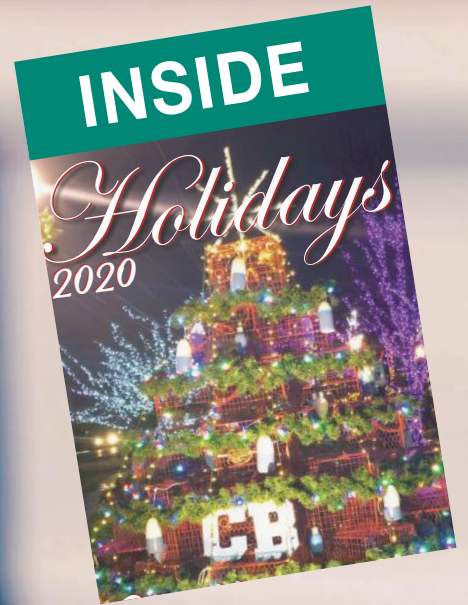


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Calvert County Times

THURSDAY, NOVEMBER 26, 2020

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COVER
Cheers for the holidays!



LOCAL 5
Chesapeake Beach Councilman Greg Morris logs in on short-term rentals.



HOLIDAY 11
Check out our Holiday Gift Guide.

**“THE GUARDIAN ANGEL
MAY BE THE TEACHER.”**

PAT NUTTER ON WHY KIDS SHOULD BE IN SCHOOL.

WEEKLY FORECAST

Thu 11/26	Fri 11/27	Sat 11/28	Sun 11/29
68° 48°F	63° 47°F	59° 39°F	53° 46°F
AM Showers Mon 11/30	Partly Cloudy Tue 12/1	Partly Cloudy Wed 12/2	Partly Cloudy Thu 12/3
55° 37°F	47° 32°F	45° 33°F	49° 38°F
Rain	Partly Cloudy	Partly Cloudy	Partly Cloudy

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COVID-19

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Calvert 1665 | 16

Information provided by Calvert Health Department

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Judge Hears Suit on County Plan

Injunction Sought to Halt Implementation

By Dick Myers
Editor

A trial is being held this week in Calvert County Circuit Court in which four county residents are seeking an injunction to stop the implementation of the county's revised comprehensive plan. That would include stopping the revision of the county's zoning ordinance and town center master plans.

The trial before retired visiting judge Terrance McGann from Montgomery County began Monday, Nov. 23 and was scheduled to last two days. Closing arguments from both sides were scheduled for Nov. 24, to conclude after this week's press deadline.

Assistant County Attorney John Mattingly is representing the county and Towson-based attorney G. Macy Nelson is representing the plaintiffs.

The main suit on which the injunction request is based was filed Dec. 24, 2019 in Calvert County Circuit Court by Nelson on behalf of Susan Dzurec and Myra Gowans of Huntingtown, Phyllis Sherkus of Dunkirk and Michael King of Prince Frederick, members of a newly formed citizens group called Calvert Citizens United (CCU).

The suit alleges two flaws in the commissioners' 3-2 decision to adopt the plan update in August of last year. It says that Commissioner Kelly McConkey, now commissioner president, should have recused himself on the 3-2 vote that placed two pieces of property he owns in Huntingtown into an expanded Huntingtown Town Center. The suit said that violates the county's Ethics Ordinance.

The suit also alleges errors in failing to readvertise the plan for another hearing after the commissioners made major changes to it.

The comprehensive plan update is implemented by changes in ordinances and local rules such as the county's zoning ordinance and town center master plans now under way.

In seeking an injunction, the plain-

tiffs allege in their suit: "Allowing the Ordinance and Local Rules to be amended concurrently with a suit against the Comp Plan would confuse the legal state of affairs for land use in Calvert County, not just for plaintiffs but for all other persons within the County. If the Ordinance or Local Rules were amended in conjunction with an illegitimate Comp Plan, that would result in tangential suits and scuttled development throughout the county."

A trial on the suit seeking to have the comprehensive plan update thrown out is expected sometime next spring.

During the first day of trial on Nov. 23, Director of Planning and Zoning Mary Beth Cook, Long-Range Planner Jenny Plummer-Welker and Executive Administrative Assistant Maureen Frederick testified for the defense and Gowans and Dzurec for the plaintiffs.

Counter to the plaintiff's argument, Cook said an injunction would halt all development activity in the county and leave her staff with nothing to do.

Mattingly vowed to appeal the decision if an injunction was granted.

The suit seeking the injunction is just a part of a string of legal challenges by both sides including suits by McConkey against the ethic commission and its chairperson.

The multiple pleadings against the Ethics Commission were heard by Judge McGann on July 24 in Calvert County Circuit Court.

As the result of that hearing the judge dismissed all of the proceedings against the commission, including McConkey's request for temporary restraining order, preliminary and permanent injunctions, and constructive civil contempt.

The judge in the same order reduced the number of complaints to the Ethics Commission from five to just two: Calvert County Republican Central Committee Chairperson Catherine



Grasso on behalf of the committee and Dzurec.

The Calvert County Ethics Commission, as the result of a court order, heard the case and McConkey testified, but a decision has not been announced.

In the meantime, McConkey has filed suit against his own board and is seeking \$400,000 in damages from the county. He is also seeking monetary damages from ethics commission chairperson, Jennifer Mazur.

