah menorah, with nine branches instead of the seven on a regular menorah, is used for this purpose. Eight of the candles are lit one by one on each night of Hanukkah, and the ninth candle, known as the shamash, is lit every night and used to kindle the other candles.

The Menorah signifies restoration, hope and offers a strong message that people can overcome personal obstacles – albeit with an expense, a child, someone or something in their life that has caused grief or left them feeling anxious or frustrated. Extract all of the positive aspects from a life lesson and approach it as a chance to learn, grow or change. Children feed off positive energy and apply the lessons they learn to their own challenges. The best holiday gift you can offer a child is a tool used for positive change. Give yourself that gift as well.



Food is Love, Share the Love this Holiday Season

By Chef Mike Timm



I was born in California. The delivery was a tough one, and the event taking place in a Naval Hospital in the '60s probably didn't help matters much. Sorry, Mom.

Dad was a young, charming naval officer from Jacksonville, Fla. He was son to a great cook and wickedly smart Pennsylvania Dutch gal, and a surly old Kraut just over from Germany. (I can call him that. He's my grandfather). They raised dad out of town, where he learned to love critters, cook in the family restaurant and charm his way in and out of a myriad of predicaments before joining the Navy and later attending the Naval Academy.

The love of critters and an open way with both strangers and friends alike is alive and well in his sons and grandsons. Thanks, Dad. He met mom in San Diego a few years before "the event" while she was on a pilgrimage of sorts with my uncle (I'm told pilgrimages were quite the thing in the early '60s). Anything else going on in mom's pilgrimage is guesswork, but she did meet dad, and that's all I really need or want to know.

She grew up in Chicago and later moved to Abilene, Texas. She was daughter to a wonderful couple who raised her well, traveled in the country club set, taught her what it means to have etiquette, and that true hospitality is about selflessness. She was able, in some degree, to pass that on to her children, and I to mine. Thanks, Mom. So, that's mom and pop. I thank them for the all good stuff they were able to pass on. I could throw a few negatives in here and there, but I'm 44 now. Anything wrong with me now can no longer be attributed to them. I have my own decisions, good and bad, to dwell on these days.

I was raised mostly in Virginia Beach, Va., settling there with my parents after we bounced around with the Navy for about six years. Shortly after sinking roots, mom and dad separated, and the world changed for everybody.

Growing up in a "split" situation often consisted of two Thanksgiving dinners, two Christmas celebrations, two Easters, and so on. Holidays were often stressful as a result. However, on the good side, with stepparents and their families involved in the holiday fervor, we were exposed to – or subjected to – depending on how you look at it, a wide variety of foods, flavors, table settings and dinner conversations.

I learned quickly what was what in the food department. As the oldest of the siblings, I was often pressed into duty assisting in various kitchens. A pumpkin pie, while pedestrian in some circles, was had by all and pronounced delicious. A rhubarb pie, much more tricky to perfect, was not always well received by the masses. A perfect hamburger with a fresh slice of garden tomato and corn on the cob could be simply awesome. A turkey cooked too long and masked with gravy, not so much.

There were many, many lessons, and I absorbed them all. This mix of families, from grandmothers to stepdads, is my food base. It is where I learned to cook with feeling.

The holiday season means many things to many people. It can be both joyous and terribly depressing. As for me, I find these feelings are largely based on the memories of my family, my extended family, and the crazy interplay between them all during the holiday season.

The underlying knowledge that I am mortal, another year nearly gone, also weighs heavily in the mix. But knowing who I am, knowing the environment and influences that shaped me, and knowing that I will pass on to my sons a warm and giving nature, fills me with a lighter holiday spirit.

Every year, especially if the kids are not with me, I force myself to consider these things and choose to feel good about who I am, where I am, and how I got here. As a single parent, it is the best gift I give to myself every year (except maybe that fly rod a couple years back). In the process, I tell mom, dad, my siblings and the kids, that I love them. This is not something that just anyone is comfortable with, but I highly recommend giving it a try. Make the choice, take the steps and forgive at least one family member or lost friend this holiday season. As a back-up plan, a good bottle of wine and warm-hearted movie with a big blanket works pretty well, too.

In an earlier column, I mentioned the great value and joy of cooking with your kids. The holiday season is the perfect opportunity to do a little kitchen bonding and share

in the gift-giving process. Baking cookies is fun, relatively easy and a great way to give gifts from the kids to teachers, neighbors and anybody who loves a little something sweet.

Stay as organized as you can. Make your dough(s) ahead and store them in the refrigerator or freezer. Then, once the kitchen is a little cleaner and you have some clear countertop space, it will be easier to bake en masse. The big trick with cookies is to spoon the dough cold, straight from the fridge, onto pans, then right into the oven. That way, your cookies will set up nicely and not "melt." This works for all but the most sensitive preparations.

You may have some favorite cookie recipes or little tricks to make an old classic better. All I can say is just plan ahead and do it. The satisfaction of baking your own product and the smell of fresh cookies is just terrific. On a cold, wintry day, a cookie baked just for you by a child who really put joy and love in both the making and the giving, will just warm the heart as sure as any Christmas fire.

And really, it doesn't have to be just cookies. I never know what new food item my little brother and nieces are concocting to give us for the holidays – homemade wine, smoked tenderloin, cookies, cheesecake or hot sauce. I do know it comes from the heart, and that's the most important thing.

Like we always say, food is love, share the love. Included are a few of our favorite cookie recipes from my mother's cookbook. Enjoy making and eating them as we did. Have a safe and happy holiday season.



Chocolate Chips Cookies

- 1/2 cup butter (softened)
- 1/2 cup shortening
- 1 cup firmly packed brown sugar
- 1/2 cup sugar
- 2 eggs
- 2 tsp. vanilla
- 2 1/2 cups flour
- 1 tsp. soda
- 1/2 tsp. salt
- 12 oz. package chocolate chips

Cream butter and shortening. Gradually add sugar. Beat until light and fluffy. Add eggs and vanilla, beating well. Combine flour, soda and salt and add to creamed mixture. Beat well; stir in chips. Drop dough by scant 1/4 cupfuls onto ungreased cookie sheet. Bake at 375 degrees for 10 to 12 minutes. Cool slightly on cookie sheet so they will continue cooking. For smaller cookies, bake at 350 degrees for 6 minutes.



Toffee Crunch

Sprinkle 1/2 cup chopped nuts (pecans) over cookie sheet. Melt 1 stick butter in heavy sauce pan. Add slightly more than 1/2 cup sugar. Turn heat to high and stir rapidly until color changes to light caramel, about 5 minutes. Pour over nuts. It will set in 1 minute. Sprinkle 1 1/2 cups chocolate chips over mixture. Spread until chips are melted. When cool, break into large pieces.



Sugar Cookies

- 1/2 cup butter, room temperature
- 1 cup sugar
- 1 egg
- 1 T. cream
- 1 tsp. vanilla
- 2 cups flour
- 1/2 tsp. salt
- 1 T. baking powder

Cream butter and add sugar gradually. Beat until fluffy. Add remaining wet ingredients, beating as you add. Sift dry ingredients together. Add to butter. Mix well. Refrigerate 3 hours.

Roll out the dough on a floured surface. Cut out shapes. Place on greased baking sheet. Bake at 375 degrees for about 7 minutes.

To decorate, sprinkle colored sugar on cookies while warm or cool. Frost and then decorate.

Frosted Pumpkin Cookies

- 2 cups sugar
- 2 cups shortening
- 16 oz. pumpkin
- 2 eggs
- 2 tsp. vanilla
- 4 cups sifted flour
- 2 tsp. baking powder
- 1 tsp. salt
- 2 tsp. cinnamon
- 1/2 tsp. allspice
- 1 tsp. nutmeg
- 2 cups raisins (optional)

Cream sugar and shortening. Add pumpkin, eggs and vanilla. Beat well. Sift dry ingredients and add to creamed mixture. Mix well. Stir in raisins, if desired. Drop from rounded teaspoonfuls onto greased cookie sheet. Bake at 350 degrees for 10-12 minutes. Cool.

Frosting

- 3 oz. cream cheese
- 1 tsp. vanilla
- 1 1/2 cups powdered sugar

Beat until fluffy.

Gingerbread Cookies

- 8 oz. butter
- 3 cups sugar
- 1 cup molasses
- 3 T. ground ginger
- 1 T. ground cloves
- 1 egg
- 2 T. baking soda
- 1 cup heavy cream
- 9 cups flour

Melt butter in saucepan. Add sugar, molasses and spices. Stir over low heat until well blended. Stir in the egg. Stir in the baking soda (mixture with froth). Add heavy cream and stir until blended. Remove from heat. Add the flour.

(Note: I use a mixer; you may want to add the last cup by hand with your hands.)

Cover dough and refrigerate several hours or overnight. Roll out the dough on a floured surface. Cut out gingerbread men using a cookie cutter. Bake at 350 degrees for about 5 minutes.

(Note: I like my cookies rather thick. When they are cool, frost and decorate with candies – buttons, eyes and a mouth.)

