

ST FRANCIS OF ASSISI, DERWOOD

Mass Intentions

December 5 - December 11, 2022

Monday, 12/5	9:00 a.m.	Enrique Quemuel
Tuesday, 12/6	9:00 a.m.	Rod & Gaby O'Connor
Wednesday, 12/7	9:00 a.m.	Jody Bosnick
	7:30 p.m.	Rev. Everett Pearson
Thursday, 12/8	9:00 a.m.	Robert F. Ruiz
	Holy Day of Obligation	12:00 p.m. The Loh Family (L)
	7:30 p.m.	<i>Pro populo</i>
Friday, 12/9	9:00 a.m.	John Loh
Saturday, 12/10	5:00 p.m.	Richard & Patricia Hunt
	Sunday, 12/11	8:00 a.m.
9:30 a.m.		James Gleason
11:15 a.m.		John Bozak
	1:00 p.m.	Alicia Hoffman
	5:00 p.m.	<i>Pro populo</i>

In Memoriam Aeternam +

In your charity, please pray for the repose of the souls of Margaret Smith, daughter of Peg Smith, Jay Ruffin, husband of Donna Ruffin.

Please pray for the sick... Carolina Uechi, Ingrid Abt, Jay Ruffin, Fr. William Brailsford, Greg Ford, Sara Becker, Baby C. McGowan, Christine Vilgos-Mitchell, Pedro Ustrell, Mary O'Grady, Carmella Spano, Mark Patterson, Michael Waple, Sophia Jusko, Debra Price, Barbara Schmidt, Angelica Santos, Allison Brauer, Frank Knorr, Allan Degen, Bob Jones, William Komlo, Sandra Kimball, Ed Dudenhoefter, Jackie Roebuck King, Jeni Stepanek. *(Names will remain on this list for four consecutive weeks, but can be repeated by calling the Office.)*

Readings for the Week of December 4, 2022

Sunday:	Is 11:1-10/Ps 72:1-2, 7-8, 12-13, 17/ Rom 15:4-9/Mt 3:1-12
Monday:	Is 35:1-10/Ps 85:9ab and 10, 11-12, 13-14/ Lk 5:17-26
Tuesday:	Is 40:1-11/Ps 96:1-2, 3 and 10ac, 11-12, 13/ Mt 18:12-14
Wednesday:	Is 40:25-31/Ps 103:1-2, 3-4, 8 and 10/ Mt 11:28-30
Thursday:	Gn 3:9-15, 20/Ps 98:1, 2-3ab, 3cd-4/Eph 1:3-6, 11-12/Lk 1:26-38
Friday:	Is 48:17-19/Ps 1:1-2, 3, 4 and 6/Mt 11:16-19
Saturday:	Sir 48:1-4, 9-11/Ps 80:2ac and 3b, 15-16, 18- 19/Mt 17:9a, 10-13
Next Sunday:	Is 35:1-6a, 10/Ps 146:6-7, 8-9, 9-10/Jas 5:7-10/ Mt 11:2-11

THE MUSINGS OF THE PASTOR

Today we continue our series on the Doctors of the Church. Today we are looking at St. Bede the Venerable (672? -735), who was named a Doctor of the Church by Pope Leo XIII in 1899.

The collapse of the Roman Empire in the West had exposed Britain to invasion by various Germanic tribes from the continent. For over two hundred years before the birth of Bede, conflict between the invaders and the native Briton as well as subsequent conflicts among the various Germanic kingdoms rocked the island. The conversion of the Anglo-Saxons to Christianity, which was brought about both from the north by Celtic missionaries and from the south by bishops and monks sent from Rome had done little to change their bellicose nature in any notable fashion. Even so, monasticism flourished in those troubled times. The monks served as agents of evangelization and monasteries served as centers of culture.

It was into this environment that Bede was born and in which he lived from childhood. Bede was sent to be a student of Benedict Biscop, a nobleman who had founded an abbey at Wearmouth in 672. As a young student Bede was sent along with a group under the care of Coelfrith to start a second foundation at Jarrow in 684. Bede always maintained a great loyalty to his monastic teachers. He thrived in the monastery, being ordained a deacon in 692 and a priest sometime after 700. Bede describes his life in the monastery in these terms: "From the time I became a priest until the fifty-ninth year of my life I have made it my business, for my own benefit and that of my brothers, to make brief extracts from the works of the venerable fathers on the holy scriptures, or to add notes of my own to clarify their sense and interpretation."