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New Northern High Lifts Growth Limits

By Dick Myers
Editor

The completion of the new Northern High School has allowed for an area in northern Calvert County to have growth limitations lifted.

The county's Adequate Public Facilities Ordinance (APFO) requires adequate school capacity for a new residential project located within that school's area.

According to a memo to the planning commission from Long-Range Planner Jenny Plummer-Welker, "Schools are adequate when all public elementary and secondary schools which will serve the proposed residential subdivision or residential development will accommodate the pupil yield from that residential subdivision or residential development without exceeding 100 percent of the rated capacity of any of those schools."

The memo goes on to say: "If the enrollment exceeds 100 percent of rated capacity, the schools may still be deemed adequate if an adopted redistricting results in the enrollment projected by the Department of Planning & Zoning for the next school year not exceeding 100 percent of rated capacity in any of the schools serving the



Architects rendering of new Northern High School.

residential subdivision or residential development."

The denial has a limited time frame. "The Zoning Ordinance limits the delay of final approval of a residential subdivision or residential development due solely to the lack of adequate school capacity to six years from the date of preliminary approval," Plummer-Welker said.

According to Plummer-Welker, Northern High School "has been over 100-percent capacity since the APF

Report for Schools issued in May 2001." She said Plum Point Elementary School also went from over capacity to under capacity during the last year.

The entire area served by Northern High School has not had the APFO restrictions lifted. The only school left in the county with more than 100-percent capacity is Mt. Harmony Elementary School, so any proposed subdivisions in that school's service area will still be restricted by the APFO.

The overcrowding at Mt. Harmony E.S. in Owings may be alleviated with the completion of the new Beach Elementary School (see separate story).

That school also serves both North Beach and Chesapeake Beach and each town is served by its own zoning administration. Neither town has an adequate public facilities ordinance.

Construction of the new 575-student Beach Elementary School is scheduled to begin next summer.

dickmyers@countytimes.net

State Troopers Enforce COVID Compliance

By Guy Leonard
Staff Writer

Starting on the eve of Thanksgiving, Nov. 25, additional state troopers will be assigned to each county in Maryland, Gov. Larry Hogan announced, to conduct compliance checks on public health orders related to COVID 19.

Hogan made the announcement at an Annapolis press conference Nov. 23.

Their efforts will be focused on restaurants, bars and retail establishments but they would investigate any violation of state law in cooperation with local governments and law enforcement, Hogan said.

The state police were also "ramping up" their COVID compliance hotline to allow residents to report any alleged breaches to public health orders, such as large crowds or "super spreader" events.

Hogan warned against the usual pre-Thanksgiving flood of patrons, mostly college students to bars who then go on to celebrate Thanksgiving with older family members.

"I cannot stress enough how reckless that behavior would be this year," Hogan said.

Hogan noted that cases of COVID-19 continue to rise this fall in a massive surge; the past 19 days have seen an additional 1,000 new cases or more of the virus.

The state's positivity rate has reached 6.88 percent and there has been an 80 percent increase in hospitalizations over the past two weeks.

As of Monday, 4,293 Marylanders had died from the virus, Hogan said.

Health experts here and across the nation have strongly advised against travel to visit family members during the holidays.

"Many people are following that advice," Hogan said. "A AAA survey showed 90 percent of Marylanders don't plan to travel this Thanksgiving."

Even with the increase in hospital beds to counter the surge, Hogan said, hospitals in Western Maryland are reaching their capacity; 29 hospitals across the state are at 90 percent of their capacity.

"There is widespread community transmission in every corner of the state," Hogan said.

Hogan has already brought the state back to a Phase 2 status for restaurants and bars, allowing just 50 percent capacity and placing the same restrictions on places of worship, retail stores, and social and community organizations.

He also limited hours of operations for restaurants, bars and similar venues to stay open no later than 10 p.m., only carryout and delivery services were exempted from this



order.

Hogan's administration also warned against gathering in groups of 25 or more and advised against all but essential travel to states that had high infection rates.

The statewide masking order remains in effect at any public spaces and at private businesses and on public transportation, Hogan said, as well as outdoors when social distancing is not possible.

"The vast majority of our citizens and our small businesses... are doing the right thing," Hogan said.

"But as COVID fatigue has set in, some individuals and businesses, unfortunately started to become more lax."

Hogan said he understood the frustration with the continued fight against COVID.

"But following public health directives is the only way that we will be able to stop this virus, keep Maryland open for business, keep our hospitals from overflowing," Hogan said. "It's absolutely critical that they must be followed."

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Final Plans Approved for Beach Elementary

Design to be Submitted to State



By Dick Myers
Editor

The Calvert County Board of Education has approved the final design for the new Beach Elementary School. The plan will be submitted to the state's Interagency Committee for School Construction for approval of state funding for the project. This past summer the school board approved the schematic design. The approval at the board's Nov. 18 meeting was of more detailed architectural renderings.

Ron Ilkovitch, president of SEI Architects, presented the plan to the board. He said the project's goal is to "design a special school for the Chesapeake Beach community."

The school's construction budget is \$28,750,000. It will be 66,000 square feet of education space and 3,000 square feet for community use. It is designed for 575 students. It is energy efficient, designed to a LEED Silver standard, Ilkovitch said.

The school is tucked into a steep slope and has a tight footprint, so it is designed with three floors.