Fried food is traditionally eaten during Hanukkah in commemoration of the oil that miraculously burned for eight days when the Maccabees purified and rededicated the holy Temple in Jerusalem. Fried Potato Pancakes (called latkes in Yiddish) are the hands-down, mouth-open holiday favorite.

Ingredients:

- 5 potatoes
- 3 eggs
- 1/4 tsp. pepper
- oil for frying (canola is recommended)
- 2 onions
- 1 tsp. salt
- 1/4 to 3/4 cup all-purpose flour

Preparation:

1. Peel potatoes. Place in a bowl of cold water so they won't turn brown.
2. When ready to prepare the latkas, drain the potatoes. Place potatoes and onions in a food processor fitted with a knife blade. Pulse until smooth. Drain mixture well.
3. Pour potato mixture into a large bowl. Add beaten eggs. Add salt and pepper. Add enough flour so that the mixture holds together.
4. Pour 1 inch of oil into a large, deep frying pan. Heat the oil over medium-high heat.
5. Carefully drop 1/4 cup of the potato mixture into the hot oil.
6. Flatten the pancake slightly so the center will cook.
7. Fry for several minutes on each side until golden brown and cooked through.
8. Drain on paper towels.



Remember What It's Like To Be A Kid Again

Educational Gift Ideas for the Holidays

By Christa Puccio, Entertainment writer

Educational gifts don't mean, "Hey, here's a Rubik's Cube. Have fun, kid!" No way! That's absolutely boring and good luck hearing your kids say "Thank You" for it. Why not try something a little more interesting this year?

When looking for the perfect gift, it's important not to lose sight of what the holidays are really about – family. The best gift you can give your child is a bit of your time, as easy as that sounds. But, humor yourself and give it a shot.

For this holiday, if you aren't already doing this, set up a block of time where you can completely and totally focus on spending time with your kid playing a game. A parent and child game night could mean more to your child than the newest Xbox game or whatever Twilight movie is supposed to come out next.

Toy stores are jam packed with fun games and toys designed to expand your child's mind. Educational games and toys are broken down into categories, including math, reading and writing, science and the arts.

The most obvious and possibly most entertaining in the math category are board games. Board games cover all ages and are also multiplayer. Board games work on simple math such as counting spaces that your player moves on the board or adding and subtracting points or money.

There's the new "Sorry! – Sponge Bob Edition" for younger children. Monopoly offers a "Disney," "Simpsons," "City," "Town,"

"Electronic Banking," "Nintendo" and dozens of other editions for ages 8 and up. There's also "Trouble," "Chutes and Ladders Super Hero Squad Edition," and "The Game of Life." There are also dozens of cards games that allow your child to practice math, including "My 1st UNO Mickey Mouse Clubhouse King-Size Card Game" for younger children and "Crazy Old Fish War Card Game" for ages 7 and up.

Reading and writing skills can also be enhanced through games. "Last Word Game" challenges kids to develop their vocabulary by thinking on their feet. The cards have a letter on them and players must say a word that starts with that letter until a buzzer sounds.

The new "Fast 4 Words" is also a good pick for family fun. This game challenges players to come up with two, three or four-letter words and are rewarded with points for each word that they put together. The game is fast paced with a time limit for each round. This is good game to play with the family to teach new words and challenge players to think quickly.

Another vocabulary builder, "Hidden Hints Mystery Word Game" challenges players to uncover the meaning of words through a series of hints.

Science games are great to play with your kids because they tend to be a bit more complicated and you can help them to better understand

what to do and why. "Science of Special Effects" has 30 experiments with step-by-step illustrated instructions. The science behind the magic is also explained in a way kids can understand.

You can also build erupting volcanoes with your child using household items like vinegar and baking soda with the "Our Amazing Volcanoes" kit. The kit is also equipped with a fact book with 32 pages all about volcanoes.

If your child is really into anatomy, check out the "Skeletons in the Closet" game. First one to put all the labeled bones together in perfect skeletal form wins! Kids can learn the names and locations of all the bones in the human body.

Arts are an easy find in the games department. "Pictionary Jr." is a great family-involving game where players draw a card with a word on it and have to draw it well enough for a teammate to guess the word before time runs out. This works on motor skills and drawing technique allowing your child to be creative and unique.



"The Beatles Rock Band" is also a great way to get involved with your kids. Songs that you have heard and a game that they love to play can bridge the gap between generations. The game teaches the lyrics to some of the greatest Beatles songs and also a bit about rhythm, coordination and pitch.

So spice it up this year and look for games that are something that you might enjoy playing as well with your kids for a family game night. I mean, doesn't this time of year make you feel like a kid again anyway? Have a great holiday!



No Money for Gifts? Here's How You Can Have a Guilt-Free Holiday

By Shellie Monroe
President/CEO of Parents Empowering Families & Communities

I can vividly remember celebrating my daughter's first Christmas. It was two months after she was born. I was a single parent, living with my parents and flat broke. I financed Christmas for my newborn even though she didn't know the meaning of the word "Christmas"! In hindsight, neither did I.

I couldn't afford to buy gifts, but not doing so was out of the question. I would have been admitting to my family and friends that I was poor. I could imagine them snickering. Thoughts of inadequacy and incompetence plagued me.

My pride went into overdrive. I was determined to purchase gifts even if it meant digging myself into a deeper financial hole. Living my truth (that I was poor) was incomprehensible.

I went to the mall armed with several credit cards that were already close to their limits. I bought various items for my daughter and parents. I even financed gifts for people who didn't have a special place in my heart. They always purchased gifts for me and I felt that I "had" to reciprocate.

Countless single parents will face the same dilemma this Christmas. I now know that it is possible to have a guilt-free holiday if you don't have money for gifts. Here are six things I've learned.

1. Living your truth empowers others to do the same. You are not the only one who doesn't have money for gifts! Most people don't want to acknowledge that they have financial problems, particularly if their outward appearance reflects otherwise.

Once I took the plunge and stopped giving gifts out of guilt, two pivotal things happened. Those who were giving merely to receive soon stopped giving. Those who were in a similar situation appreciated my actions because it gave them "permission" to do the same.

2. Family members and friends usually provide more than enough gifts for our children. Parents provide financially for their children daily. Holidays are an opportunity to give our wallets a much-needed break.

3. When we buy things we can't afford, we dishonor ourselves and our finances. The anxiety associated with omitting gifts is nothing in comparison to the guilt and shame associated with reckless spending.

4. Give thanks for what you have and focus on helping others. Regardless how bleak your situation may seem, there is always someone worse off than you. This individual would love to be in your shoes! Develop and maintain an attitude of gratitude. Give thanks daily.

The holidays are an excellent time for families to donate clothing, household items and toys they no longer use. Know that you are truly blessed if you are able to donate items and have some leftover.

Volunteer at a local homeless shelter or soup kitchen. Our children need an awareness and sensitivity to those less fortunate. We've become accustomed to our accoutrements and take them for granted. We assume that everyone lives the same. Exposing our children to those less fortunate can serve as a tremendous wake-up call.

5. The most valuable gifts we can give our children (e.g., love, values, morals and respect) are not

available in a store or online. Our children need our presence, not our presents. Holiday spending is not a necessity.

Years ago, I allowed myself to succumb to the pressures from advertising. I equated my effectiveness as a parent and self-worth with the dollar value of the gifts I purchased.

Our children are not born materialistic. We can unknowingly cultivate that in our quest to fulfill their every desire and in our efforts to overcompensate for an absent parent.

6. It doesn't have to cost much to show you care. I purchase cards after Christmas of the previous year to save money. Viola! I extend well wishes for a happy holiday and prosperous New Year to my friends and family without going into debt.

I give my daughter and parents a card with a modest monetary gift. My parents' gifts to my daughter and me have always surpassed mine. However, I no longer feel guilty or inadequate.

I consider their generosity a much-needed vacation for my overworked wallet.

Interestingly, my mother conveyed this sentiment when we celebrated my daughter's first Christmas. It took several years and a bankruptcy, but I learned.

Have a guilt-free holiday and a prosperous New Year!



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WHEN HOLIDAY TRADITIONS CHANGE

By Paula Bisacre,
Publisher of reMarriage Magazine
(www.remarriagemag.com)



After divorce and remarriage, provide opportunities to keep some traditions from the past and create new ones as well, and let them happen at a natural pace.

During the holiday season, it isn't always easy to ring out the old and ring in the new when it comes to deciding what holiday traditions you and your family want to follow.

What I remember most about our blended family's first Christmas together six years ago aren't the new holiday traditions we established, but the sheer anxiety and stress associated with trying to figure out which traditions we would keep from our pasts and which we would create anew. In hindsight, I don't wish my husband and I, along with our five children, could go back in time to re-live our first Christmas holiday together because it makes us who we are today. But I do wish I would have known more about what to expect beforehand.



Like me, you probably have some favorite holiday traditions that you treasure and have always wanted to pass down to your children. For over 30 years, my family always celebrated Christmas Eve with a seafood dinner, after which my sisters and I were allowed to open up our presents from our grandparents. My

grandfather nearly drove us to frenzy as he slowly peeled each of his steamed shrimp. We groaned as he reached for his third crab cake, handmade by my grandmother, and it was the one night of the year where we children weren't interested in any of the four desserts on the table. To this day, I don't know what my Popie enjoyed more – the luscious dinner co-prepared by my grandmother and mother, or the captivating scene of his three little granddaughters impatiently squirming in their chairs awaiting his last bite.