A very pressing need in the disturbed centuries after the collapse of the Roman Empire in the West was the necessity of preserving the wisdom of the past, especially the theological sciences. Bede's name stands out as a monk who handed on the heritage of the fathers to later generations so that this heritage could flower when times became more stable. The writings of Bede fall into three categories: scientific and educational works; historical works; and biblical works. We also have poems, homilies, letters, and writings on the saints written by Bede. In order to be able to read the bible and the fathers, monks at the time of Bede cultivated the several liberal arts and the textbooks necessary for learning them. Monks also needed to know how to calculate time so that they could determine the proper date for Easter each year. Bede contributed noteworthy books in support of all these efforts.

Bede's *Ecclesiastical History of the English People* is regarded by many as being a work of decisive importance in both the art and science of writing history. It also helped to prepare Western Christianity to assimilate the non-Roman north. Bede recognized the opening of a new day in the life of the church even as it was occurring.

Although Bede was eagerly sought by kings and other nobles, even Pope Sergius, Bede managed to remain in his own monastery until his death. The only time that he left was when he was to teach for a few months at the school of the archbishop of York.

Continued in the column to the right.....

December 4, 2022

QUESTION OF THE WEEK

Of what do I need to repent and how can my repentance produce good fruit?

FEAST OF THE IMMACULATE CONCEPTION

Thursday, December 8
A Holy Day of Obligation+
Parish Offices will be closed.

MASS TIMES

Vigil Mass December 7, 7:30 p.m.

December 8
7 am (*Espanol*)
9 am / 12 Noon / 7:30 pm

PLEASE RETURN YOUR OFFERTORY COMMITMENT FORMS BY DECEMBER 31

Following the launch of the parish offertory appeal on November 20, parishioners are encouraged to return their offertory commitment forms to the Parish Office before the end of the calendar year. Fr. John Dillon asks all adult parishioners to consider establishing or expanding their ongoing financial support to the parish to help fund our parish operations, ministries such as Religious Education and Adult Faith Formation, and good works, including our work in our sister parish in Haiti. You can also establish online giving through Faith Direct at <https://membership.faithdirect.net/MD110>. Thanks for your generous support of our parish! For more information, please contact the Parish Office at (301) 840-1407.

PARISH PICTURE DIRECTORIES ARE IN!

If you had your picture taken for the Parish Directory you can pick up your copy of the Directory after Mass today. You can also pick up your copy from the Parish Office if you aren't at Mass this weekend!

THE MUSINGS OF THE PASTOR (*continued*)

Bede died praying his favorite prayer: "Glory be to the Father, and to the Son, and to the Holy Spirit. As it was in the beginning, so now, and forever."

C. Plummer, an editor of Bede's *Ecclesiastical History* wrote this assessment of Bede, which will provide an appropriate ending for this column: "*We have not, it seems to me, amid all our discoveries, invented as yet anything better than the Christian life which Bede lived, and the Christian death which he died.*"

Until next week,
Fr. John

GIFT CARD RETURN

**REMEMBER TO RETURN YOUR
GIFT CARDS BY DECEMBER 12.
YOU CAN PUT THEM IN AN
ENVELOPE AND DROP THEM IN
THE COLLECTION BASKET OR
DROP THEM OFF AT THE PARISH
OFFICE. PLEASE BE SURE TO
INCLUDE THE DOLLAR AMOUNT
OF THE CARD.**

ADVENT EVENTS AT ST. FRANCIS OF ASSISI PARISH

With our Advent season in full swing, St. Francis of Assisi Parish has numerous liturgical, service, and fundraising activities taking place. Please mark your calendars with the following events or read more at <http://www.sfadw.org/advent-christmas>:

- **Advent wreath signup to light the Advent wreath in the church** every weekend Mass during the liturgical season. Individuals, couples, and families are invited to sign up on the forms in the Gathering Space.
- **Talk at 7 pm Tuesday, December 6, on "What Child Is This?" in the Rectory's Youth Room.** Come hear theology professor and parishioner Anastacia Wooden, Ph.D, reflect on the Mystery of the Incarnation and learn about the history and fuller meaning of Advent and Christmas. RSVP at <https://sfaderwood.flocknote.com/signup/106987>.
- **Alternative Christmas Gift Sale on the weekends of December 3/4 and 10/11 in the Gathering Space.** This fundraiser enables parishioners to make donations to nonprofit organizations in the amount of goods and services provided by the charities; donors are provided with a card that they can give to their loved ones, as alternatives to tangible Christmas gifts. Cash and checks are accepted payment; no credit cards, please.
- **Advent Penance service at 7 pm Monday, December 12, in the church.** Come receive God's forgiveness of your sins during this communal penance service at our church.

