

Potomac ALMANAC

McCleaf Orchards has been coming to Potomac to the Potomac Village Farmers Market almost every Thursday all winter and will be present all summer too.

Potomac Village Farmers Market To Open May 6

SPRING, PAGE 6

PHOTO BY MARY KIMM HELP YOUR STUDENT WITH WRITING A+. PAGE 5 ❖ REAL ESTATE SALES. PAGE 7 ❖ KENNY LOURIE. PAGE 7

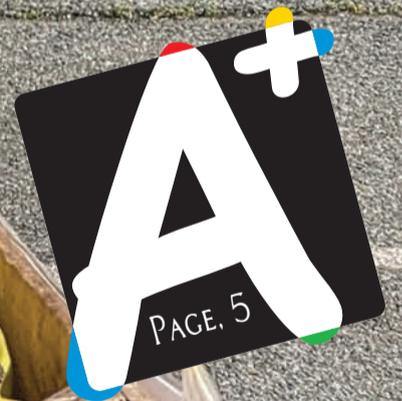


Pressure from Virginia on Toll Lanes for 495

NEWS, PAGE 3

Glenstone Helps Garden Club with Library Garden

NEWS, PAGE 4



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PHOTOS BY DEB STEVENS/THE ALMANAC



6 10507 Beechknoll Lane — \$1,275,000



5 12442 Ansin Circle Drive — \$1,280,000



3 7802 Pearson Knoll Place — \$1,350,000

Potomac REAL ESTATE

Address.....BR FB HB Postal City.....Sold Price... Type.....Lot AC. Postal Code ... Subdivision..... Date Sold

- 1** 10016 CHARTWELL MANOR CT. 5... 4... 2 POTOMAC . \$1,350,000 ... Detached.. 0.25..... 20854..... AVENEL 02/05/21
- 2** 9725 CLAGETT FARM DR ... 4... 4... 1 POTOMAC . \$1,350,000 ... Detached.. 0.20..... 20854.... CLAGETT FARM.... 02/10/21
- 3** 7802 PEARSON KNOLL PL.. 4... 3... 2 POTOMAC . \$1,350,000 ... Townhouse 0.04..... 20854.... PARK POTOMAC ... 02/25/21
- 4** 11227 POTOMAC CREST DR.. 4... 3... 2 POTOMAC . \$1,295,000 ... Townhouse 0.13..... 20854.... POTOMAC CREST .. 02/12/21
- 5** 12442 ANSIN CIRCLE DR.... 5... 4... 1 POTOMAC . \$1,280,000 ... Townhouse 0.04..... 20854.... PARK POTOMAC ... 02/26/21
- 6** 10507 BEECHKNOFF LN 4... 3... 1 POTOMAC . \$1,275,000 ... Detached.. 0.23..... 20854.... POTOMAC GLEN... 02/16/21
- 7** 11215 WILLOWBROOK DR. 6... 4..... POTOMAC . \$1,273,000 ... Detached.. 0.38..... 20854.... WILLOWBROOK ... 02/18/21
- 8** 11322 EMERALD PARK RD#39. 3... 3... 2 POTOMAC . \$1,271,515 ... Townhouse 0.00..... 20854.... CABIN JOHN VILLAGE 02/26/21

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7 11215 Willowbrook Drive — \$1,273,000



8 11322 Emerald Park Road #39 — \$1,271,515

February, 2021 Sales, \$1,350,000~\$1,271,515

IN FEBRUARY, 2021, 48 POTOMAC HOMES SOLD
BETWEEN \$2,599,000-\$305,000.



1 10016 Chartwell Manor Court — \$1,350,000



Pressure Mounts, Opposition Remains

Virginia predicts Maryland will have additional toll lanes running across the American Legion Bridge by 2027.

BY KEN MOORE
THE ALMANAC

Fairfax County continues to pressure Maryland to widen or replace the American Legion Bridge, two miles at a time.

Fairfax County's Board of Supervisors Tuesday, April 13 voted to endorse the 495 Next project. The project involves extending the I-495 Express Lanes approximately two miles, from the end of Virginia express toll lanes by the Dulles Toll/Access Road to the George Washington Memorial Parkway interchange at the American Legion Bridge. Two new express lanes will run in each direction.