Once you have been divorced or widowed, maintaining holiday traditions for your children can become even more important as you try to minimize the perceived or real negative impact of such change on your children. When I could no longer share my Christmas Eve traditions with my children annually because I had them only every other Christmas Eve, I tried my hardest to ensure other traditions endured. Like Santa did for me, he delivered my sons' gifts in separate little piles for each of them and when we celebrated Christmas Day at my house (even if it wasn't on December 25th), we sat in a circle and took turns opening our gifts one at a time. And, even after my grandma had passed away, I still tried to make her favorite holiday recipes.

After I remarried, my husband and I concentrated mostly on what we thought would make our kids happy; we knew that it is very important for blended families to maintain traditions and connections to the past as well as to create new ones. We wanted our first Christmas together to go smoothly. And, I had not anticipated having feelings of guilt, worry, and pressure, albeit self-imposed. I could have made it better for me and everyone else, and am renewing my commitment to do so again this year by remembering a few tips.

First, concentrate on how the holiday celebration will end up, and let the little things slide. If we don't open gifts after a Christmas Eve dinner taking place on December 24th, it will be all right. If more than one person at a time opens a gift, the world will not fall apart. The real gift is having the opportunity for all seven members of our blended family to be together. Pay attention to creating a good memory, and not the perfect memory.

Second, when remarried, communication with your spouse about how you will celebrate holidays to the umpteenth degree is good, and so is acceptance that there will still be surprises. According to one stepmom who had tried her best to combine two trees' worth of ornaments onto one tree, "Who would have thought that the one doll ornament with the chipped slipper and missing hair that I so carefully had wrapped and packed away for a memory box would bring someone to tears?"

Third, despite it sounding overly simplistic, remember to give the gift of time and patience to yourself. You can try to make everyone in a newly blended family happy, but don't expect to actually reach that lofty goal especially in the early years. And, if your homemade chicken pot pie you prepared for Christmas dinner number five was a smash hit, who says it can't become a new tradition in year six?

After divorce and remarriage, provide opportunities to keep some traditions from the past and create new ones as well, and let them happen at a natural pace. Make a memory book or notes in a journal about what went right every year so you can remember the smiles, the laughs, the clean plates after a savory meal, and even the tears six years down the remarriage road. With communication, love, and caring for all of your children, they, too, will have some great holiday memories. You'll be amazed at how it can keep getting better every year.



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Visit cbmm.org for a complete events schedule.

HOLIDAY EVENTS



Make some new holiday memories with your children and start new traditions this year. Whether you stay close to home or want a holiday getaway, here are some ideas from www.tripsandgetaways.com:

Lights on the Bay

Don't miss this spectacular drive-through holiday lights show at Sandy Point State Park on the Chesapeake Bay. Each year, new exhibits are featured as well as the ever popular Dino-lights, Winter Fairy Tale, Teddy Bear, and Maryland-themed light displays. To slow the pace and experience the show on foot, lace up your sneakers and check out the special preview night Friday, November 20 where AAMC and The Annapolis Striders host a 5K run "Dashing Through the Show."

Location: Sandy Point State Park, Annapolis, Md.
Dates & Times: Saturday, Nov. 21 through Sunday, Jan. 3, from 5 to 10 p.m.
Contact: 443-481-3161

Garden of Lights at Brookside Gardens

940,000 lights illuminate the Gardens in fanciful shapes of flowers, animals, fountains, and more. Musical performances, and train exhibit included with price. An annual family favorite now in its 13th year. This is an outdoor holiday lights walk-through display.

Location: Brookside Gardens, 1800 Glenallan Avenue, Wheaton, Md.
Dates & Times: Nov. 27 through Jan. 3, Friday to Sunday, 5:30-9 p.m. every night except Dec. 24 and 25.
Admission: \$15/car or van Mon-Thurs, \$20/car or van Fri-Sun.
Contact: www.montgomeryparks.org/brookside

Holiday Festival of Trains at the B&O in Baltimore

Baltimore's largest holiday display of toy and model train layouts. Santa arrives by locomotive to the Roundhouse at 10:30 a.m. Friday, November 27. Weekend train rides and photo opportunities with Santa on weekends through December 20. Children may visit Santa's Secret Shop and create a craft! A train-load of holiday fun!

Location: B&O Railroad Museum 901 West Pratt Street, Baltimore, Md.
Dates & Times: Friday, Nov. 27 to Sunday, Jan 3.
Monday to Saturday from 10 a.m. to 4 p.m.
Sunday, 11 a.m. to 4 p.m.
Contact: www.borail.org

Easton Old Tyme Holiday Parade

On the first Saturday in December, downtown Easton is filled to overflowing with a parade of floats, fire trucks, horses, antique cars, bands, and folks of all ages dressed up in Victorian costume. The downtown sparkles and twinkles in festive decor and the streets are lined with hundreds of cheering fans.

Location: Easton, Md.
Date: Dec. 5
Contact: www.tourtalbot.org or call 410-745-0745

Christmas in St. Michael's

Christmas in St. Michaels is an annual holiday celebration held the second weekend in December. A black tie benefit gala kicks off the weekend festivities that include a festive parade, Breakfast with Santa, Santa's Wonderland for the children, and tours of local historic homes and buildings, allowing visitors to savor the history of this charming town. These signature events are



Courtesy Photo

Holiday Parade at Virginia Beach.

enhanced with plenty of good food and seasonal music, art, antique and book sales.

Proceeds from the weekend's special ticketed events go to support local organizations.
Location: St. Michael's, Md.
Date: Dec. 11-13
Contact: www.tourtalbot.org or call 410-745-0745

Eastport Yacht Club Lights Parade

More than 70 power and sailboats bedecked for the holidays transform the Annapolis

harbor into a sea of colorful lights during Maryland's oldest lighted boat parade. As the parade ends, fireworks are set off over the harbor.

Location: Annapolis Harbor and Spa Creek
Date & Times: Saturday, Dec. 12, 6 to 8 p.m.
Contact: 410-267-9549, www.eastportyc.org

Candlelight Stroll

Welcome the holidays with an evening stroll through historic Annapolis. Glowing lanterns light your way as you stroll around Maryland's historic state capital. Guides in Colonial garb help you bring the joys of past holidays to life.

Location: Historic downtown Annapolis
Dates & Times: Friday, Dec. 11 to Saturday, Dec. 12
Friday, Dec. 18 to Saturday, Dec. 19 7 to 8 p.m.
Admission: Adults \$16; Children 3-11 \$10, 2 & under free.
Reservations required.
Contact: 410-268-7601 x111, watermarkspcialevents.com



Courtesy Photo

Santa arrives at the B&O Holiday Festival of Trains.

Courtesy Photos above: Virginia Beach Holiday Lights at the Beach/Eastport Yacht Club Lights Parade/Gaylord ICE!



A Longwood Gardens Christmas.

Holiday Festival of Trains at the B&O's Ellicott City Station

Holiday celebration of toy trains and model railroading that includes a new O-gauge layout and a miniature Thomas the Tank Engine layout too! Children may meet Santa from the days of yore opening weekend! Children may also drop off their "wish list for Santa" at the Station's Telegraph office. Join us for this holiday tradition that has become a must for families to do and see for the past 25 years!

Location: 2711 Maryland Avenue, Ellicott City, Md.
Dates & Times: Friday, Nov. 27. to Sunday, Jan. 31.
Wednesday to Sunday, 11 a.m. to 4 p.m.
Contact: www.borail.org

Gaylord National's Christmas on the Potomac 2009

This holiday season, enter a world beyond imagination; an experience beyond exhilaration; a fantastic winter wonderland unlike anything you've ever seen when Gaylord National Resort proudly presents ICE!

Visitors will explore an indoor wonderland created entirely of ice — two-million pounds to be exact — hand-sculpted by 40 international artisans and kept at a chilling 9 degrees. The 15,000-square-foot attraction will feature 10 different holiday scenes, including thrilling ice slides that stand more than two stories tall.

Location: National Harbor, Md.
Dates: Nov. 19 to Jan. 10
Contact: www.ChristmasOnThePotomac.com
 or call 877-352-3629

Great Wolf Lodge ... Snowland!

Each December Great Wolf Lodge holds its signature event called Snowland. The event kicks off Saturday, December 5, with a tree lighting ceremony in the Grand Lobby. From December 4-25, Snowland festivities will include: Three daily snow shows inside the Grand Lobby (Yes, it will be snowing indoors!), appearances by Santa, North Pole University for Elves, holiday carol sing-along, Santa's workshop, writing depot, wrapping depot, toy creation station, Polar Wolf Walk, Great Clock Tower holiday snow show, nightly story time with character, Rowdy the Reindeer and a Polar Bear Race inside the 84-degree indoor waterpark.

Location: Mid-Atlantic locations include Williamsburg, Va., Scotrun, Pa. (Poconos) and Sandusy, Ohio.

Dates: Dec. 4 to Dec. 25.