He said the design was reminiscent of a lighthouse. He added, "It also offered opportunities for views down to the water, Fishing Creek and Chesapeake Bay. The topography of the site also offered other opportunities to step the building up in the middle."

He said the design, with the building set back from the road, gives the appearance of not being any taller than surrounding buildings. The extra floor was given waiver approvals by the Chesapeake Beach

Planning Commission and Board of Appeals.

Ilkovitch said, "The ideas of next generation learning really took a next step in our design development process." He added, "Classrooms of essentially the same type can be used with movable furniture to do the typical top-down learning. But really, we're moving to more of a model where different types of groups can learn in the classroom."

He said, "The classrooms are arranged in a way where there's a project area. There are different whiteboards that really tell you how to point smaller groups in different directions so that different activities can occur simultaneously within the same classroom."

Board member Pat Nutter said he used to attend dances at the school when he was a teenager. "Their design is beautiful," he said.

Both Ilkovitch and Director of School Construction Shuchita Warner praised the cooperation of the town's planner and town staff in the development of the design.

Ilkovitch said, "We're also starting to develop the philosophy of the school, the feeling of the school. We've been working with the stakeholders to develop an idea where the local ecology can be part of their theming and their wayfinding."

Board member Dawn Balinski opined, "I just want to thank you for something hopeful and beautiful when there isn't a lot of hope and beauty right now. And so, this is gorgeous."

dickmyers@countytimes.net

Town Pressed to Reconsider Short-Term Rental Ban

Councilman Calls for Discussion

By Dick Myers
Editor

The Chesapeake Beach Town Council was pressed once again at their Nov. 18 meeting to reconsider the town's ban on short-term rentals.

Shad Montague, one of four persons who spoke via ZOOM at the meeting, asked for the town to put the item on their January agenda for discussion.

The town has been presented with a petition with more than 600 signatures supporting short-term rentals, such as Airbnb.

Mayor Pat Mahoney is dead-fast set against allowing the short-term rentals. He told the County Times after the Sept. 17 meeting, at which several people spoke in support of the rentals, that the council passed an ordinance in May of 2019 codifying what had been a policy in town for 50 years banning short-term commercial rentals of less than 30 days.

He said the ordinance was adopted after study by town staff and concern that neighborhoods were being overrun on Fridays with people renting for the weekend.

Mahoney said the pandemic has exacerbated the situation, with people coming in from states with higher incidents of COVID-19 and from states that travel to Maryland was banned.

But at least one councilman, Greg Morris feels the issue deserves reconsideration. He had attempted to respond to the speakers at the Nov. 19 meeting but was cut off by Mahoney, who said the councilman did not have the floor at that time but could speak later.

Later, during the council lightning round, Morris said, "They deserve council discussion."

Morris said he believed not being able to respond during the discussion was counter to precedent during his last four years in office.

Mahoney told the speakers that the issue would be one for the town's planning commission to discuss, a point disputed by the speakers.

Joshua Johnson, a mayoral candi-



Chesapeake Beach Councilman Greg Morris

date until he dropped out of the race, said, "We are doing everything we can to be active participants in the culture and history (of the town)."

Derick Brinkley questioned the distinction between short-term rentals and bed and breakfasts (B&B's). He said two B&B's had been approved in town during the time that the short-term rentals were banned.

"I don't see that there is a difference," he said, noting the demand to be in town. "Everyone wants to be here," he said.

Monique Lighthart, an Airbnb operator in Annapolis, said that city had embraced the short-term rentals, imposing fees to take advantage of them.

Lighthart said that the restaurants in town are hurting because of the pandemic, "They spend real dollars at restaurants," she said of the potential rental customers.

"I am looking for a won/win," she said of reopening discussions.

At least one other council member seemed open to that possibility. "I hope we can have some discussions coming up in council and planning and zoning," said Councilman Keith Pardieck.

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School Board Pulls Plug on Hybrid Learning

Most Students Will Be All Virtual

By Dick Myers
Editor

It was supposed to be a reconsideration of a vote the week before against having students in Grades 3-5 return to school in a hybrid model. Instead, when all was said and done the board at their Nov. 19 meeting not only reaffirmed that vote but also decided by the same 3-2 vote, to end the hybrid model for Pre-K to Grade 2 started several weeks ago.

Only students who were exempted at the beginning of the school year, including some special education and Career and Technology Academy students, and those without internet access at home will continue in person learning.

Newly appointed school board member Pat Nutter, who the previous week had cast the tie-breaker against the Grades 3-5 return to school, started the conversation by switching to being in favor. But then member Dawn Balinski, who had supported the move the week before, changed her vote to against based on current COVID-19 health metrics in the community.

Calvert's positivity rate peaked at 5.35 percent on Nov. 18 but has been below five percent ever since.

With the vote still 3-2 against the Grades 3-5 plan, Balinski then moved to end the Pre-K to Grade 2 hybrid, which also passed 3-2, with President Inez Claggett and Vice President Pamela Cousins, who have consistently been against a hybrid return at this time, supporting

both motions.

School Superintendent Dr. Daniel Curry said the end to Pre-K to Grade 2 hybrid would be done as soon as possible, perhaps as early as next week.

Nutter said he had consulted a number of medical professionals. He said he was particularly worried about the importance of school to children with problems at home. "Millions of children depend on an educator to see that something is not right."

"The guardian angel may be the teacher," he said.