"The American Legion Bridge does have to have something done with it and the state of Maryland is responding much better than they were before. I'm confident by this action we will be moving the entire region forward in regard to transportation," said Fairfax County's Mason Supervisor Penny Gross.

The Board voted 8-2 to endorse the 495 NEXT project.

"The Board continues to strongly encourage VDOT to coordinate with Maryland to minimize the time between the opening of the I-495 NEXT express lanes and Maryland's managed lanes. We remain concerned about the possibility of project rejection or delay by Maryland, and the impact either delay would have on roadways in Fairfax County," according to the Board's letter to Virginia Secretary of Transportation Shannon Valentine.

Providence Supervisor Dalia A. Palchik said Tysons is projected to have 100,000 residents and 200,000 employees by 2050. "Tysons growth requires a transit system that can handle the pressure," said Palchik.

TWO SUPERVISORS voted against the endorsement, Dranesville Supervisor John Foust and Hunter Mill Supervisor Walter Alcorn.

Foust, who represents the McLean area which is most impacted by congestion caused by the merge of the current toll lanes into the main lanes approaching the American Legion Bridge, said moving

forward without a commitment from Maryland to widen or replace the American Legion Bridge "is exposing us to permanent impacts that worsen the situation."

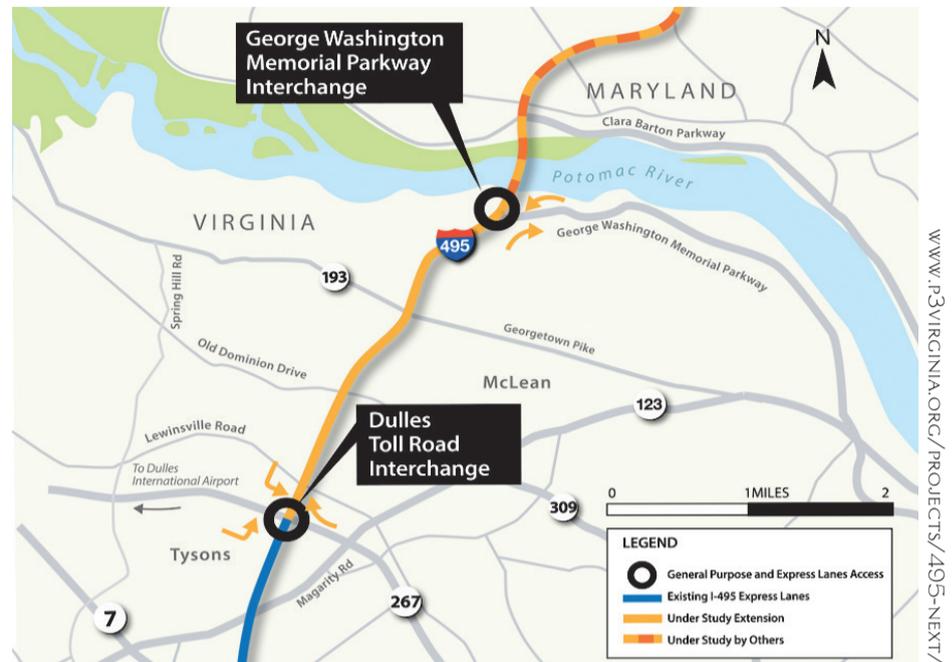
"For many years, I have supported widening or replacing the American Legion Bridge because I know it is important to our residents and it's important to our economy," said Foust. "But I honestly believe that until Maryland replaces the bridge and widens its side of the Beltway, 495NEXT provides those who can afford to pay the tolls a way to cut in line and arrive a few minutes sooner to the congestion at the bridge while adversely impacting everyone else."



Jeff McKay



John Foust



I-495 Express Lanes Northern Extension Project ("495 NEXT" or "Project") is a 2.5-mile extension of the 495 Express Lanes north from the current terminus near the I-495 and Dulles Access Road interchange and to the vicinity of American Legion Bridge. Two new express lanes will run in each direction.



Members of West Montgomery County Citizens Association listen to a pre-pandemic presentation by Brad German of CABC, Citizens Against Beltway Expansion. WMCCA is Potomac's umbrella citizens association.