Special Packages: During November and December, the Lodge offers special packages that would be great for single-parent families: "Novemburr Savings," "More Fun for Less" and "Snowland."

For additional information, visit <http://www.greatwolf.com/williamsburg/plan/deals?month=12&year=2009>

Longwood Gardens Christmas

A Christmas fantasy awaits guests to Longwood Gardens. Dazzling floral displays, stunning trees, holiday music, 500,000 outdoor lights, dancing fountains and ice skating under the stars are just a few of the highlights.

Location: Kennett Square, Pa.
Dates & Times: Nov. 26 to Jan. 10. 9 a.m. to 8:30 p.m.
Longwood will remain open until 10 p.m. on Saturdays and Dec. 26 to 31.

Admission: By timed ticket, which allows entry during half-hour intervals throughout the day. Timed tickets can be purchased online or by calling 610-388-1000, ext. 100. \$16 for adults; \$14 for seniors (age 62+), \$6 for students (ages 5-22), free for age 4 and under. Tickets to view the ice skating performances are an additional \$5.

Contact: www.longwoodgardens.org



Gaylord ICE!

Christmas at Mount Vernon

The halls are decked for Christmas at Mount Vernon, a special daytime program offered from Thanksgiving Day weekend through the Twelve Days of Christmas. Exciting additions include a dozen themed Christmas trees, historical chocolate-making demonstrations, and 18th-century dancing!

The popular tradition continues on opening the rarely seen third floor of the mansion and inviting visitors to meet the

charming "Mrs. Washington."
Location: Mount Vernon Estate & Gardens, 3200 Mount Vernon Memorial Hwy, Mount Vernon, VA 22121

Dates & Times: Nov. 27 to Jan. 6. Daily, 9 a.m. to 4 p.m.
Christmas at Mount Vernon is included in regular Estate admission: \$15 for adults, \$7 for children ages 6-11, and free for children under 6.

Contact: 703-780-2000, www.MountVernon.org

Kwanzaa Craft Workshop

Join the Alexandria Black History Museum staff in a fun interactive program that will guide you through the principles of this African American holiday as well as instruct you in ways to make Kwanzaa gifts called Zawadi. All supplies will be provided. 11 a.m. to 1 p.m.

Location: Alexandria Black History Museum, 902 Wythe Street, Alexandria, VA 22314

Dates & Times: Dec. 12.

Admission: Free

Contact: 703-838-4356, www.AlexBlackHistory.org



Great Wolf Lodge Snowland!

Winterthur Yuletide tour

Celebrate the holidays in Winterthur style! The Yuletide tour will display the elegance and opulence of du Pont family celebrations with a focus on the stylish 1930s and '40s. A full series of special events, concerts, and workshops will help to make your season bright. Explore the wide variety of holiday gifts and décor featured in the Museum Stores. Enjoy the seasonal exhibition Good Tidings to You and much more.

Location: Winterthur Museum & Country Estate, 5105 Kennett Pike, Winterthur, DE 19735

Dates & Times: Nov. 21 to Jan. 3. Tuesday to Sunday, 10 a.m. to 5 p.m. Open on Mondays during Yuletide with extended hours on Tuesdays, Dec. 8, 15, 22. Closed Thanksgiving and Christmas Day.

General admission includes the Galleries, garden, and an introductory house tour.

Members free, \$18 adult, \$5 child (ages 2–11).

Contact: www.winterthur.org for more info.

Ocean City Winterfest of Lights

Join in the fun as Ocean City lights up the nights with beautiful holiday displays. Enter a land of enchantment at Northside Park, where you can take a ride on the Winterfest Express as it makes its way along a mile-long path filled with delightful illuminated displays. See the Wizard of Oz spectacle. Winterfest train rides are a deal at \$4 for those 10 years of age and older, and with children 9 years and younger riding for free.

Location: Northside Park, 127th St. and the bay, Ocean City, Md.

Dates & Times: Nov. 19 to Jan. 2. Sunday through Thursday, 5:30 to 9:30 p.m. and Friday and Saturday from 5:30 to 10:30 p.m.

Contact: 410-250-0125 or visit www.ococean.com.

Virginia Beach Holiday Lights at the Beach

Dolphins are leaping, maids are milking, and Santas are surfing and more than a half-million twinkling bulbs transform the Virginia Beach boardwalk to a wonderland of magically lit fantasia of lights. This is the only time of year motorists are allowed on the boardwalk. To keep everyone singing with holiday cheer, each vehicle receives a free "Holiday Lights" CD to play during this seaside adventure.

Dates & Times: Nov. 20 to Jan. 3.

There is a charge per vehicle.

Contact: www.beachstreetusa.com.



Winterthur Yuletide tour.

Courtesy Photo

National Hanukkah Menorah Lighting Ceremony

A National Hanukkah Menorah is lit on the White House grounds, at the Ellipse during the eight-day Jewish holiday commemorating the Jewish Maccabees' military victory over Syrian oppression more than 2,000 years ago. During Hanukkah, Jews across the world celebrate the miracle of light that burnt for eight days out of a single-days-worth of oil found in the Temple. One Hanukkah candle is lit the first night, and an additional candle is lit each successive night. The holiday is a celebration of religious freedom and hope.

Date & Time: Dec. 13, 4 p.m.

Location: The Ellipse, near the White House (at the NW end, near Constitution Avenue), Washington, D.C.

Admission: Free tickets are required for reserved seats. Standing room is available to all. 202-332-5600.

Festivities at the lighting ceremony include musical performances and hot latkes and donuts. The menorah will be lit each night of Hanukkah.

For more information, visit www.nationalmenorah.org.

TIPS ON SELECTING THE PERFECT CHRISTMAS TREE

GET A FRESH TREE

The freshest Christmas trees are found at choose-and-cut tree farms, and Maryland has many of them. The trees are grown as a crop, sheared every year for seven years to produce a more symmetrical shape, and cut when a purchaser selects one.

Christmas trees sold at lots, often run by churches, scout groups and other service organizations, can also be very fresh. Even though the trees were most likely cut weeks in advance and shipped long distances, most will have been refrigerated for much of the time to keep them fresh. Many local service organizations buy their cut trees from Maryland growers, and these trees tend to be fresher yet.

When selecting a tree at a local tree lot, apply these tests of freshness:

- Bend several needles on the tree. If they spring back into shape, the tree is fresh. If they break or remain bent, the tree has dried out too much.
- Tap the base of the tree on a hard surface. If many needles fall off, the tree is too dry.
- The tree should have a pungent evergreen smell, and its branches should be full and springy.
- Feel the base of the tree. It should be moist and sappy. Make sure that the base is small enough to fit into your stand.

PREVENT DRYING

Whether your tree is cut or live, wrapping it for the drive home will prevent additional drying. Transporting the tree inside your vehicle will serve the same purpose.

Once home, place your tree in the basement or garage for a day or two. Bringing a cold tree immediately into a warm house will shock the tree and cause its needles to drop earlier. To help the tree absorb water and stay fresh, saw one inch off its base, cutting diagonally, and place the tree in a bucket of water until you are ready to mount the tree in its stand.

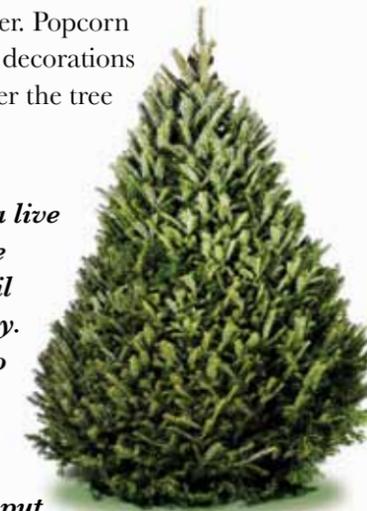


Purchasing live Christmas trees, their roots balled and wrapped in burlap, has become popular in recent years. Replanting them after the holidays allows enjoyment for years to come.

Remember that live trees should be kept inside no more than five days: A warm house can shock the tree and cause excessive dryness. Digging a hole beforehand is a good idea because it avoids the problem of frozen ground later. Popcorn and fresh cranberries used as decorations will provide food for birds after the tree is replanted.

Editor's Note: *A word of caution—Before bringing a live tree into your house, make sure to keep it outside until you spray it with bug spray.*

I've heard of someone who cut down a tree with her kids one day when it was snowing and really cold. When they got home, they put the tree up. The next morning they woke up to hundreds of tiny spiders all over the walls and ceiling because the spiders needed the warmth to hatch!



BE FIRE SAFE

Fire safety in the home is especially important during the holidays because Christmas trees are very flammable. To reduce the risk of fire:

- Water your tree daily; a tree absorbs a surprising amount of water.
- Place your tree away from radiators, fireplaces and other heat sources.
- Avoid a placement that blocks an exit.
- Use only UL-approved electric decorations, and do not plug them into overloaded outlets.
- Always turn off the Christmas tree lights before leaving home or going to bed.

For more information, contact <http://www.dnr.state.md.us/forests/christmastreetips.asp>.

WHERE TO CUT YOUR OWN CHRISTMAS TREE

When you become a single parent, it is important to start some new traditions. Why not start this holiday season by taking your children out to the country and cutting down your own Christmas tree? Here are 10 Christmas tree farms to get you started. For a complete list of farms, visit www.marylandchristmastrees.org. Contact each farm for current hours before heading out.