He insisted he was not oblivious to the health concerns. "I have my own fears every day. I have fears for my family."

Balinski said she has followed the health metrics every day and in the week since the first vote against the Grades 3-5 hybrid return, they have deteriorated to the point where some are above the recommended level established by the State Board of Education and the governor.

She said, "I am extremely disappointed to have to reverse my vote." She noted with the holidays ahead, she didn't believe there could be a return to school until after the first of the year.

And, after making the motion to pull the plug on the Pre-K to Grade 2 hybrid, and having that vote pass 3-2, she added, "That was very painful."

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CALVERT COUNTY SHERIFF'S OFFICE CRIME REPORT

During the week of November 9 – November 15 deputies of the Calvert County Sheriff's Office responded to 1,269 calls for service throughout the community.

Arrests:

On November 9, 2020, Deputy Parks responded to San Angelo Drive and Golden West Way in Lusby for the report of an accident involving a school bus. Calvert County Emergency Communications advised a vehicle approached the stopped school bus at a high rate of speed, striking the rear of the bus. Deputy Parks made contact with the driver of the vehicle, **Victoria Lynn Tillbery** (51), and observed her to have slurred speech and lack of balance. A search of Tillbery's vehicle was conducted resulting in an unopened Suboxone strip which Tillbery was unable to provide a prescription for. Tillbery was placed under arrest and transported to the Calvert County Detention Center where she was charged with CDS: Possession- Not Marijuana and various traffic citations.



Victoria Tillbery

On November 9, 2020, Calvert County Emergency Communications received reports of two male subjects that appeared to be overdosing in the parking lot of KFC/Taco Bell in Solomons. The subjects were reported to leave in their vehicle, driving south on Solomons Island Road. Corporal Rector located the vehicle and observed the driver all over the roadway. Corporal Rector conducted a traffic stop of the vehicle under the Thomas Johnson Bridge. Deputy Wilder arrived on scene to assist in the traffic stop and observed the male subjects had already exited the vehicle. Deputy Wilder observed the driver, **Wilbert Johnson Hartman** (35), to have glassy eyes and slurred speech. A search of Hartman's person was conducted resulting in a small plastic bag containing a small white rock suspected to be cocaine. A search of the vehicle resulted in two cut red straws containing white residue, as well as a used dose of Naloxone. Hartman was placed under arrest and transported to the Calvert County Detention Center where he was charged with CDS: Possession- Not Marijuana, and CDS: Possession of Paraphernalia.



Wilbert Hartman

On November 10, 2020, Deputy Parks conducted a traffic stop on South Solomons Island Road at Calvert Cliffs Parkway in Lusby. Prior to making contact with the driver, Deputy Parks observed the driver to manipulate his hand in a bag sitting on the front seat. Upon making contact with the driver, Jason Michael Mann (38), Mann exited the vehicle and a search was conducted which resulted in a clear capsule containing a white powder suspected to be Heroin, located in the backpack on the front seat. Also located in the vehicle was a

pill bottle containing seven clear capsules, all containing a white powder suspected to be Heroin. Mann was placed under arrest and transported to the Calvert County Detention Center where he was charged with CDS: Possession- Not Marijuana.

On November 10, 2020, Deputy Lewis responded to Safeway in Prince Frederick for the report of trespassing. Calvert County Emergency Communications advised a male subject, **Sean Luke Braziel** (29), was laying on the sidewalk in front of the store. Deputy Lewis was also advised that Braziel had an indefinite trespass warning issued on December 14, 2016, and was also wanted on an active warrant through the Calvert County Sheriff's Office. Deputy Lewis made contact with Braziel and observed him to have incoherent, slurred speech. Braziel was placed under arrest and transported to the Calvert County Detention Center where he was charged with Trespass: Private Property.



Sean Braziel

On November 11, 2020, Deputy Barger conducted a traffic stop on Southern Maryland Boulevard at Lower Marlboro Road in Huntingtown. Calvert County Emergency Communications advised the registration on the vehicle was reported as stolen through Pennsylvania, and the driver of the vehicle, **Steven Terrell Wheeler** (26), was wanted on active warrants through Maryland State Police and Prince George's County. Upon making contact with Wheeler, Deputy Barger observed Wheeler attempting to conceal a clear plastic bag containing suspected marijuana, and detected the strong odor of marijuana emanating from the vehicle. Wheeler exited the vehicle and a search was conducted resulting in a shoe box containing three white pills suspected to be Oxycodone, and a white plastic bag containing suspected marijuana. Wheeler was placed under arrest and transported to the Calvert County Detention Center where he was charged with CDS: Possession-Not Marijuana, CDS: Possession of Marijuana 10 GM+, CDS: Possession of Paraphernalia, and Sell/Possess Stolen Manf No, and served with his warrants.