Without the Maryland project, he said, 495NEXT worsens traffic in the general purpose lanes, harms McLean intersections, and "permanently destroys parks, trees, streams, public and private property all to accommodate construction." "These adverse impacts are far greater than any public benefit from building a little more than two miles of an extension to an existing toll lane," said Foust.

But Springfield Supervisor Pat Herrity said the county has already negotiated good deals for the construction and financing of the project and would be making a mistake to halt construction of the two mile project as it waits for Maryland.

"We have a long list of benefits that staff has worked hard to get in that I would hate to see go away," said Herrity. "This is a chance for Fairfax County and Virginia to be a leader and move forward with the right thing. I think that encourages

Maryland to continue to move forward, so it's the right thing to do for that reason," said Herrity.

Gross said the region needs this important connection.

"So often we end up in a situation of, 'You go first. No, after you. No, you go first.' And we end up spending an awful amount of time spinning our wheels, and getting nothing done, or taking so very long to get something done, that people who were part of it from the beginning aren't around any more. We really can't allow that to be the situation here," she said.

According to Fairfax County documents, Virginia officials assert that Maryland "expects its managed lane system to be operational in 2027," approximately two years after completion of the 495 NEXT project.

"There's no guarantees but we're as close to a guarantee as we can that Maryland is making signifi-

cant progress," said Chairman Jeff McKay.

IN MARYLAND, hundreds of people testified against Gov. Larry Hogan's proposed public-private partnership to build toll lanes – nearly 83 percent of commenters voiced disapproval – but the Maryland Department of Transportation chose the option to add four toll lanes to the American Legion Bridge, around part of 495 and up I-270 as the best choice to mitigate traffic congestion. The study also shows that drive times would worsen on parts of 270 near the toll lanes' end.

MDOT made its announcement choosing an alternative on Jan. 27, 2021.

"In addition to delivering significant congestion relief in the existing free lanes, this Recommended Preferred Alternative provides Marylanders with new travel options including free use of the new managed lanes for carpoolers and transit riders, new bike and pedestrian connections in the community and across the Potomac to the C&O Canal, and a consistent reliable transportation network for the entire National Capital Region from Maryland into Virginia," said MDOT Secretary Gregory Slater.

Earlier this month, U.S. Rep. Anthony G. Brown (MD-04), the sole member of the Maryland delegation on the House Transportation and Infrastructure Committee, wrote Transportation Secretary Pete Buttigieg detailing concerns with Maryland's I-495 & I-270 Managed Lanes Study.

Brown encouraged the Department of Transportation to pause and reconsider the implications of the project on the region.

"This project will do little to address the sources of congestion in the long-term. Modern transportation planning shows that road-widening only induces demand, limiting the benefit of extra roadway. The best way to address the Capital area's traffic problems is to create options to take cars off the road, with public transit and other solutions," wrote Brown. "Building additional roadways only encourages people to drive and does not address the source of traffic."

Brown pointed to Virginia as a reason to think differently about transportation options. "The experience of Virginia shows that these tolls can be upwards of \$40 a trip, far from an equitable price point," he said.

The pandemic has also changed traffic patterns. "The context of the COVID-19 pandemic cannot be ignored when considering a project of this scale. Movement patterns have changed considerably as a result of the pandemic, and it is unclear what the lasting impact on the future of commuting and travel will be. Notably, a recent report found that the Capital area saw the largest decrease in traffic delays of any major metropolitan area in the country, at 77%. Another regional survey found that after the pandemic ends, 57% of employers in our area plan to continue telework at pandemic levels or increase it from pre-pandemic levels," said Brown.

Garden Club Expands Library Gardens Since 1986



Members of the Potomac Village Garden Club hard at work on a garden of native plants at the Potomac Library.



SCREENSHOT FROM [HTTPS://YOUTU.BE/AOVXSEA2K6M](https://youtu.be/aOVXsea2K6M)

Members of the Potomac Village Garden Club



SCREENSHOT FROM [HTTPS://YOUTU.BE/AOVXSEA2K6M](https://youtu.be/aOVXsea2K6M)

Members of the Potomac Village Garden Club

Potomac Village Garden Club, Glenstone Foundation team up on native garden at the Potomac Library.