Applewood Farm

A 100-acre farm nestled along the Mason Dixon Line in Maryland. It is open during the fall and Christmas seasons. Bring the family for a day of fun. The farm will be open during the day, Saturdays and Sundays only, Nov. 28 through Sunday, Dec. 20, 10 a.m. to 4 p.m. (Gate closes at 3:45 p.m.)

**4435 Prospect Road
Whiteford, MD 21160
410-836-1140**

**E-mail: applewoodfarm@earthlink.net
www.applewoodfarm.org**

Blue Heron Tree Farm

Located on Maryland's Eastern Shore near Centerville in Queen Anne's County, the Blue Heron Farm is a Choose-and-Cut Christmas Tree operation. At the heart of this family-run operation are Harriet and Ed Caporin. Their children, grandchildren and extended family and friends contribute to the business operation during the holiday season. Opens Nov. 21-22. Open House, from 1 to 5 p.m.
**317 Devers Br. Rd.,
Centerville, MD 21617
Phone: 410-758-0405
E-mail: caporin@dmv.com
www.blueherontreefarm.com**

Cawley Farms

Family owned and provides a memorable holiday experience for you and your family. Open Friday, Saturday and Sunday. Someone will be on-site to assist with cutting, baling, and securing the tree to the vehicle. Call ahead for dates and times.

**24320 Willow Pond Road
Denton, MD 21629
410-479-4780**

E-mail: Charles.cawley@gmail.com

Fox Farm Trees

Family-owned Christmas tree farm. There are over five acres to walk through, filled with hand-pruned and shaped Scotch Pine and other varieties. You pick and they cut and assist with loading your tree into your car, van or truck. Cash only. Open weekends in December, 9 a.m. to 4:30 p.m.

**313 Fox Meadow Road
Queen Anne, MD 21657
410-758-1819**

E-mail: foxfarm123@closecall.com

Clemsonville Christmas Tree Farm

Open every day, beginning Friday, Nov. 27, through Christmas Eve. The farm is open weekdays 10 a.m. to 5 p.m.

Weekends 9 a.m. to 5 p.m.

**10120 Clemsonville Road
Union Bridge, MD 21791
410-848-6083**

Gaver Tree Farm

Pick your tree from over 50 acres of beautifully shaped Christmas trees. Experience agriculture on a real working farm led by family farm members. Open daily, 9 a.m. to 5 p.m., beginning the day after Thanksgiving. Visit the Wreath Barn and Farm Petting Zoo.

**5501 Detrick Road
Mt. Airy, MD 21771
301-865-3515**

E-mail: GaverTreeFarm@aol.com

Modlin's Christmas Tree Farm

Features a concession stand, wreaths, garland, bows, and many more Christmas accessories.

Bring a camera and have your picture taken with Frosty the Snowman. Free Christmas tree coloring books and crayons for the children. Choose and harvest: Douglas Fir, Frazer Fir, White Pine, Spruce, or pre-harvest Frazer Firs. Hours: Open Friday the day after Thanksgiving through December seven days a week from 8 a.m. until dark.

**5910 Little Road, Bristol, MD 20711
301-843-1620**

**E-mail: cyndi.modlin@comcast.net
www.modlinstreefarms.com**

Pine Valley Farms

The Christmas season begins Nov. 21 to Dec. 23. The farm is open daily from 9 a.m. to 5 p.m.

**1150 Fannie Dorsey Rd.
Sykesville, MD 21784
410-795-8314**

**E-mail: hwolfe@hotmail.com
www.pinevalleyfarms.com**

Sewell's Farm

90 acres of trees, including some larger trees up to 12 feet tall. The country gift shop is full of unique and affordable crafts, collectibles, antique furniture and gifts.

The Sewell family provides assistance with cutting, if necessary, and transporting your tree to the free baling area.

**3400 Harney Road
Taneytown, MD 21787
410-756-4397**

**E-mail: info@sewellsfarm.com
www.sewellsfarm.com**

Showvaker's Quality Evergreens

Choose from eight varieties of fresh pre-cut trees, or grab a saw and wagon and head out to the field and cut your own. Open starting Nov. 27, weekdays 12 to 5 p.m.; weekends, 9 a.m. to 5 p.m.

**2020 Garrett Road
Manchester, MD 21102
410 374-1499**

E-mail: info@qualityevergreens.com



Preparing Your Home For The Cold Winter Months

By Jeff Weese
President of Weese Homes, Inc.

With winter months almost here, you should prepare your home for the colder, harsher weather. Preparing before winter hits could save you from expensive repairs later on. Here are a few tips for making sure your home is ready for the cold:

Prevent frozen plumbing

- ▶ Disconnect and drain all hoses from your exterior spigots. Some spigots have shut-off valves inside your basement or crawlspace that should be turned off for winter. Newer model spigots are frost-resistant and do not have separate shut-off valves. You still must disconnect hoses from these to allow them to drain. Otherwise, they may very well freeze and crack and then you'll have a leak with which to contend.
- ▶ If you have underground exterior plumbing, such as lawn or flower bed sprinkler systems, you should have the lines drained and readied for the cold. This is typically done by using an air compressor to blow the lines free of water. Many contractors also use an anti-freeze liquid for the winter months.
- ▶ Many crawlspace foundations have foundation vents that allow air to flow in and out of the crawlspace. These vents should be closed off for winter. Preventing cold air from infiltrating the crawlspace will help prevent water pipes from freezing and will generally allow your heating system to perform more efficiently. If you have any pipes that are exposed to cold air, be sure to insulate those with pipe insulation.

Be sure your heating system is up to the task

- ▶ Don't wait for the first cold spell to ensure your heating system is properly tuned and functioning efficiently. Have your system serviced by a licensed professional. Heating systems are mechanical and require servicing and lubrication just like your car.
- ▶ Change filters frequently during winter months. More air will flow through your ductwork during the long winter months than at any other time of the year. When filters clog with particles and dust, your heating system must work harder to pull air through the filter. Change the filters monthly to allow your system to operate more efficiently.
- ▶ If your heating system is gas or oil powered, be sure you

have enough fuel. Check with your provider to ensure you are scheduled for fill ups as required.

Inspect your home's exterior

- ▶ Check for foundation cracks or openings that could allow critters or vermin to enter the home.
- ▶ Check around windows and doors and make sure that any caulking or sealing is still in good repair.
- ▶ Clean gutters and downspouts to ensure proper drainage away from the house.
- ▶ Look at the roof and repair any missing or loose shingles. Take care of any potential roof flaw before the first melting snow can cause a roof leak.
- ▶ Assess trees near your home and determine if there are branches that could endanger your home or nearby electrical wires. Heavy snow can cause tree branches to fall. Have your trees pruned to ensure your home's safety.
- ▶ If you have a wood-burning fireplace, inspect the chimney and cap. Have your chimney cleaned to remove soot and prevent chimney fires.

Check your insulation

- ▶ Almost half the heat that leaves your home escapes through the attic. Check your attic to make sure that the insulation is providing adequate coverage to prevent loss. Adding insulation to the attic provides the biggest bang for the buck.
- ▶ Replace any insulation in your crawlspace or basement that may have gotten damp or wet during the summer months.

Be Prepared

- ▶ Locate your snow shovels, ice scrapers, etc., and make sure they do not need repair or replacement.
- ▶ Check your smoke detectors and CO2 detector and be sure they are operational. Replace the batteries.
- ▶ Locate and test your water shut-off valve so that, in the event of an emergency, you'll be able to shut the water off to your home.
- ▶ Prepare an emergency kit in case a winter storm leaves you without power for several days. A kit should include ample amounts of bottled water, canned foods and other nonperishable food items, candles and matches, flashlights, batteries, and phone numbers for local utilities.



My goal as a parent when I was married did not change when I became single. I wanted to raise children who grew to be well-balanced, self-sufficient, educated and God-reliant adults who loved me, wanted me but didn't need me. As I traveled the road through divorce, family court, single parenting, and remarriage...that goal remained. I had to teach by example in some pretty difficult circumstances. Today, eight years after my ex left, we are healed, happy and successful. We are not wealthy or famous, but we are living life with hope, love, friends and family. That is living wisely.

Q: Dear Samantha: I don't know what to do. I'm pretty sure my husband is an alcoholic. He has never done anything to hurt me or my two children who are 14 and 16. He goes to work every day but drinks so much on the weekends he usually just sleeps through until Monday. I work full time. We don't really argue but we don't have "quality" family time like I read about. He always drank and so did I but not as much. It's gotten worse in the last eight or nine years. I've stayed with him because of the kids and he isn't mean or violent. Now, I'm thinking maybe I should leave him. What do you think? Cassie, NC

A: Dear Cassie: This is really a question only you can answer but here are my observations, questions and practical help.

Observations:

1. After nearly a decade, your children's memories of their father will be dominated by his drinking.
2. Yes, he is an alcoholic...a binge drinker.
3. Our children learn from us and what we allow or how we handle difficult issues.