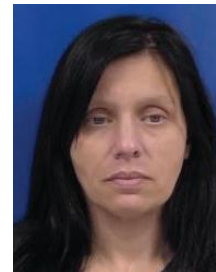


Steven Wheeler

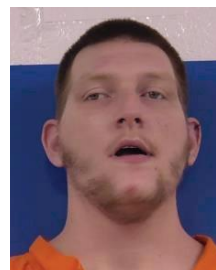
On November 12, 2020, Deputy Gough responded to Hallowing Point Road in Prince Frederick for the report of a vehicle that ran off the roadway. Deputy Gough located the vehicle in the woods across from Hallowing Point Park and made contact with the driver, **Kathrina Lyn Hines** (39). After Deputy Gough determined Hines was impaired and unable to operate a vehicle, a search of the vehicle was conducted resulting in multiple used and unused sy-

ringes, a burned silver spoon with white residue suspected to be Heroin, a broken glass pipe with burnt ends and copper fibers, as well as four clear capsules containing white residue, suspected to be Heroin. Hines was placed under arrest and transported to the Calvert County Detention Center where she was charged with CDS: Possession- Not Marijuana, CDS: Possession of Paraphernalia, and CDS Administer Equipment Possession/Distribution.

On November 13, 2020, Deputy Hardy responded to Broomes Island Road in Port Republic for the report of trespassing. The complainant advised that a male subject was at their residence and refused to leave. The complainant advised Deputy Hardy the male was in a basement bedroom and had smoked a PCP cigarette. Deputy Hardy located the male, **Drew Michael Mason** (31), and observed him to have slurred speech and fall to the ground several times while trying to exit the room. Deputy Hardy also detected the strong chemical odor associated with PCP and observed a vial containing several cigarettes that appeared to be dipped in a liquid. After a brief struggle, Deputies were able to place Mason under arrest and transport him to the Calvert County Detention Center where he was charged with CDS: Possession- Not Marijuana and Resisting/Interfering with Arrest.



Kathrina Hines



Drew Mason

On November 14, 2020, Deputy Gott responded to Walgreens in Lusby for the report of a disorderly subject. The complainant advised a male subject, **Wendell Roosevelt Knott** (47), was harassing customers and loitering outside the store. Calvert County Emergency Communications

advised Knott was previously issued a no trespass warning by Deputy Kwitowski on November 3rd, 2020. Deputy Gott located Knott and placed him under arrest. Knott was transported to the Calvert County Detention Center where he was charged with Trespass: Private Property.

On November 15, 2020, Deputy W. McDowell conducted a traffic stop on Chaneyville Road in Owings. Upon making contact with the driver, **Dakota Joseph Zollinhofer** (20), Deputy McDowell observed Zollinhofer to have bloodshot eyes, slurred speech and lethargic movements. Zollinhofer exited the vehicle and a search was conducted resulting in a cut soda



Wendell Knott

can containing burnt residue, a small glass container containing white powder residue suspected to be Heroin, and two empty pill capsules containing white powder residue suspected to be Heroin. Deputies placed Zollinhofer under arrest and attempted to place him in the patrol vehicle when he began yelling profanities and resisting. Zollinhofer was transported to the Calvert County Detention Center where a secondary search of his person was conducted resulting in a glass smoking device with copper filings and burnt residue located in Zollinhofer's waist band. Zollinhofer was charged with CDS: Possession- Not Marijuana, Possession of Contraband-Place of Confinement, and CDS: Possession of Paraphernalia.



Dakota Zollinhofer

Editor's Note: The above arrests are not an indication of guilt or innocence as the cases have not been adjudicated.

Guilty Plea Entered for Animal Cruelty

Matthew James Baker entered a guilty plea on Nov. 6 to felony aggravated animal cruelty. The maximum penalty for the offense is three years imprisonment and a \$5,000 fine. Sentencing is scheduled for January 20, 2021 at 11 a.m.

On April 23, 2020, Deputy Sturdivant and Deputy Plant of the Calvert County Sheriff's Office responded to 1380 North Solomons Island Road for a report of animal cruelty. Upon arrival, deputies discovered a seven-month old black and brown cat named "Rose" in a trash bag outside the property. The cat

was nonresponsive and bleeding from the back of its head. The cat was transported to Mid-Atlantic Animal Specialty Hospital where providers noted severe blunt force trauma consistent with the cat having been repeatedly beaten with a metal object. Due to the injuries sustained, the cat was humanely euthanized. Further investigation revealed that Matthew James Baker had chased the cat into a bedroom at the home and beaten the cat to death.

This case was prosecuted by Assistant State's Attorney Christopher Monte.



Holidays
2020

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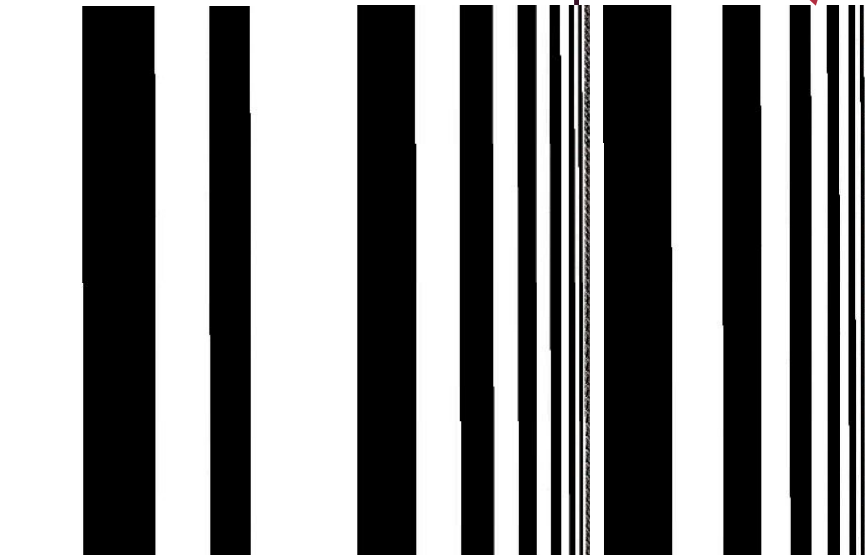
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Museum Store Sunday & Monday to be Celebrated