By PEGGY McEWAN
POTOMAC ALMANAC

Ever since the Potomac Library opened its building on Glenolden Drive and Falls Road and in 1986, the Potomac Village Garden Club has worked to add plantings and specialty gardens to the library grounds.

Last week they got a big assist from members of the Glenstone Museum grounds crew in finishing a Maryland natives garden along Falls Road.

Early on Tuesday morning, April

13, Glenstone grounds staff arrived at the library with two trucks loaded with a tiller, mulch, new shrubs and flats of ground cover, all Maryland natives and ready to be planted.

Fortunately, the garden club members learned earlier that they were not just going to watch the work but were expected to help with the planting too.

"I did not realize we would be doing more than watching!! Guess I better wear work clothes," Edie Wingate, garden club member and president of Friends of the Library, Potomac, wrote in an email before

Watch the video

<https://youtu.be/aOVXsea2K6M>

VIDEO BY CHERIE LEJEUNE

the event.

The garden takes up most of the library property along Falls Road. One section, the side that gets mostly shade, was started two years ago and its perennials were already coming up, ferns beginning to unfurl, last week.

Cindy Hall was there cleaning up debris that blows over from the road and pulling weeds while waiting for the time to plant on the

Glenstone Museum

12100 Glen Road Potomac, Md. 20854

The name "Glenstone" derives from two local sources: Glen Road, where the property line begins, and a type of carderock stone indigenous to the area, which is still extracted from several nearby quarries.

Guided by the personal vision of its founders, Glenstone assembles post-World War II artworks of the highest quality that trace the greatest historical shifts in the way we experience and understand art of the 20th and 21st centuries. These works are presented in a series of refined indoor and outdoor spaces designed to facilitate meaningful encounters for our visitors.

See <https://www.glenstone.org/> to schedule a visit. No walk ups.



COURTESY OF MATT PARTAIN, GLENSTONE GROUNDS SUPERINTENDENT

Plan for the new native-plant garden at Potomac Library, designed by Matt Partain, Glenstone grounds superintendent. Glenstone Foundation provided design, plants and shrubs, and labor.

"new" side.

Cindy and Julie Perlman are the real movers and shakers in getting the native garden planted according to more than one club member.

"I just can't stop digging," Hall said.

It was Perlman who got in touch with Matt Partain, grounds superintendent at Glenstone.

"I emailed Glenstone and [Matt] came up and walked the property with me discussing plantings," Perlman said. "While the library grounds contain many native plants, the club wanted an area which was all native to encourage visitors to consider more native plants in their yards."

Partain created a plan and then offered the plants and help finishing up the sunny side of the garden, an area of between 900 and 1,000 square feet.

Besides preparing the soil, the Glenstone crew planted two ironwood trees and four spicebush

shrubs. Partain has been a featured speaker for events for Friends of the Potomac Library.

The library project was part of the Glenstone Foundation's Glenstone Gives program according to Calvin Perry, a horticulturist at Glenstone.

"I'm happy to be out in the community," Perry said. "Native plants, this is something I'm passionate about."

After the members of the garden club finished planting mountain mint, purple flame iris, golden groundsel, fox sedge, creeping sedge, tussock sedge and blue lobelia, it was time for mulch then standing back to admire their work.

"It was amazing to see the finished product once it was all mulched in. The library is most fortunate. There is no way the garden club could have undertaken such a project either financially or manpower-wise," Wingate said.

Helping Children Improve Their Writing

Practical suggestions for boosting skills.

BY MARILYN CAMPBELL
THE ALMANAC

When Stacie Dougherty read an essay that her seventh grade son wrote for a Language Arts writing assignment, she became concerned. As she scanned the page, she noticed grammatical errors and run-on sentences.

"I don't think he knows how to write a paragraph with a topic sentence and supporting sentences, she said. "I need to nip this in the bud before he starts high school in a year and I can't afford a tutor."

Parents like Dougherty who fear that this school year's remote learning environment has compounded their child's writing difficulties are looking for strategies to address the problem. Local writing specialists explain why kids struggle with writing and what parents can do to help.

"Writing can feel like a challenge especially at the middle and high school level," said Kathryn Roessler, St. Stephen's & St. Agnes School in Alexandria. "This is often because writing involves so many different skills and is a process that entails so many different steps."