We look forward to all parishioners taking part in reflecting on the birth of Jesus Christ and how we can love him and others this upcoming Advent season!

SUPPORT THE AGING RELIGIOUS

Lighten the load. An abbot writes, "Your gift helps ease our worldly burdens and allows us to continue living out our mission of seeking God and serving the church." Donations to next week's Retirement Fund for Religious collection help hundreds of US religious communities to provide for their aging members. *Please be generous.*

2022-23 RELIGIOUS EDUCATION CLASSES

Even though Religious Education classes have started, space is still available and children are welcome to begin classes once registration is received and processed. Registration forms can be found in the Gathering Space, the Parish Offices, and also on the parish website. Please call the Religious Education Office if need more information: 301-258-9193. **Children must be registered before they can begin classes.**

CATECHESIS FOR CHILDREN AND YOUTH WITH SPECIAL NEEDS

Our parish offers catechetical sessions specifically designed for children and youth with special needs and their families. Our next class meets online today, Sunday, December 4 from 3:30-4:30 pm. If you would like to learn more about these sessions, please call Susan Anderson, Director of Religious Education, at 301-258-9193.

KEEP CHRIST IN CHRISTMAS POSTER CONTEST

Knights of Columbus Montgomery Council #2323 is inviting Kindergarten through Grade 8 St. Francis Religious Education students to participate in the organization's international *Keep Christ in Christmas* poster contest. Full details can be found on the "Poster Judging Fact Sheet" and Entry Form distributed to students at RE classes. To participate, students are asked to submit their original, handmade 11"x17" poster and completed entry form no later than Tuesday, December 6, to Susan Anderson during religious education class sessions or to the parish office. For more information, contact me Susan Anderson at 301-258-9193.

CHRISTMAS STOCKING HELP LINE

Religious Education families are invited to support families served by Catholic Charities here in Montgomery County by donating \$40 gift cards for local departments stores (e.g., Target) through our "RE Christmas Stocking Help Line." Families are invited to take one (or more) stockings, purchase a gift card, and return these to RE classes by December 13. Look for a letter with more information about this project given to students in RE classes.

SACRAMENT OF PENANCE FOR RE STUDENTS

The students in grades 3 - 8 will have the opportunity to celebrate the Sacrament of Reconciliation as part of their Religious Education classes in Advent. Catechists will review the Sacrament of Penance in advance, and we encourage parents to talk with their children about the Sacrament as well. Please note the date for your child's session and grade as shown below:

Sunday 9:20 Session:

Grade 5– Sun., Dec. 4
Grade 4– Sun., Dec. 11
Grade 3– Sun., Dec. 18

Monday 4:45 Session:

Grades 4 and 5 – Mon., Dec. 12

Monday 6:45 Session:

Grades 6, 7 & 8 – Mon., Dec. 12
(participating in the Parish Penance Service starting at 7:00 pm)

Tuesday 6:45 Session:

Grades 6, 7 & 8 – Tues., Dec. 13

Continued in the column to the right.....

ST. FRANCIS YOUTH GROUP

All youth in grades 6-12 are encouraged to join the Youth Group whenever they can for fun, fellowship, and faith formation:

December 18: Christmas party.

All parents of youth participating in the Youth Group must fill out the registration form and medical release forms for their child(ren) to participate. Please contact Youth Minister Travis Tomon for the forms at trtomon@gmail.com.

UPCOMING TALK ON WHAT CHILD IS THIS UN- PACKS THE MYSTERY OF THE INCARNATION

How can we understand Jesus Christ as both fully God and fully human? The Mystery of the Incarnation is the subject of Dr. Anastacia Wooden's Advent talk at 7 pm Tuesday, December 6, in the Kuehner Room on "What Child Is This?" During her talk, Wooden, a theology professor and parishioner, will unpack this central dogma of our Catholic faith, as well as provide the fuller history and meaning of our Advent and Christmas seasons. Please RSVP for the talk by 5 pm Monday, December 5, at <https://sfaderwood.flocknote.com/signup/106987>. For more information, please contact Director of Adult Faith Formation Tony Bosnick, ab-osnick@sfadw.org.