For the fourth consecutive year, more than 1,400 museum stores representing all 50 states and the District of Columbia, 23 countries, and 5 continents will offer inspired shopping at museums and cultural institutions during Museum Store Sunday. The Museum Store at Calvert Marine Museum (CMM) is thrilled to participate in this signature annual initiative and join museum stores worldwide by offering quality gifts filled with inspiration and educational value to consumers, with all purchases supporting CMM's mission. This year, to allow patrons to shop safely with fewer crowds, CMM will extend the event to Monday, November 30 and the Museum Store will open early for shoppers at 9 a.m. on both days.

"Things are different this year in so many ways," said Maureen Baughman, Director of Retail Operations at CMM. "In addition to making sure we're stocked with great merchandise, we're really focused on making sure our shoppers feel safe. We've had positive feedback so far and are happy to be able to offer a comfortable in-person shopping experience."

Blue Anderson, president of the Museum Store Association Board of Directors and Director of Visitor Services for the Columbia River Maritime Museum, continued, "This year it's more important than ever to support

local cultural institutions - many of which have been closed for months due to COVID-19 restrictions. On Museum Store Sunday, we encourage shoppers to 'Be a Patron' at their favorite museum stores to not only find inspiring, creative, and educational gifts for friends and family, but to also lend much needed support to these important venues."

On November 29 and 30, the Museum Store at CMM is offering members 25% off their entire purchase, with the opportunity to increase their discount to 30%, 35%, or 40% off their purchase. One lucky member may even get their entire purchase for FREE! Additionally, non-members will receive a special 20% discount on both days. During this event, CMM and the Museum Store will continue to operate at a limited capacity to ensure safe physical distancing.

During these uncertain times, shoppers can look forward to Museum Store Sunday & Monday as the global annual day to Be a Patron - and shop conscientiously and support museum stores and their missions worldwide.

For more information on events and promotions during Museum Store Sunday & Monday at CMM, please visit www.calvertmarinemuseum.com and follow us on Facebook, Instagram, and Twitter.

Press Release from CMM

Town Tree Lighting Will Be Virtual



By Guy Leonard
Staff Writer

C OVID-19 means that even the most beloved traditions will either have to be modified this year; Leonardtown's annual tree lighting ceremony is no exception.

The tree lighting will be virtual this year, said Town Administrator Laschelle McKay, but will include videos of performers as well as favorites Santa and Mrs. Clause and the lighting ceremony for residents to view remotely.

The Leonardtown Volunteer Fire Department will also be featured in a video raising the tree and the subsequent lighting but gone will be throngs of residents and visitors who normally pack the town square to crowd around their apparatus as one of the major attractions of the evening.

Brandy Blackstone, the town's event coordinator was clear that no events will be taking place in the town square this year on Dec. 12 when the virtual programming will air on the town's tourism website and on its Facebook social media account.

The tree lighting will take place at an "undisclosed time," Blackstone said, to prevent anyone from gathering in large groups or crowds to witness it.

All of the programming, from Guy and Gracie's Dance Studio's performance and music by both the Southern Maryland Youth Orchestra and Jennifer Cooper, a local singing teacher and member of the band Groove Span, will be recorded ahead of time and broadcast on Dec. 12 starting at 1p.m. for a full day of holiday themed programming.

Santa and Mrs. Clause will still have story time but children will have to view the pre-recorded event and the annual meet and greet event with the yuletide pair has also been cancelled.

Programming will also include craft classes by local business owners as well as advice on holiday gifts and decorations for the home.

"We're encouraging people to remember our small businesses this holiday," Blackstone said.

The programming can be viewed on the town's website at www.visitleonardtownmd.com or the town's Facebook page.

guyleonard@countytimes.net



Mon-Sat 9:30am - 8:00pm

Sun 12:00pm- 4:00pm

December Classes

Fold'n Stitch Wreath

Dec 01, 2020 10:00 am

Cut Loose Pattern Quilting Club

Dec 01, 2020 12:00 pm

Miranda's Stitchery: ITH

Scissors Mug Rug Embroidery

Dec 01, 2020 03:00 pm

Wednesday Scrapppers

Dec 02, 2020 01:00 pm

Rose's Strip Club - "Daybreak" by Cozy Quilt Designs

Dec 03, 2020 12:00 pm

Tree-mendous

Dec 05, 2020 10:00 am

No-Sew Fabric Tree - Christmas

Dec 05, 2020 05:00 pm

Sunday Sewing Group

Dec 06, 2020 12:00 pm

Beginning Serger Class - Pajama Pants

Dec 07, 2020 02:00 pm

Sewing with Denise

Dec 07, 2020 05:30 pm

Miranda's Stitchery: How to Machine Embroider: Snap Key Fob - Flying Geese Quilt Pattern

Dec 08, 2020 03:00 am

Cut Loose Pattern Quilting Club

Dec 08, 2020 12:00 pm

Miranda's Stitchery

Dec 08, 2020 03:00 pm

Wednesday Scrapppers

Dec 09, 2020 01:00 pm

Rose's Strip Club - "Daybreak" by Cozy Quilt Designs

Dec 10, 2020 12:00 pm



Thompson's Seafood Corner Market "The Original Thompson's"

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26845 Point Lookout Road (Rt 5), Leonardtown
[facebook.com/MDSewVacCenter](https://www.facebook.com/MDSewVacCenter)

Modified Annemarie Garden in Lights Scheduled Everything Outside, Masks Required

By Dick Myers
Editor

The popular Annemarie Garden in Lights is a go this year, but with some restrictions because of COVID-19. The outdoor holiday light show will begin Nov. 27 and last through January 12, 2021, 5-9 p.m. nightly, except closed on Nov. 30 and Dec. 1, 7, 8, 24 and 25.