Take time to brainstorm, plan and organize, says Roessler. "Sometimes students see this as an extra step rather than one that can promote efficiency and save time in the long run," she said. "An outline is always helpful for organizing ideas, even when it's not a specific requirement by the teacher.

One resource for improving a student's writing is providing models and examples of the specific type of writing that a student is attempting to complete, says Amy Hutchison, Ph.D, associate professor and director of the Division of Elementary, Literacy and Secondary Education at George Mason University.

"[It's] sometimes referred to as mentor writing, she said. "Students study the features of a mentor text to determine how they can apply those features to their own writing."

Whether a classic or the latest in popular fiction, a tool in developing effective writing skills is sitting on the shelf at a local library. "Reading has a profound impact on the development of writing skills," said John Gilbert, Tutoring Coordinator and Writing Specialist in Marymount University's Student Academic Hub. "Think of reading as a partnership that goes hand-in-hand with writing. Reading exposes a child to different writing genres, builds vocabulary, increases phonemic awareness, and helps to build grammar skills."

An activity as simple as keeping a daily journal can help boost a student's writing. "Studies have shown that journaling, because it is a creative process, not only improves writing skills, as it is a daily practice

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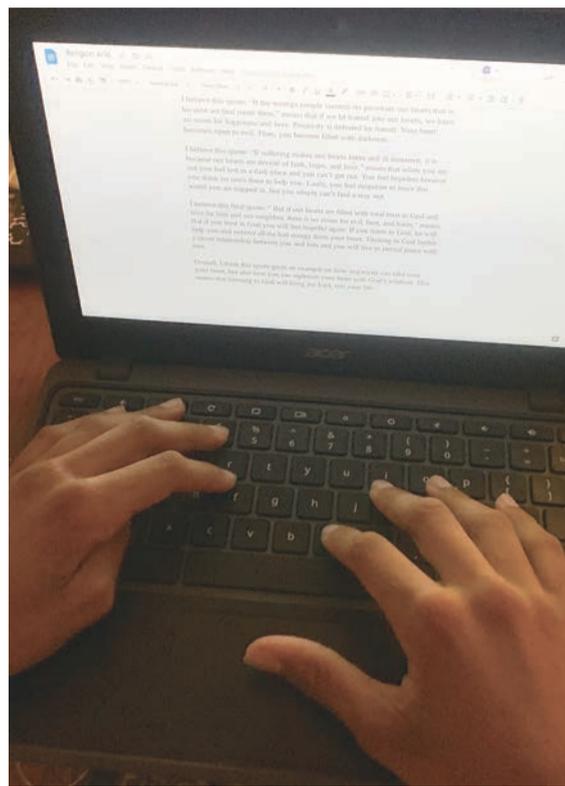


PHOTO BY MARILYN CAMPBELL

Improving a middle or high school student's writing abilities requires practice and structure.

"Reading has a profound impact on the development of writing skills."

— John Gilbert,
Writing Specialist,
Marymount University's
Student Academic Hub

"Writing can feel like a challenge especially at the middle and high school level,"

— Kathryn Roessler,
St. Stephen's &
St. Agnes School

activity, but journals have also been shown to inspire reluctant children to write," said Gilbert.

Leanne M. Gill of Norwood School in Bethesda, says setting an example for one's child can be a powerful tool and underscoring the importance of writing skills. "Have your child read your writing and give you some tips on how you can revise or edit it to make it stronger," she said. "Use transition words to promote graceful flow from one idea to

the next."

"Read different types of writing with your child such as fiction, news articles and opinion pieces," added Gill. "Talk about the different writing techniques you notice like sentence length, punctuation and organization."

Students should be encouraged to edit their own writing, says Roessler. "Edit for one thing at a time, she said. "In other words, students can read through their work the first time while focusing on mechanics, including punctuation and capitalization. Then, they can read their work again and check for spelling. Other areas to focus on include grammar, word choice, and organization. Using an editing checklist will also foster a step-wise approach to editing."

Hutchison of GMU is part of a team funded by the U.S. Department of Education to conduct research on the use of digital graphic organizers to support writing difficulties. "Our digital graphic organizer includes built in supports to help students with self-regulation, she said. "Research shows that all students, including those with and without writing difficulties, increase the quantity and quality of their writing when using this structured approach."

