



## Loretta Ann Howard

July 2, 1938 - July 23, 2020

Loretta Ann Hubbard Howard of Royal Oak, MD died on July 23, 2020. She was 82 years old.

Born on July 2, 1938, she was the daughter of the late Sherwood Marcus and Irene Meade Cannon Hubbard.

After graduating from Easton High School in 1956, she married Luke Vincent Howard, Sr. They were active members of Sts. Peter & Paul Catholic Church. They had six children and enjoyed a loving relationship with their large family. After being a homemaker for many years, she worked for the Talbot Department of Education as assistant librarian. Then she was employed for several years with the Talbot Banner in the advertising department. Later she was employed by Blue Cross Blue Shield as a Regional Manager.

In 1986, she founded Ann H. Howard & Associates. This operated as an insurance brokerage specializing in health and life benefits. She served as President of the Talbot County Chamber of Commerce, Easton Business Management Authority, and the Maryland State Life Underwriters. In 1987, she was chosen as the Business Woman of the Year by the Talbot County Chamber of Commerce. She was a founding member of the Talbot Business Roundtable. She qualified as a member of the Million Dollar Roundtable, and she coordinated the first Health Fair for Talbot County.

Together with her partner, Karen Myres, Howard published "Shorewoman Magazine". This publication featured the accomplishments and lives of women on the Eastern Shore of Maryland.

Other organizations included Memorial Hospital Gift Giving Committee and Memorial Hospital Association, For All Seasons Board of Directors, and St. Anne and Joachim Society.

In 2000, her agency merged with The Avon-Dixon Insurance Agency, where she held the title of Vice President of Financial Services.

After retirement, she graduated from Chesapeake College with an Associate of Arts Degree and as a member of the Phi Theta Kappa Honor Society.

For 70 years, she enjoyed singing in various groups, such as the Abendmusiken Group and the Sts. Peter & Paul Mission Church Choir. In retirement, art and gardening became passions.

She is survived by four children; Mary Annette Mitchell of Royal Oak and her family, daughter, Jennifer A. Woessner, her husband Andy, stepdaughter, Taylor and son Preston; daughter, Rebecca R. Montgomery, husband, Nick and their three children; Jessa, Gwenna and Dominic; son, Robert S. Mitchell and son Christopher E. Mitchell, wife Christina and their three children, Dylan, Emily and Harper, daughter, Diana H. Johnson and husband, Sherwood and their children, Claire, Gabe and wife Meredith, Gavin, and Maxine, son, Luke V. Howard, Jr., and his son Luke V. Howard, III and son Joseph R. Howard and his wife, Debby, her daughter Rachel and husband Matt and their granddaughters, Rory, and Isabella.

Two children predeceased her: Peter Martin Howard and Angela H. Pugh.

Angela was the wife of Dan Pugh and their son, Sam J. Pugh. Her sister, Joyce H. Bailey and brother, Richard E. Hubbard reside in Talbot County

A visitation will be held on Wednesday, July 29, 2020 from 5 -7 PM at Fellows, Helfenbein & Newnam Funeral Home, P.A., 200 S. Harrison St., Easton. A Funeral Liturgy will be celebrated on Thursday, July 30, 2020 at 11 AM at Sts. Michaels Mission Church, 109 Lincoln Ave, St Michaels, MD. Burial will be private.

Memorial contributions may be made in her honor to the Sts. Peter & Paul Community Center, For All Seasons, Memorial Hospital Foundation, or your favorite charity.



# Previous Events

## Visitation

JUL 29. 5:00 PM - 7:00 PM (ET)

Fellows, Helfenbein & Newnam Funeral Home, P.A. - Easton  
200 S. Harrison St.  
Easton, MD 21601

## Service

JUL 30. 11:00 AM (ET)

St. Michaels Mission Church  
109 Lincoln Avenue  
St. Michaels, MD

# Tribute Wall



“ *Fellows, Helfenbein & Newnam Funeral Home created a Tribute Video in memory of Loretta Ann Howard*



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**Fellows, Helfenbein & Newnam Funeral Home** - July 29, 2020 at 12:57 PM



“ *Loretta Ann Howard*

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October 26, 2023 at 06:42 PM



“ *Loretta Ann Howard*

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January 28, 2023 at 12:44 PM



“ *Loretta Ann Howard*

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January 28, 2023 at 08:03 AM

CP

“ Ann was an amazing woman and a wonderful neighbor and gardener to those of us in Royal Acres. She was a woman to admire and one who always had time to talk.