Advance tickets are required. Members are free. Non-members pay \$10-12 per person, depending on the night. Kids two and under are admitted free.

Museums for All members pay \$3 and it requires a SNAP card. Organizers say: "no refunds, no pets, no smoking/vaping."

According to information supplied by Annemarie Garden, "We've transformed the grounds of Annemarie Sculpture Garden into an outdoor



twinkling wonderland! Annemarie Garden in Lights will transport you and your family to an enchanted world where they will discover glowing 'light sculptures' and wondrous light installations. Discover wild animals, wintery wonderlands, musical holiday scenes, deep sea treasures, magical creatures, glowing trees, and so much more!

"New This Year -- Bundle up to enjoy our outdoor Holiday Market with shopping, music, fun holiday photo opps, and

food and drink. Hardesty Haven Holiday Cafe will be open nightly!

"This is a MASK ON event - all guests over the age of two are required to wear their mask at all times unless you are seated and eating. In light of the need for social distancing, guests will purchase their advance tickets online."

The following guidance is offered:

- Admissions and light show activities are outside - dress appropriately

- This is a Mask On event for all guests over the age of two
- Parking Field is dimly lit and uneven - use caution; not responsible for accidents or theft

- Please be advised, this event requires extensive walking

- Service animals only (No pets except on Pet Night, Jan 1)

- No smoking or vaping
- No ticket refunds; this is a rain or shine event.

dickmyers@countytimes.net



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**December 4,
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5pm to 8pm**

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Our gallery & gift shop, featuring handcrafted work by 50 different local artists, will be open from 11 am to 8 pm on first friday! We carry unique items including wall art, pottery, jewelry, greeting cards, sculptures, multi-media pieces, books by local artists, and much more in a wide variety of price ranges, we have something for just about everyone!



NORTH END GALLERY
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Stop by for our Holiday Jewelry Trunk Show Dec 5th & 6th. In December, North End Gallery opens daily at 11 am Wednesday through Sunday with private shopping available Mondays & Tuesday by appointment. Email requests to northendgalleryinfo@gmail.com.



Come meet our staff members and learn about upcoming events and arts-related opportunities in our community. Social distancing and masks required, we look forward to seeing you soon!

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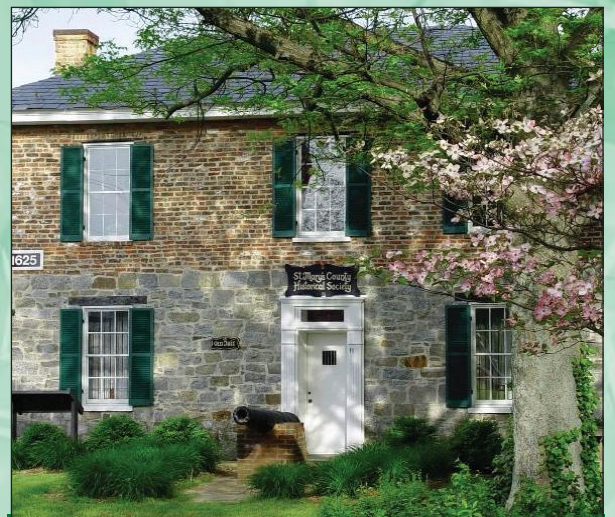
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THE OLD JAIL MUSEUM
DECEMBER 4TH
OPEN FROM 5PM TO 7PM



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Solomons Lighted Boat Parade Saturday, December 5th, at approx 7:00 pm

Saturday December 5th at 6 p.m. weather permitting, the Lighted Boat Parade, organized by Solomons Island Yacht Club, Patuxent River Sail and Power Squadron, Solomons Yachting Center, Sail Solomons and Southern Maryland Sailing Association, will begin at dusk at the Solomons Yachting Center and end along the Riverwalk at approx. 7:15 p.m. Judging and prizes will be awarded.

For registration information on the boat parade contact Anthony Baratta of SIYC at 814-777-5654, ab2@psu.edu.

Sail and power boats are welcome. The parade can be easily viewed from many of the restaurants and establishments in Solomons or the Patuxent Riverwalk.

We urge you to keep social distancing and mask wearing precautions at all times during your visits to Solomons.

For more information on Christmas Walk please check our website: <http://www.solomonsmaryland.com>



A Solomons Business Association Event

Solomons Celebrates 37th Year of Christmas Walk!

There will be Covid-19 Restrictions This Year



Solomons Business Association celebrates its 37th year of Christmas Walk a little differently this year! We will launch our Christmas celebrations with the fabulous Lighted Boat Parade on Saturday December 5th, however, some of our other events will be tweaked to reflect Covid precautions.