~~Free and open to all on Zoom~~
Potomac Community Village

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Learn how to assess your home for your changing needs as you age.

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Potomac Village Farmers Market Opening for the Season

A few vendors have been coming most of the off season too.

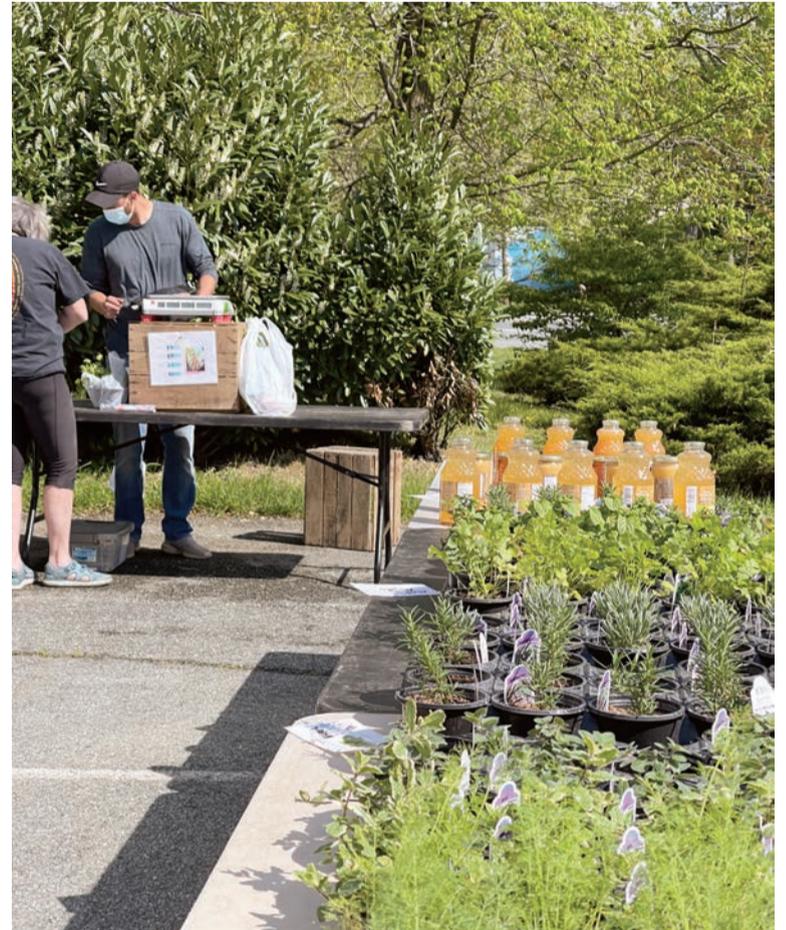
Potomac Village Farmers Market will officially open for the season on Thursday, May 6, 2021, in the parking area of Potomac United Methodist Church. It will be open every Thursday, May through November, 3 p.m.–6:30 p.m.

During the off season, McCleaf's Orchard, Salt River Lobster. Simply Delicious, Country Vittles, Cipolla Rossa Pizzeria and others have attended. Coming in May: Westmoreland Produce, Stoker's Barbecue, Corned Beef King, Plantmasters, and more.

<https://potomacumc.org/potomac-village-farmers-market/>

PHOTOS BY MARY KIMM

McCleaf Orchards has been coming to Potomac almost every Thursday all winter and will be present all summer. Apples, herbs and plants, asparagus, apple cider, eggs and more are already available. Offerings will expand to include strawberries, blueberries, peaches and more fruit, plus vegetables as they come in.



Simply Delicious, selling freshly baked breads, pies, cookies and more, under the cherry blossoms by Potomac United Methodist Church.



It only takes a few minutes for pizza to be ready, catch up with neighbors while pizza bakes in the wood-fired oven. Order at the market or online <https://cipollarossa.square.site/>

BULLETIN BOARD

Submit civic/community announcements at ConnectionNews-papers.com/Calendar. Photos and artwork welcome. Deadline is Thursday at noon, at least two weeks before event.