Questions:

1. Are you thinking about leaving now because of economics?
2. You'll have an empty nest in a few years – are you thinking you'll be lonely then?
3. Consider all the issues surrounding alcoholism – financial costs, health costs, legal costs, social costs, etc. – are these a concern for you?
4. Have you discussed this as a family and privately with your husband? What was the result?

Practical help:

It is possible, depending on his choices, to have that quality life you want, but I would suggest that you and your children contact Al-anon and Alateen for help in dealing with him. An alcoholic usually doesn't recognize

his own problem. It is possible that, if he makes the right choices, your children may know him as a sober father when they become adults.

Q: Dear Samantha: My daughter is a junior in high school. My ex doesn't support anything she does. He pays minimum court-ordered child support but nothing else. I work but don't make a lot. She wants to go to college. I want her to go but don't see how we can afford this. What do you suggest? June, MA

A: Dear June: You don't mention her grades, so I'm assuming a full-ride scholarship is not an option. Don't worry, it's not for most people. This will take teamwork between you and your daughter. Begin with these three first steps:

1. She should talk to her counselor at school about her specific options. Go with her if you like and she agrees.
2. Check out FAFSA: Free Application for Federal Student Aid. Its website, www.fafsa.ed.gov, walks you through a step-by-step application process.
3. Community colleges are an excellent beginning for the first two years as they cost less.

I met a young man who attended a community college for two years, moved on to a local state college (living at home) and received his bachelor's degree. He then attended a prestigious private university for his graduate master's degree. He told me that it was his "prestigious" master's degree that got him his job (a beginning salary of \$110,000 a year as a space use analyst). His education would have doubled in cost if he had not first attended a community college followed by the state college...and he also had student aid.

Anything is possible. You just have to be a bit more inventive about how to reach your goals.

Do you have a question for Samantha? Email your questions directly to her at: Samantha@DivorceWisdom.com

MEDIATION CAN HELP in Blending Families



By Robert C. Mueller
Founder, RCM Mediation Services, LLC

Remarriage is an exceptional opportunity. Whether the prior marriage ended in your partner's passing, or whether the marriage itself was the casualty that was officially pronounced over with divorce, remarriage is a rebirth. It is a rebirth with special challenges; however, when it involves one or both new partners bringing children along into the new family.

Blending families together in a new marriage can be tricky, period. Each parent must adjust to the other's children, and vice versa, and each parent must have a clear picture of the expectations held by the other parent – and by that parent's children – as to the exact role that parent will play vis-à-vis the other's children. New brothers and sisters present all sorts of new opportunities for wonderful experiences – and also for new rivalries, turf battles and misunderstandings.

In the September/October issue of *Single Parent 101 Magazine*, Paula Bisacre advised in an excellent article that parents heading for remarriage would be well-served by “marriage education.” Perhaps, consistent with this sound advice, you took advantage of the wide array of available marriage education opportunities. Or perhaps you already are in a blended family. Either way, the question left hanging is, “What next?”

It is not enough for most people simply to be educated as to what speed bumps lie ahead. Some people, forewarned, are able to candidly and civilly discuss and plan how to handle the unique challenges of a blended family. Many others, however, find these challenges daunting. Some of these parents figuratively freeze like the proverbial deer in headlights. Others stumble along day to day and hope for the best. The good news, however, is that MEDIATION CAN HELP!

Mediation is a process by which a neutral third-party can help the parents consciously identify and resolve their issues and dilemmas in the blended family in a collaborative, mutually cooperative manner. The mediator sponsors a conversation between them by creating an environment in which they feel comfortable discussing their views and their sensitivities, and helps them identify possible options as to how those issues might be resolved. The mediator does not advise or decide. Rather, the mediator helps the parents themselves, who are living their family relationships every day, decide the best approaches for their family.

Anticipating, and working through, these potential difficulties not only helps avoid the direct friction caused by the situation; it also helps reduce or eliminate consequential stress that indirectly affects relationships in the new family. (Such as, when one parent chafes at friction between that parent's children and the new parent – a consequence of the normal tension between feelings of parental protection, on the one hand, and commitment to the new love relationship on the other). And, as we all are aware, there is little that happens between parents that the children don't know about. Parents who are about to enter, or who already have entered, a remarriage into a blended family owe not just themselves, but their children, the opportunity to find love, security, respect and peace in their new family. MEDIATION CAN HELP!

Editor's note: We welcome your comments and thoughts on this matter for the February issue that will deal with this subject more extensively.

TOYS FOR TOTS

Every child deserves
a little Christmas.



The Marine Corps fulfilled the holiday dreams of over 7.6 million needy children in 2008. That's a lot of children, but there are still many that we didn't reach. We believe that with the help of a few more concerned citizens, we may meet the needs of an even greater number of children this year. Please don't allow any child to go to bed on Christmas Eve with no hope of being remembered on Christmas morning. Our gifts offer these children recognition, confidence and a positive memory for a lifetime.

*This holiday season please donate a toy or book to
your local Toys for Tots Program.*

For more information or to make a tax deductible credit card donation go to our website at:

www.toysfortots.org



INSURANCE AND THE SINGLE PARENT

By Toby N. Byrd, attorney-at-law

Insurance coverage for Americans is a hot topic these days. The single parent has much to be concerned about when it comes to dealing with health care and, in particular, health insurance coverage for the family especially if there is a pending separation or divorce.

This issue sometimes gets swept away with other seemingly more weighty issues in the heat of negotiations or a court hearing. This becomes very significant once the dust settles and someone needs medical care. Unhappily, it is extremely difficult to rectify this after the fact.

If there is insurance coverage in place when a separation or divorce proceeding occurs, special attention should be given to who provides the coverage and the extent of the coverage. Each of you as a parent may be covered by an individual policy that would allow the inclusion of your children as your dependents. If that flexibility is available, both of you can examine the relative coverage and cost and make a joint decision as to which policy should cover the children. This would require some discussion and ultimately a joint decision. If you cannot come to an agreement, it may be left to the court to decide who provides the coverage for the children. My experience in these matters is that it is nearly always better for the parties to decide rather than leaving it up to the

judge. Judges don't always get it right! Additionally, if you can agree on some items of concern, that leaves less to litigate.

If you have family coverage while married, that policy can usually continue to provide coverage as long as you remain married. Upon divorce, the coverage for the spouse of the insured will eventually cease. (The termination date will be determined by whether the benefits are individual or group and the size of the group.) If there are significant health issues, pre-existing conditions or other considerations, you may need to consider alternatives to divorce or health coverage prior to divorce. There have been incidents in which parties have stayed married merely because of the significance of the health insurance difficulties after divorce. Do not forget that simply because one party is insurable and healthy now, that may not always be the case.

In a negotiated settlement regarding a marital separation, both of you can agree on who pays deductibles and co-pays. These items can add up and it is not too difficult to discuss these issues and agree on a plan beforehand that might eliminate disagreement later. These issues are particularly important if you are economically disadvantaged



or have frequent trips to the doctor. The Maryland Child Support Guidelines takes into consideration the cost of health care coverage and you can also factor in the cost of ancillary costs like co-pays and deductibles.

It often proves difficult to resolve who will be responsible for care and procedures that are not covered by insurance or that have discretionary components. These would include things like dental and orthodontia, Lasik eye surgery, cosmetic surgery, health care supplements, vitamins, or uncovered procedures considered experimental or those only performed outside of the United States for serious and sometimes life-threatening illnesses. Do you forego the expensive orthodontics or do you go all out for your child and spare no expense to get that million dollar smile? If you haven't worked out a way to deal with these ahead of time, these discretionary items can be used later as pressure points or a way to "settle" a score.

It is important to remember that health care and the ability to pay for it sometimes far outweighs some of the other more visible and emotional issues that parents seem to spend most of their time trying to deal with.

Note: I am gratified to know there are readers of the last article and one reader (an attorney) commented that the article did not fully address all of the things that might be taken into consideration by a court in awarding child support. Given the short

space allotted for the article and the general audience of primarily non-legally trained readers, the articles contributed by this writer are not intended to give a full and complete legal discourse on any particular topic. There is simply not the room to do so. They are written to give general knowledge and information on a particular subject. For specific legal advice, any reader should seek a lawyer to address his or her specific factual circumstances. An insurance advisor can also help you with details on options covered in this article.

The specific point the reader noted was that I did not mention the adjustment to child support based on the number of nights spent with each parent. If a child spends 138 nights or more with a noncustodial parent there is a significant adjustment to the calculations for child support. This subject alone would be worthy of an entire article and may be sometime in the future. I would agree with the reader in that the adjustment based on this calculation would be an essential factor in determining the child support amount. However, this situation does not involve most of the cases. Again, none of these articles will address each and every aspect of a subject matter, but hopefully they will cause you to be aware of the general topic and to seek specific legal advice based on your specific facts and circumstances.

As Life Changes, So Do Your Financial Needs



Jeannette Jordan
Financial Services Representative
7701 Greenbelt Rd., Suite 420
Greenbelt, MD 20770
Jjordan3@metlife.com
www.financialcoach.metlife.com

Call Jeannette today at (301) 474-0801 x24.