BIBLE STUDY GROUP FOR WOMEN STARTS JANUARY 5

This winter, small group Bible study opportunities will be available for women from 10:15 am-11:45 am Thursdays in the Kuehner Room. The first six-week study will be based on the book of Ephesians; it will begin on Thursday, January 5, and end on Thursday, February 9. For the six-week study of Ephesians, the group will use a book, "Fearless and Free", which is part of the Walking With Purpose ministry. This ministry aims to make scripture and teachings of the Catholic Church relevant and applicable for all women. Come learn more about the Bible with other women of faith! To receive a link to register or for additional information, please contact Eileen Grams, ehaleygrams@gmail.com or Lita Silva, litasilva4@gmail.com.

RELIGIOUS EDUCATION (continued)

Ways to Serve

The entire parish community shares responsibility for faith formation and the support of many volunteers makes our programs successful. There are a variety of ways to serve, including weekly, monthly, and "as needed" commitments:

- Catechist
- Classroom Aide
- Substitute Catechist
- Support for Service Projects
- Support for Art Projects (at home preparation)
- Help with Sacramental Celebrations & Special Events

Please consider supporting our Religious Education program as a volunteer! To learn more, please call the Religious Education Office at 301-258-9193.

Spotlight on St. Jude Regional Catholic School

We are...St. Jude

www.StJudeRockville.org

<http://www.facebook.com/stjuderockvillemid>

A new SJRCS tradition... Congratulations to our first ever Christian Character awardees, Mathias Fisseha, Adela Espinosa, Silvia Gonzalez Villatoro, Gabriella Deja, Javier Medina, Jason Oseroff, Felipe Munoz-Solis, Alexa Keller and Marian Belardo who were nominated "for emulating the characteristics of the saints/apostles/gospel: showing love for classmates by being kind; praying reverently; using manners; striving to always do their best, and showing a love for God with their words and actions."

St. Jude Regional Catholic School

Cordially Invites You to Our Annual

Christmas Program

Monday, December 5, 10:00 a.m. & 7:00 p.m.

Thaddeus Room

Class Performances (Pre-K through 4th Grade), and 5th Grade Musical "Room for Christmas".

Toy Donation to Benefit St. Ann's Child Care

Educational toys: infant to 4 years.

Toys/activities: 6 to 8-year-old boys.

Toys/activities: 9 to 11-year-old girls.

Toys can be donated in classrooms during the week of November 28 to December 2; and at each performance of the Christmas Program on December 5.

REGISTER NOW FOR 2023-2024 SCHOOL YEAR

HOLIDAY BAZAAR RAFFLE WINNERS

Congratulations to the winners of our 2022 Holiday Bazaar Raffle:

1st Prize	E. Lun M. Carroll
2nd Prize	C. Nwosu
3rd Prize	M. Schiffman

Thank you to everyone who participated in the raffle!

2022 CONTRIBUTION STATEMENTS

To receive credit in 2022, your contributions must be dated December 31, 2022. If you are mailing a contribution, it must be received in the parish Office on or before Monday, January 2, 2023. As a reminder, the parish statement of contributions will not include your FAITHDIRECT contributions. You will receive a statement directly from FAITHDIRECT.

PARISH'S YOUNG ADULTS ARE GATHERING ON DECEMBER 11 FOR A POTLUCK DINNER

There's just one more week until young adults 18-40 will be gathering for the Young Adult potluck dinner from 6:30-8 pm Sunday, December 11, in the Rectory's Youth Room. Come join Fr. Grzegorz Okulewicz and other young adults to get to know one another and discuss what this group would like to do together as a ministry. Dinner and beverages will be provided, but all attendees are asked to bring a dessert to share. Please RSVP on Flocknote at <https://sfaderwood.flocknote.com/signup/105408>. For more information, please contact Fr. G at (301) 840-1407. All are welcome!