WEDNESDAY/APRIL 28
Making Your Home Safer. 7-9 p.m. Via Zoom. Making Your Home Safer for Older Adults, with an

expert from AARP's HomeFit program teaching us how to examine our own homes, how they fit our needs - or if they don't. Visit the website: www.PotomacCommunityVillage.org

PARKS, CIVIC CENTER AND NATURE CENTER TO PARTLY REOPEN THIS MONTH
The City of Rockville will gradually

reopen some of its facilities this month, in accordance with county and state health and safety regulations governing the COVID-19 pandemic. The eased restrictions allow park rentals, small gatherings at Glenview Mansion and social hall, rehearsals or recording sessions at the F. Scott Fitzgerald Theatre, and visits, by appointment, to Croydon Creek Nature Center.

PARK RENTALS

Permits for the 2021 parks rental season are available for 12 Rockville parks. Permitted use begins on Thursday, April 15 for these parks: Calvin, Civic Center, Falls Grove, Hillcrest, Isreal, King Farm (park and farmstead), Maryvale, Monument, North Farm, Potomac Woods and Woodley Gardens. Outdoor gatherings in Montgomery County are limited to 50 people or fewer and the capacity limit

for some park shelters may be fewer than 50 people. For more information on parks rentals, visit www.rockvillemd.gov/974/Parks.
GLENVIEW MANSION, F. SCOTT FITZGERALD THEATRE, AND SOCIAL HALL
The historic Glenview Mansion and Social Hall is available for gath-

SEE BULLETIN, PAGE 7

BULLETIN BOARD

FROM PAGE 6

erings indoors of 25 or fewer people (or 50 people or fewer outdoors).

The F. Scott Fitzgerald Theatre is still closed to live performances, however, it can be used for rehearsals or recording sessions.

More details are available at www.rockvillemd.gov/glenview and www.rockvillemd.gov/theatre.

CROYDON CREEK NATURE CENTER

Croydon Creek Nature Center will reopen, by appointment only, to city residents from 11 a.m.-4 p.m.

Saturdays and Sundays, beginning Saturday, April 24, for no-contact, viewing-only of animals. Interactive games and the use of exhibits are prohibited under COVID-19 restrictions.

Advanced reservations will be required, and will become available 11 a.m. Tuesday, April 20. For details, visit www.rockvillemd.gov/croydoncreek.

THURSDAY/MAY 6

Spring Mental Health Forum. 6-8 p.m. The public is invited to attend a virtual mental health forum, Confronting Barriers to Mental Health & Addiction Services. The event will focus on equity, isolation, and the digital divide and how they impact mental health, substance use, and services for children. Speakers will address how the COVID-19 pandemic has impacted these issues, as well as discuss possible future directions for treatment and recovery services. The event will feature three presentations, followed by a question and answer period with the presenters.

Speakers are Dr. Alan Leshner, former director of the National Institute on Drug Abuse; Elizabeth Guroff, director of Trauma-informed Services, National Council for Behavioral Health; and Donna Keating, Montgomery County Community Engagement and Digital Equity Programs.

The event is free, but registration is required. Participants will receive a link to join the Zoom event upon registration. Individuals who need special aids to attend this event, including sign language interpretation or translation assistance should

email Diane Lininger at diane.lininger@montgomerycountymd.gov no later than Tuesday, April 20 to request accommodations.

REQUEST FOOD ASSISTANCE

Residents looking for information on food assistance resources can now request help by completing a simple online form. Available in seven languages (Amharic, Chinese, English, French, Korean, Spanish, and Vietnamese), the form is reviewed by a trained resource specialist, and residents receive a return phone call within one business day. The specialist will determine a resident's individual food needs and help them locate food assistance in their community. No Personally identifiable information is needed to get help. Information is available about free food distribution sites, free meal and grocery delivery, SNAP (Food Stamps), local food assistance providers, and other resources in Montgomery County. Residents can also call 311 and ask for the Food Access Call Center to get help with their food needs.