*Ann will be greatly missed and I just want her family to know how much she touched so many.*

*Candace and David Prossner*

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**Candace Prossner** - August 01, 2020 at 07:47 AM



“ *Strength & Solace Spray was purchased for the family of Loretta Ann Howard.*



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July 29, 2020 at 11:20 AM



“ *Sweetest Sunrise Bouquet was purchased for the family of Loretta Ann Howard.*



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July 29, 2020 at 11:07 AM

LC

“ *Lynda Palmatary, Centreville sent a virtual gift in memory of Loretta Ann Howard*



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**Lynda Palmatary, Centreville** - July 29, 2020 at 08:38 AM

LC

*I knew Ann very well when she worked for Blue Cross/Blue Shield. Also knew her dad. I worked for the County Commissioners of Queen Anne's County and we had many contacts. She will surely be missed by many and her love for others will always be remembered. Prayers to her family at this time and God Bless. Lynda Palmatary, Centreville.*

Lynda Palmatary, Centreville - July 29, 2020 at 08:40 AM

JS

“ June Shortall lit a candle in memory of Loretta Ann Howard



June Shortall - July 28, 2020 at 09:24 PM

JS

*My heartfelt condolences to out to Luke V. Howard .jr.*

June Shortall - July 28, 2020 at 09:26 PM

CH

*I was so sorry to see this. She was a wonderful woman. Always lots of fun with her Mr. Howard and the family through the years. My thoughts and prayers go out to the family. May your memories help you all during this difficult time. Much love.*

Cecilia Hoevenaars - July 31, 2020 at 01:15 PM

PH

*We were so sorry to hear of Ann's passing. Growing up a few doors down in Royal Acres, we have great memories of Ann and Luke at the weekly volleyball games and the many picnics and crab feasts. Please know your family is in our thoughts and prayers. Pam, Walt and Jeff Messick*

Pam Messick Harman - July 31, 2020 at 04:40 PM

KK

*Ann was one of the first people I met after moving to Maryland about 45 years ago. We remained friends through thick and thin. We watched our children grow up, had many wonderful times together, and she will be missed more than you'll ever know. Her love of life, zest for adventure, kindness and help to all who knew her were her trademarks. These past few years she and Annette invited me for dinner many times and laughter always filled the house. The picnics, and crab feasts were always monumental events and enjoyed by many. Rest in peace dear Ann - you shall be missed.*

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**Kay Klein** - August 05, 2020 at 12:45 PM

DS

*“ FOND MEMORIES OF ANN; CHAMBER OF COMMERCE, HIGH SCHOOL CLASS MATE, CLASS REUNION PLANNING. A WONDERFUL PERSON. SHE WILL BE MISSED. THANKS BE TO GOD, WE WILL BE WITH HER AGAIN ONE DAY!*

*WITH LOVE,*

*DAN SWANN*

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**DAN SWANN** - July 28, 2020 at 02:11 PM



*“ Beautiful Dreams was purchased for the family of Loretta Ann Howard.*



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July 28, 2020 at 12:13 PM

AC

“ *Annamrie Cole lit a candle in memory of Loretta Ann Howard*



**Annamrie Cole** - July 27, 2020 at 03:39 PM

AC

*Annette and Diana you are in my thoughts and prayers*

**Annamrie Cole** - July 27, 2020 at 03:39 PM

CG

“ *Cassie Guy lit a candle in memory of Loretta Ann Howard*



**Cassie Guy** - July 27, 2020 at 08:01 AM

CG

*Ms. Ann was a wonderful person. She was always positive and supporting. She will be truly missed. Sending prayers for the family.*

**Cassie Guy** - July 27, 2020 at 08:04 AM

JH

“ *Farewell Ann, I'm sure you are now leading the choir in heaven. You will be deeply missed here on earth. What a wonderful friend you have been, not only to me but to the entire community.*

**Jane Haley** - July 26, 2020 at 11:21 PM



“ *Simply Elegant Spathiphyllum was purchased for the family of Loretta Ann Howard.*



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July 26, 2020 at 05:38 PM



“ *Full Of Love Bouquet was purchased for the family of Loretta Ann Howard.*



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July 26, 2020 at 04:26 PM



“ *Be My Love Bouquet with Red Roses was purchased for the family of Loretta Ann Howard.*



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July 26, 2020 at 04:02 PM



“ *Full Of Love Bouquet was purchased for the family of Loretta Ann Howard.*



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July 25, 2020 at 09:21 PM

 Vickie Bildstein

“ *Vickie Bildstein lit a candle in memory of Loretta Ann Howard*



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**Vickie Bildstein** - July 25, 2020 at 08:45 AM

 Vickie Bildstein

*So sorry to hear this Prayers to the entire family RIP Miss Ann*

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**Vickie Bildstein** - July 25, 2020 at 08:46 AM

LS

*My thoughts and prayers are with the Howard and Hubbard families. Fond memories of a great lady. Thank you Ann for our close friendship over the decades.*

*Lou Satchell*

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**Lou E Satchell** - July 29, 2020 at 07:02 AM

PF

“ *Phil Foster lit a candle in memory of Loretta Ann Howard*



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**Phil Foster** - July 25, 2020 at 04:59 AM

WS

“ *With love, Chris, Lisa, Noel, Max, Mary, and Sarah purchased the Pink Tribute Spray for the family of Loretta Ann Howard.*



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**With love, Chris, Lisa, Noel, Max, Mary, and Sarah** - July 24,  
2020 at 09:46 PM