ST. MARTIN'S FOOD PANTRY SHORTAGES

Canned Soup
Canned Fruit
Canned Beans (black/kidney/red, etc.)
Dry Unsweetened Cereal
Pasta
Pasta Sauce
Meals in a can (stew, canned pasta, chili, etc.)
Dry Rice/Beans

Diapers - Sizes 3 & 6
Baby Wipes
Pediasure
Baby Formula (Equivalents/substitutes for US produced Similac Blue and Similac Orange (sensitive).

Ensure for Adults

Paper Bags (Trader Joe size or similar).

Plastic Newspaper Bags

Plastic Grocery Bags

12-egg cartons (Plastic)

Please place donations in the St. Martin's Food Pantry Bin in the Gathering Space or the Rectory front porch if the church is locked.

Special thanks go to all those helping us to help our neighbors in need!

THE HOLIDAY BAZAAR

The annual tradition of the Holiday Bazaar continued November 12th. I would like to thank all the amazing volunteers who stepped up and helped plan for the Bazaar all year long. Marie Purdy who solicits, and sets up the vendors, always does a great job getting the hall filled with new and exciting sellers. Millie's Bake Shop was a hit with all the kids, and kids at heart, as they all had their quarters ready to go. I would like to thank Dan Huff, Madge and Betsy who had fun spinning the wheel. Shabby Chic, as always, had wonderful gifts and treasures for everyone thanks to the Beall family who throughout the year hunted for treasures. They always do a great job. The Silent Auction, headed by Deby Dicello and her kids, had many wonderful baskets and items to bid on. It is never easy to put everything together but year after year it is a great success. This year we did face painting thanks to Jane Tom. She helped decorate the many faces in the Christmas Spirit. There was Julia who personalized ornaments for the customers. I would also like to thank MaryEllen Collins, who stepped up and ran the Religious Booth. I think that they sold out of almost everything. The Jewelry Boutique was a big hit thanks to Linda Call and her many helpers who always do a great job. The raffle, spearheaded by Linda Foster, was very successful. There were many beautiful handmade crafts and ornaments made by several of the parishioners. The crafters who gave their time and talents were Jane Tom, Geri Prelewicz, Sara Becker, Doris Chung, and Laura Tseronis. I would also like to thank Donna Zizzo, Beth Houston who have always helped behind the scenes and keeps the Bazaar running smoothly. Sylvia Jones had yummy donuts and hot chocolate enjoyed by all. There were many other people who stepped up and volunteered to help. They were there to help set up, volunteer during, and help clean up afterwards. I know I can't thank everyone personally who helped, but I truly want to thank anyone who gave of their time and talents. It takes many people to run the Bazaar, without volunteers none of this would be possible.

God Bless & Thank You!

Anne Culver

ESPAÑOL

Eventos de Adviento en la parroquia de San Francisco de Asís

Al comenzar nuestra temporada de Adviento el 27 de noviembre, la parroquia de San Francisco de Asís tiene numerosas actividades litúrgicas, de servicio y de recaudación de fondos. Marque sus calendarios con los siguientes eventos o lea más en <http://www.sfadw.org/advent-christmas>:

- **Inscripción en la corona de Adviento para encender la corona de Adviento en la iglesia** cada misa de fin de semana durante la temporada litúrgica. Se invita a individuos, parejas y familias a inscribirse en los formularios en el Espacio de reunión.
- **Charla el martes 6 de diciembre sobre "¿Qué niño es este?" en la Sala de Jóvenes de la Rectoría.** Venga a escuchar a la profesora de teología y feligresa Anastacia Wooden, PhD, reflexionar sobre el Misterio de la Encarnación y aprender sobre la historia y el significado más completo del Adviento y la Navidad.
- **Venta alternativa de regalos de Navidad los fines de semana del 4 y 11 de Diciembre en el espacio de reunión.** Esta recaudación de fondos permite a los feligreses hacer donaciones a organizaciones sin fines de lucro en la cantidad de bienes y servicios proporcionados por las organizaciones benéficas; los donantes reciben una tarjeta que pueden dar a sus seres queridos, como alternativas a los regalos tangibles de Navidad.
- **Servicio de Penitencia de Adviento a las 7 pm del Lunes 12 de Diciembre en la iglesia.** Venga a recibir el perdón de Dios de sus pecados durante este servicio de penitencia comunitaria en nuestra iglesia.

