

FINANCIAL WORKSHOPS: Your Source for Financial Education

At Edward Jones we believe financial education is an important step in helping you achieve a better future. For information on workshop content, contact John Walters at 301-997-1707.

Age: 18 & up
Day: Tuesday
Time: 6:00 - 7:30 pm
Fee: \$5
Location: Leonard Hall Recreation Center Conference Room



Making Sense of Retirement

Participants will learn a 5 step planning process and the importance of consulting a professional to help prepare for retirement.

CODE: 240222B
Date: 1/17

Smart Choices in Retirement

Participants will learn how to achieve a stable, steady income in retirement.

CODE: 240222C
Date: 1/24

A Smart Start to Mutual Funds

This workshop provides fundamental information on mutual funds.

CODE: 240222D
Date: 1/31

A Woman's Guide to Money Matters

This workshop discusses preparing for retirement and paying for children's education from a woman's point of view.

CODE: 240222E
Date: 2/7

Focus on Fixed Income

This workshop teaches the basics of bonds, the advantages of laddering and how fixed income may be part of your investment strategy.

CODE: 240222F
Date: 2/21

Take Stock in the Market

This workshop explores the basics of the stock market; including the basic structure of the stock market and principles that can help in stock investing.

CODE: 240222G
Date: 2/28

Tax-Free Investing: It's not what you make, it's what you keep!

This workshop discusses the features, benefits, tax law implications, and three ways to purchase municipal bonds.

CODE: 240222H
Date: 3/6

LET'S LEARN SPANISH! AT LEONARDTOWN HIGH SCHOOL

Betsy Kebaugh, instructor, has over 30 years of experience teaching Spanish for the St. Mary's County Public Schools.

BEGINNING SPANISH, LEVEL 2

This class is designed for those students who have completed the first level of the Beginning Spanish class, but also for those who at some point have had an introduction to the basics of Spanish: greetings, numbers, asking basic questions, describing things and using basic verbs. In Level 2 students will expand their vocabulary, learn more of the basic structures and continue to practice speaking and understanding the language, as well as writing simple information. All activities will encourage active participation. Those who are coming from the Level 1 class will be able to use the same textbook/workbook. Other students will need to purchase one from the instructor on the first day of class for \$21; the book will contain a review of the material covered in Level 1 and can also be used for Levels 3-5.

CODE: 240220A

Age: 13 & up
Date: Mondays, 1/9 – 3/12 (No class 1/16 or 2/20) (8 weeks)
Time: 7:15 - 8:30 p.m.
Fee: \$70
Location: Leonardtown High School [Map/Directions](#)

INTERMEDIATE SPANISH, LEVEL 2

This class is designed for those students who have completed the first level of the Intermediate Spanish class, or at least 1 year of high school Spanish or 1 semester of college Spanish, and who would like to continue their study of the language. Students will expand their vocabulary, learn more advanced grammar and structures, and practice speaking and understanding the language. All activities will encourage active participation. A textbook/workbook will be required, which may be purchased from the instructor on the first day of class for \$18 and which can also be used for Intermediate Spanish, Levels 3-5.

CODE: 240220B

Age: 13 & up
Date: Mondays, 1/9 – 3/12 (No class 1/16 or 2/20) (8 weeks)
Time: 5:45-7:00 p.m.
Fee: \$70
Location: Leonardtown High School [Map/Directions](#)

HOMEBUYERS SEMINARS

Are you planning on purchasing a home? This is the perfect time to learn about the process. This seminar will take you through the home buying process such as: getting pre-qualified, the loan process, the real estate process, and how to choose the right realtor. Specific loan programs such as FHA, VA and USDA will be discussed. Sponsored by Arlene Wald, Equity Resources and Hollie Kessler, Re/Max 100. Questions may be directed to Arlene Wald at 240-372-9457 or email her at awald@callequity.net. Please register in advance with Recreation and Parks.

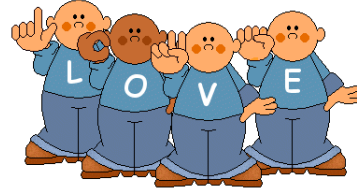
Age: 18 & up
Times: 6:30 - 8:00 pm
Fee: FREE
Location: Chancellors Run Regional Park
Days: Thursdays
Date: 1/19 **CODE: 240223A**
Date: 2/16 **CODE: 240223B**



SIGN LANGUAGE FOR KIDS

Have fun learning sign language! Instruction will include working with sign language books, games and videos. Handouts will be provided for students to keep. Parents and siblings too young for class are welcome to sit in. Class is geared for children ages 6 to 11. Contact instructor for allowable exceptions. (410-326-3828) Sharon Kaltwasser, instructor, has over 15 years experience teaching sign language to children.

CODE: 240101A
Age: 1st - 5th grade
Dates: Tuesdays, 1/17 - 2/21 (6 weeks)
Times: 4:15 – 5:15 pm
Fee: \$35.00
Location: Hollywood Elementary School



ADULT SIGN LANGUAGE

Students will learn basic signing skills through instruction, interaction with each other, and the text. The text is: "The Joy of Signing" by Lottie Riekehof, approximate cost \$22.00. Students are responsible for getting the text. Text can often be borrowed from local libraries. Any edition of this text is fine for use in this class. It is an excellent resource and should the student enroll with this instructor for a more advanced course, this text will be used in that course as well. Instructor: Sharon Kaltwasser, BSEd of the Deaf/Hard of Hearing. BSEd Elementary Education. (410-326-3828)

CODE: 240202A
Age: 13 & up (12 years with a registered parent)
Dates: Tuesdays, 1/10 - 2/14 (6 weeks)
Times: 7:00 - 8:30 pm
Fee: \$45.00
Location: Chancellors Run Regional Park/Sr. Lounge