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STOP THE SILENCE –

ORGANIZATION GIVES A VOICE TO CHILD SEXUAL ABUSE VICTIMS

Single Parent 101 Magazine would like to introduce our readers to an organization called Stop the Silence: Stop Child Sexual Abuse, Inc. As we strive to provide our readers with informative, enlightening and impactful articles on a variety of topics, we understand some subject matter will be highly sensitive. We make every effort to offer assistance and act as a conduit toward avenues of guidance and support to thousands of single parents who are affected by such violence.

voyeurism to rape, and usually happens over an extended period of time. There are an estimated 60-80 million survivors of child sexual abuse in our country alone. Only one in 10 children tell. 42 percent of women and 33 percent of men never disclose the experience to anyone. CSA affects 15-33 percent of females (more than 1 in 4) and 13-16 percent of males (about 1 in 6). CSA occurs primarily within families and communities, and is perpetuated by those who know or have access to the child.

Single Parent 101 Magazine will be writing a series of articles throughout the next three issues on the subject of child sexual abuse; working exclusively with Stop the Silence: Stop Child Sexual Abuse, Inc., to identify resources available to victims of CSA – locally, regionally, nationally and internationally – and thoroughly outline some of the consequences affiliated with CSA, such as decreased school performance, depression, anti-social behaviors, anxiety, alcohol and other substance abuse, promiscuity, prostitution, and teen pregnancy, psychosis, suicidal thoughts (and suicide), homicide and chronic disease.

We will be highlighting helpful programs in our February issue beginning with Queendom T.E.A. (The Etiquette Academy), a program that assists at-risk teenage girls (ages 13-19) with building self confidence, developing etiquette knowledge, and recognizing the value of giving back to the community. This program is headed by LaQuisha Hall, the reigning Mrs. Maryland Galaxy 2009 and International spokesperson for Stop the Silence. LaQuisha is a CSA survivor and has chosen to tell her story, in hopes of helping others who may not yet have found “their voice.” “It is my way of giving back to the community

and helping people to understand that they are not the only one,” states Laquisha, who is also a Baltimore City school teacher.

“CSA transcends all socio-economic levels in the U.S. and throughout the world. 90 to 94 percent of abused children know their abuser,” explains Dr. Pine. “We work to make others aware of the incidence, prevalence and impact this has on our children and what they can do to prevent and treat it.”

We will also tell you more about the Race to Stop the Silence. In 2003, as a result of an obvious lack of funding and awareness on the part of the public and policymakers alike, Dr. Pine conducted research with the University of Maryland’s Department of Communications to better understand what the public knew about CSA and what would motivate them to action. Drawing on that research, the annual “International Race to Stop the Silence” was born in 2004, which garners substantial media attention. “This event is one way we aim to increase awareness and understanding,” states Dr. Pine.

The seven focus areas that the organization addresses to help build comprehensive programming are:

- Individual and group counseling to heal what has already transpired
- Community education and outreach
- Training of service providers
- Advocacy
- Policy development and application
- Research and evaluation, and
- Other prevention measures (e.g., how should society deal with offenders?)

This epidemic must be exposed. The message about CSA prevention and treatment must be sent. Look for additional articles in our February and April issues regarding advocacy resources, a survivor’s story and information about the Race to Stop the Silence in the spring of 2010. Learn more about the work that they do and to contribute to their cause (secure PayPal account) by visiting www.stopcsa.org.



Child Sexual Abuse (CSA) is a silent epidemic throughout the United States and the world, creating social havoc for the children, adult survivors and society. It can be prevented and treated but a conscious and sustained effort to ensure the safety of the children is both missing and essential. Stop the Silence: Stop Child Sexual Abuse, Inc. (Stop the Silence) is a non-profit, charitable, 501 (c) (3) organization that was conceptualized in 2002 and incorporated in 2004 by Pamela Pine, Ph.D., MPH, an international health and development specialist. It began as a coalition of multi-ethnic and state groups that came together to comprehensively address child sexual abuse.

Child sexual abuse constitutes a broad range of behaviors occurring along a continuum from

Family Support:

2-1-1 Maryland (Help Happens)
www.211md.org

Big Brothers Big Sisters
www.biglittle.org

Boys & Girls Club
www.bgca.org

Changing Focus
www.changingfocus.org

DivorceCare
www.divorcecare.org

DivorceCare for Kids
www.dc4k.org

www.divorcedwomenonline.com

Family Health Administration (WIC program)
www.fha.maryland.gov/wic/

Parenting Teens Online
www.parentingteensonline.com

Parents Empowering Families and Communities
www.pefacpg.com

Parents Without Partners
www.parentswithoutpartners.org

Project Joy (Play therapy)
www.projectjoy.com

Raising Him Alone
www.raisinghimalone.com

Re-Marriage Magazine
www.remarragemag.com

SingleDad
www.singledad.com

Single Dad Life
www.singledadlife.com

www.singlemindedwomen.com

www.singlemommyhood.com

Stop the Silence: Stop Child Sexual Abuse, Inc.
www.stopcsa.org

Single Parent Resource List

The resources listed in this section are provided by **Single Parent 101 Magazine** solely for informational purposes. **Single Parent 101 Magazine** does not endorse any resources listed for products or services offered therein. In no event shall **Single Parent 101 Magazine** be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods, or services available on or through any such site or resource.

Strong Fathers
http://www.strongfathersmaine.org/

Successful Stepfamilies
www.successfulstepfamilies.com

Teen Moms Friend's Club (prevention/education/
assistance for teen moms)
www.teenmomfriendsclub.org

The Maryland Mentoring Partnership
www.marylandmentors.org

US Department of Education (grant, scholarship,
financial aide and college prep guidance)
www.ed.gov

University for Parents
www.universityforparents.org

YMCA of Central Maryland
www.ymaryland.org

YMCA of Metropolitan Washington
www.ymcadc.org

YWCA Greater Baltimore Area
www.baltimoreywca.org

Social Support:

Meet-Up.com – Comprised of many different interest
groups. Search for your interest and location. Here
are a few:

MD/VA/DC Stepmother Support Group – Bethesda, MD
http://www.meetup.com/stepmothers/

New Beginnings Divorce Support – DC Metro - Olney, MD
http://divorcesupport.meetup.com/360/

Old Mill School area Single Parents – Millersville, MD
http://www.meetup.com/Single-Parents-of-Teens/

Single Parents of the Eastern Shore – Stevensville, MD
http://www.meetup.com/Single-Parents-of-the-
Eastern-Shore/

Single Parents Raising Kids – Rockville, MD
http://singleparents.meetup.com/856/

Single Parents Social and Support Group of Central
Maryland – Baltimore, MD
http://singleparents.meetup.com/705/

SPIN – Single Parents in Northern Virginia –
Springfield, VA
http://www.meetup.com/SPiNVa/

SPOTT – Single Parents of Tweens/Teens – Rockville, MD
http://www.meetup.com/SPOTT-DMV/

Military Support:

Marine Parents
www.marineparents.com

Military Significant Other Support
www.militarysos.com

Military.Com
www.military.com

Navy For Moms (Look for their Single Navy Moms/
Dads group)
www.navyformoms.com

Operation Mom
www.operationmom.org

Single Parenting a Special Needs Child:

Maryland Developmental Disabilities Council
www.md-council.org

Special Olympics of Maryland
www.somd.org

The Arc of Maryland
www.thearcmd.org

The Parents' Place of Maryland
www.ppmmd.org

Step Parenting:

Becomingastepmom.com

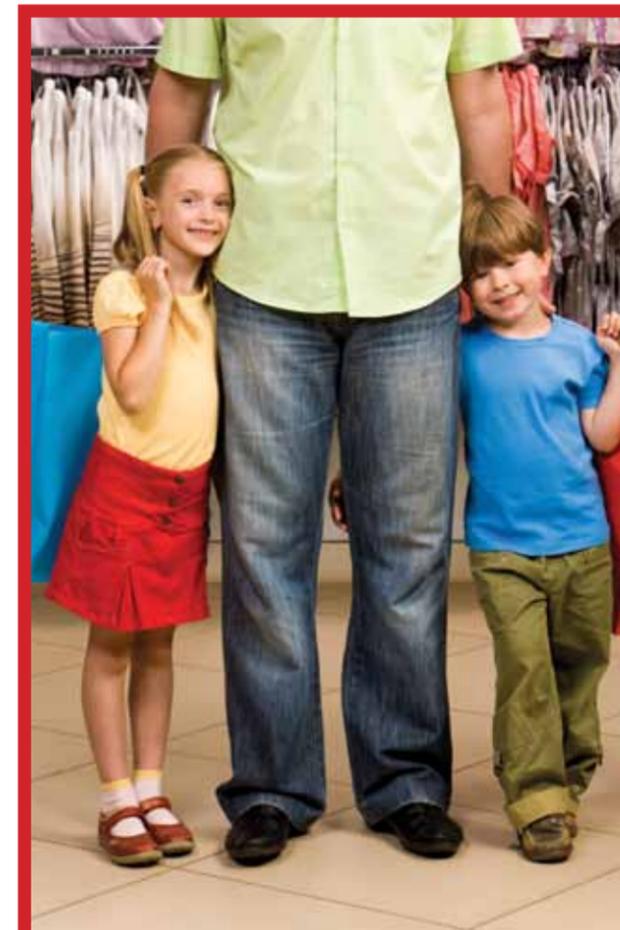
California Healthy Marriages Coalition
www.camarriage.com

Changing Focus
www.changingfocus.org

National Family Resiliency Center
www.divorceabc.com

National Stepfamily Resource Center
www.stepfamilies.info

Our list of resources is always growing. For the
most up-to-date list, please visit our website
at www.singleparent101magazine.com. Let
us know what resources you are looking for.
Please share with us any resources that you
recommend.