CRISIS PREVENTION SERVICES

specialists are available by phone, text and chat every hour of every day. The community can also look to EveryMind for mental health professionals who are prepared to talk about warning signs and ways anyone can help to prevent suicide from ending lives far too soon. EveryMind is an independent 501(c)3 nonprofit organization. Visit Every-Mind.org. More resources include:

- ❖ Call or Text Montgomery County Hotline: 301-738-2255
- ❖ Chat: Crisis Prevention Chat: <https://suicidepreventionlifeline.org/chat/>
- ❖ Call: National Suicide Prevention Lifeline: 1-800-273-8255
- ❖ www.every-mind.org/services/crisis/
- ❖ www.every-mind.org/wp-content/uploads/2017/12/Talking-to-Kids-about-Suicide.pdf
- ❖ suicidepreventionlifeline.org
- ❖ www.suicidology.org

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Newspaper of **Potomac**
A Connection Newspaper

An independent, locally owned weekly newspaper delivered to homes and businesses.

1606 King Street
Alexandria, Virginia 22314

Free digital edition delivered to your email box. Go to connectionnewspapers.com/subscribe

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Potomac Almanac is published by Local Media Connection LLC

Five Time First Place Award-Winner Public Service
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An Award-winning Newspaper in Writing, Photography, Editing, Graphics and Design

Wanna Take A Chance?



By **KENNETH B. LOURIE**

I'm sort of invoking Southwest Airlines here, but not exactly. What I am invoking are the incredible number of television and radio commercials for legal gambling sites and for car insurance. Both offer rewards while requiring payment upfront. In anecdotal fact, if it wasn't for these two entities advertising on television especially, and on radio to a lesser degree, the airwaves would be a lot less redundant. I'm so used to seeing Flo from Progressive, LiMu Emu and Doug from Liberty Mutual and all sorts of familiar characters from Geico that I am actually contemplating making an insurance inquiry. Together, these insurance companies in particular have combined to nearly beat me into insurance-quote submission. The last time I changed car insurance companies was after seeing a plane at the beach flying a banner for all of us who could see encouraging us to make a call. It was - for me, the last straw. I called the company the following week and was indeed rewarded for that call: hundreds in premium savings.

Likewise, DraftKings, Fanduel and BetMGM have combined to nearly entice me into entering their world of online, sportsbook betting. Unfortunately, I have a much better grasp of the jargon and issues addressed by car insurance advertisers (having been a Certified Financial Planner in my previous profession). With respect to the sportsbooks, even though I'm a long time "sports guy," and as such understand the nature and risks of anticipating a desired outcome, I've rarely ventured outside the lines. Those lines being an NFL most-winners pool held weekly in season at my wife Dina's former employer, a season-ending Super Bowl point-totals-at-end-of-each-quarter thing, and a yearly participation in the annual NCAA's "bracketology," (which I've actually won once).

But the modern sportsbook and even the individuals hired by the radio and television networks to discuss/albeit recommend the various "plays," the over-under, the parlays and all the extra-special, apparent can't-miss,

opportunities for new/first-time bettors/gamblers hyped as if there really is nothing to lose by playing and only money to win, is all too much for me to process and understand. After listening to all the noise, I really feel a need to take a class to protect myself from simply losing/throwing money away because I think I understand, but likely understand very little of the actual risk/reward dynamic. Certainly, I can appreciate the excitement of winning money at the expense of others, but as most would attest, at the very least; expecting outcomes will satisfy your financial needs is a slippery slope at best and a rabbit hole at worst (why else the "If you become afflicted to gambling" advisories on all the advertisements).

The car insurance companies are certain we all want to save money on such necessary got-to-haves like car insurance. And the sportsbooks are betting (pun intended) that we all want to find free money and are not opposed to taking a chance to get it. A chance which if successful, might actually provide the extra money needed to pay their car insurance premiums. I fear however, that once dipping my wallet into the gambling waters, and win a little, but likely lose more, it might be difficult to extract myself from their figurative clutches. The car insurance companies are sort of the same. They entice us by advertising lower prices then hope to retain customers by offering various other incentives such as "accident forgiveness," "vanishing deductibles" and the like. In effect, they're both trying to bait us and hope we don't switch. Their motivation is quite similar: they want our money and they want us beholden to them. it's not ideal, but it sure is prevalent. In each instance, you're "betting" money on an outcome which is totally out of your control: predicting scores and predicting whether you'll have a car accident or not. Whose to know? Not me. In addition, I've grown weary - and skeptical of the never-ending pursuit of my dollars. Besides, I got out of the predicting business as soon as I received my "terminal" cancer diagnosis in late Feb., 2009.

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