¡Esperamos que todos los feligreses participen en la reflexión sobre el nacimiento de Jesucristo y cómo podemos amarlo a él y a los demás esta próxima temporada de Adviento!

¡Jóvenes Adultos, Reúnanse!

¡Jóvenes adultos, es hora de conocerse! El domingo 11 de diciembre, el P. Grzegorz Okulewicz invita a todos los jóvenes adultos de 18 a 40 años a una cena de jóvenes adultos que se celebrará de 6:30 a 8 pm en la Sala de Jóvenes de la Rectoría. Se proporcionará comida, pero pedimos que todos los asistentes traigan un postre para compartir con el grupo. Por favor, confirme su asistencia, a <https://sfadwood.flocknote.com/signup/105408>. Para obtener más información, comuníquese con el Padre G al (301) 840-1407. ¡Esperamos verte allí!

Regístrese en Flocknote

¿Está interesado en recibir un mensaje quincenal del Padre John y mantenerse al día sobre todo lo que ofrece nuestra parroquia? Si es así, regístrese para recibir mensajes de Flocknote en la página de inicio de nuestro sitio web, www.sfadw.org. Flocknote es una plataforma de comunicación utilizada por nuestra parroquia para que los miembros del clero y los coordinadores del ministerio envíen mensajes a sus "rebaños", lo que facilita la comunicación. Puede inscribirse en diferentes grupos de los que le gustaría escuchar o simplemente recibir los correos electrónicos y mensajes de texto del Padre John. Por favor, regístrese hoy y no espere a ser informado sobre todo lo relacionado con San Francisco. Para obtener más información, envíe un correo electrónico a la Coordinadora de Comunicaciones Melissa Egan a megan@sfadw.org.

COME ATTEND TALK ON OUR LADY OF GUADALUPE ON DECEMBER 20

All St. Francis of Assisi teens and adults are invited to attend a talk at 8 pm Tuesday, December 20, on "Our Lady of Guadalupe: The Imagery behind the Image" at the Father Cuddy Hall, 17001 Overhill Road, in Derwood. Speaker Joseph Murtha, Former Master of the archdiocese's District of the Fourth Degree Knights of Columbus, will address the mysterious appearance of an image of the Blessed Virgin Mary on the cape of St. Juan Diego in 1531 – an image that hasn't deteriorated in nearly seven centuries. Murtha will discuss what science says about the image, what Our Lady of Guadalupe appears to be doing in the image, and why she is the patroness of the Americas, the unborn, and the Knights of Columbus. Come join us!

IN HONOR OF OUR LADY OF FATIMA

The World Apostolate of Fatima, Archdiocese of Washington Division "**The Blue Army**" invites you to **Rosary, Mass, Confession, Divine Mercy Chaplet, and healing prayers. Tuesday, December 13 at 1:00pm** in the Immaculate Heart of Mary Chapel, Basilica of the National Shrine, Michigan Ave, DC.. For more information call 301-595-1770.

WALK WITH MARY

Accompanying & Praying for the Migrant Community
Saturday, December 10, 2022

Procession: 11:00 a.m.

From the Shrine of the Sacredheart Catholic Church to the Basilica of the National Shrine of the Immaculate Conception

Rosary: 1:00 p.m.

Mass 2:00 p.m.

For more information visit adw.org/walkwithmary or call 301-863-5335. Sponsored by the Office for Cultural Diversity and Outreach.

MEN'S DISCERNMENT MASS WITH CARDINAL GREGORY & DINNER

Sunday, December 11, 2022

4:30–7:00 p.m.

Saint John Paul II National Shrine

For college-age men (18 to 40s), who are interested in the priesthood. Holy Mass, dinner, and an opportunity to discuss the priesthood with priests and seminarians from the Archdiocese. Register at <https://dcpriest.org/december-mens-discernment-mass-with-cardinal-gregory-and-dinner>. For more information, contact Fr. Mark Ivany, Director of Priest Vocations, 202-636-9020 or vocations@adw.org.

KNIGHTS OF COLUMBUS - COUNCIL 2323

The Knights of Columbus are looking for new, transferring or readmitted members to share in their Charity, Fraternity, Unity and Patriotism activities. Council 2323 supports many St. Francis activities and has many social events. The KofC offers life and long term care insurance opportunities as well as annuities. If interested in learning more, contact Gary Palmer (301-948-6494 or email gtdbpalmer@verizon.net).