**Holiday Shopping
Safety:**

Call mall security if you need and/
or witness the following:

- **Safety escort to your car**
- **See a crime being committed either in the mall or in the mall parking lot**
- **Need medical assistance**

Arundel Mills Mall Security Office
410-540-5100

Columbia Mall Security Office
410-730-3302

Westfield Annapolis Mall Security
Office
410-266-9718

White Marsh Mall Security Office
410-931-0795

Contributors' Biographies

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CHIP BRITTINGHAM and **WAYNE HUMPHRIES** – Partners, International Money Management Group, Inc., an investment counseling firm located at 301 Pier 1 Road, Suite 201, in Stevensville, Md. You can contact them by calling 800-248-8090 or e-mail them at chip@immgki.com or wayne@immgki.com. You can obtain their budget worksheet for free and email them your questions to be answered in future columns.

TOBY BYRD, Attorney at Law – Partner at BYRD & BYRD, LLC, located at 14300 Gallant Fox Lane, Suite 120, Bowie, Md. BYRD & BYRD, LLC, is a general practice law firm with a guiding philosophy of service and excellence. The firm's attorneys enjoy the challenge of making complicated legal issues easier to understand. In addition to family law, Mr. Byrd is a skilled practitioner in the areas of contract law, personal injury, probate and property issues. He is a Deacon at Grace Baptist Church in Bowie and is Chairman of the Board of Grace Christian School. To learn more, visit www.byrdandbyrd.com.



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TERESA HUMMEL – Nationally Certified and Licensed Massage Therapist. After 20 years in the corporate healthcare field, she transitioned into owning her own business, which is Balance Therapeutics in

Stevensville, Md. Teresa is also the Founder of the Balance Center for Natural Health, which provides integrated services of therapeutic and relaxation massage, yoga, acupuncture and nurse practitioner/wellness services. To learn more, visit www.balancecentermaryland.com.

BETH INGHAM – Co-owner Lilac Bijoux, Annapolis, Md. To learn more, visit www.lilacbijoux.com.



RICHARD "RJ" JARAMILLO – A single father of three and founder of SingleDad.com, a website dedicated to single parenting and specifically for the newly divorced, re-married, widowed and single father with children. RJ also owns and runs a successful mortgage loan business (www.rjloans.com) for the past 20 years. To learn more, visit www.singledad.com.

RICH LANGLEY – Vice President, Sales and Marketing, Mobile Gym USA. To learn more, visit www.mobilegymusa.com.

ROBIN LATIMER – A nurse for 35 years, Robin is also the facilitator of the Grief and Depression support group, "Hope Again," at Grace Baptist Church in Bowie, Md.

LYNN LEVY – An independent consultant with Arbonne International, a company that has advocated healthy skin care without animal bi-products, petroleum or mineral oil for 30 years. She is a published author and is in the process of completing a book. Lynn can be reached at lhlevy@aol.com or by calling 410-979-6937. To learn more, visit www.Arbonne.com.

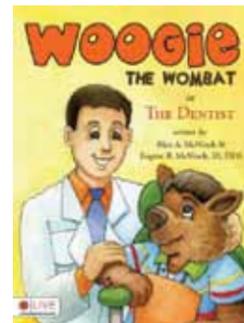
PAT MAGER, CPA – WHBG Inc., Certified Public Accountants, 116 Log Canoe Circle, Stevensville, MD 21666. You can contact her at 410-643-4294 or e-mail her at pmager@whbgcpa.com. To learn more, visit www.whbgcpa.com.

JANE MACINNIS – Teacher in Baltimore, Md.



DEBBIE ROSEN MCKERROW – For 25 years, Debbie worked in health care, higher education, and health insurance public relations. In 2004, she created Chesapeake Estate Services to help people settle estates and seniors downsize into retirement communities or nursing facilities. Debbie has served on the board of her community association and the Board of the Annapolis and Anne Arundel County Chamber of Commerce. Chesapeake Estate Services makes the process of settling an estate or moving from a house into a retirement community or nursing facility less burdensome for families. To learn more, visit www.chesapeakeestate.com

GENE MCNINCH, DDS – Kent Island Dentistry, 1231 Shopping Center Road, Stevensville, MD 21666. Call 410-643-5100. Dr. McNinch has co-authored a children's book, "Woogie the Wombat in 'The Dentist,'" showing kids that going to the dentist isn't so bad after all. This book was a collaboration with his brother, Blair, that they had worked on prior to his death in 2005. Blair,



the primary author of the book, had created the story about the adventure of Woogie about to embark on his first visit to see a dentist. Woogie, at first fearful, playfully visits his zoo friends to gain information about going to a dental office. Ultimately, he realizes that visiting the dentist can actually be fun and learns the importance of taking care of one's teeth. (The book is available online at major book stores and all profits from the book are being donated to children's charities in Blair's name) Books such as this can truly serve as a great "ice-breaker" for your child.



SHELLIE MONROE – President/ CEO of Parents Empowering Families & Communities. She provides life skills seminars for adolescents and helps them successfully transition into adulthood. Shellie is a professional financial speaker, trainer, and consultant. She enjoys writing and spending time with family.

As an adolescent, Shellie was eager to leave her parents' home and begin life as an independent young adult. She quickly learned that she lacked much-needed life skills. Her experiences as a young bride, divorcee, and single parent provide her with the knowledge, compassion, and desire to help others. Shellie resides with her 17-year-old daughter in Prince George's County, Md. To learn more, visit pefacpg.com.

ROBERT C. MUELLER – Founder of RCM Mediation Services, LLC, he retired after 35 years as an attorney with the federal government and moved to Maryland's Eastern Shore. An experienced mediator in a wide range of civil disputes, he specializes in mediating domestic and family issues. He chairs the ADR Oversight Committee of the Circuit Court for Queen Anne's County, is a member of the Council of the ADR Section of the Maryland State Bar Association, chairs the ADR Committee of the Queen Anne's County Bar Association, and is vice president of the board of directors of Community Mediation Upper Shore. Additionally, he is a member of the Maryland Program for Mediator Excellence and the Maryland Council for Dispute Resolution. For information, call Bob at 443-994-7266 or visit www.rcmmmediation.com.

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LAURA PETHERBRIDGE – An international author and speaker who serves couples and single adults with topics on stepfamilies, relationships, divorce prevention and divorce recovery. She is a featured expert on the DivorceCare DVD series and the author of "When 'I Do' Becomes 'I Don't'—Practical Steps for Healing During Separation and Divorce," and "The Smart Stepmom," co-authored with Ron Deal. Her website is www.TheSmartStepmom.com.



MIKE TIMM -- Single father of two. Lifelong foodservice and hospitality professional. Kent Island Catering and It's the Pits BBQ & Seafood, 226 Shopping Center Road, Stevensville, MD 21666. For information, call 410-604-1991 or e-mail Mike at mike@itsthepitsbbqmd.com.

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SAMANTHA WOODS -- "Living Wisely" is written by Samantha Woods, a successful divorce consultant in the greater Charlotte, N.C. area. Samantha is founder and owner of SDW Consulting and www.DivorceWisdom.com. She has spoken on radio, at seminars and workshops, consults privately, and authored "7 Secrets.... When Blindsided by Divorce," "The SDW Checklist" and numerous articles. She has been teaching and motivating young people and adults for over 30 years.

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singleparent101 magazine

Coming up!

START THE NEW YEAR OFF RIGHT WITH
OUR FEBRUARY ISSUE:

Saying "I do" AGAIN: NEW RELATIONSHIPS
AND BLENDED FAMILIES

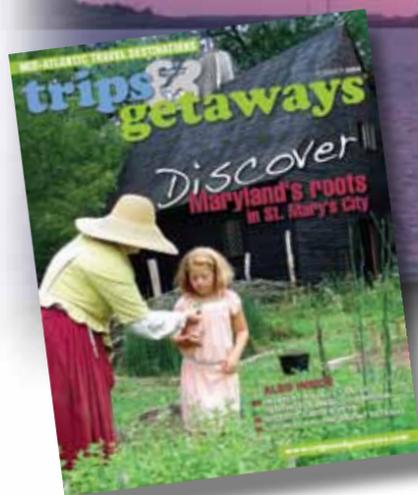
HOW TO SURVIVE VALENTINE'S DAY

FROM WAITRESS TO CEO OF A \$30 MILLION COMPANY,
THIS SINGLE PARENT INSPIRES OTHERS TO
EXPECT A MIRACLE!

NEW YEAR, NEW HOPE FOR SINGLE PARENTS

WHEN ADOPTION MAKES SENSE FOR SINGLE PARENTS

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