We urge you to keep social distancing and mask wearing precautions at all times during your visits to Solomons.

Saturday December 5th evening activities begin at 6 p.m. weather conditions permitting, the Lighted Boat Parade, coordinated by Solomons Island Yacht Club, Patuxent River Sail and Power Squadron, Solomons Yachting Center, Sail Solomons and Southern Maryland Sailing Association, will begin at dusk at the Solomons Yachting Center and end along the Riverwalk at approximately 7:15 p.m. Sail and power boats are welcome, and a captain's meeting covering the route, safety issues and rules for judging will begin at 5:15 p.m. at the Solomons Yachting Center. The parade can be easily viewed from many of the restaurants and establishments in Solomons or the Patuxent Riverwalk. For registration or information on the boat parade contact Anthony Baratta of SIYC at 814-777-5654, ab2@psu.edu.

The lights on the Christmas tree at the Solomons Riverwalk Gazebo will be switched on at 6 p.m. Friday December 4th without Santa, this year. Look for Santa's mailbox for letters to Santa, at the Gazebo. The island will be decorated with our lights & banners but no luminaries.



A beautiful 18-foot Christmas tree from Chesapeake Bounty arrives Monday, December 2nd. Sponsored by Calvert County Government it will be decorated by the staff of Calvert Marine Museum commencing Tuesday December 3rd. The public are welcome to contribute at any time. Social distancing and masks are required.

Decorating theme this year will be Santa's Workshop. Deadline for judging is Saturday, December 19th. Decorated houses and businesses in Solomons/Dowell will be scored and voted on by the public on our FB page. Starting December 1st, we will be watching as the decorations go up and adding them to our SBA FB page for the public to judge the best house decoration and the best business decoration. Extra points will be garnered if elements of our theme 'Santa's Workshop' is included.

Please see our website at <http://www.solomonsmaryland.com/> for further developments and information.

Press Release from Solomons Business Association.

Leonardtown



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10 am - 5 pm



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How To Support Small Businesses This Holiday Season



The holiday season is an important one for small businesses every year, and it figures to take on heightened importance in 2020.

The outbreak of the novel coronavirus COVID-19 in late 2019 and early 2020 hit small businesses especially hard, with many being forced to close their facilities to customers in an effort to prevent the virus from spreading.

Estimates regarding the effects of the COVID-19 outbreak on small businesses varied, but many small business owners were forced to let go employees as they confronted steep declines in revenue. A ZenBusiness survey of more than 1,000 small business founders, senior managers and decision makers found that 37 percent of small businesses that employ between 11 and 25 people were considering laying off more than one-fifth of their workforce.

As small businesses face difficult challenges, it's no surprise that many consumers want to support locally owned small businesses this holiday season. Such support not only can help small businesses, but also can help to revitalize local communities.

- Shop online. Online shopping has traditionally been dominated by big box retailers. However, many small businesses increased their e-commerce capabilities to generate revenue. Shoppers concerned about shopping in person this holiday season should explore the delivery and curbside pickup

options available at locally owned small businesses. Even businesses that have not traditionally been allowed to deliver, such as breweries and wineries, have been able to do so during the outbreak, giving consumers unlimited online shopping options.

- Purchase gift cards. Gift cards take the guesswork out of holiday shopping, and such cards are easily shipped or even emailed to loved ones. That's a significant benefit during the 2020 holiday season, when delivery times are expected to be lengthy. Gift cards to local businesses simplify holiday shopping, support small businesses and help shoppers avoid potential delivery delays.

- Share your experience. Word-of-mouth is vital to small businesses at any time, and can be especially valuable as these companies try to overcome the challenges posed by the COVID-19 outbreak. Holiday shoppers can share their experiences with local businesses via social media. Share information about the lengths local small businesses have gone to in regard to safety measures, order fulfillment and their delivery and pickup efforts. Such sharing may compel neighbors and friends to follow your lead and provide vital support to local businesses in need this holiday season.

Small businesses are the backbone of many communities, and the holiday season provides a great opportunity to support such firms as they look to recover from a difficult year.



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38370 Point Breeze Rd., Colton's Point, MD 20626
301-769-2222

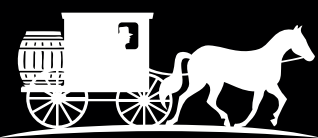
Museum Store at Piney Point Lighthouse Museum
44720 Lighthouse Rd., Piney Point, MD 20674
301-994-1471

Museum Store at The Old Jail Museum
41625 Court House Dr., Leonardtown, MD 20674
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Physical Distancing: Residents should continue practicing physical distancing of six feet or more outdoors and inside public places.

Visit [www.open.maryland.gov /back to business](http://www.open.maryland.gov/back-to-business) for more detailed information

6 Ways To Stick to a Holiday Budget

The holidays are an exciting, fun and joyful time of year. And for many people, the holidays also are expensive.

According to the Motley Fool Company, a financial wellness resource, the average American spent \$882.45 on Christmas gifts, food, decorations, travel, and other holiday-related expenses in 2019. Around 56 percent of gift shoppers set a budget for holiday spending, but only 64 percent stuck to it. In addition, 21.5 percent of respondents went into debt due to holiday shopping.

Who doesn't want to have a super holiday with delicious foods on the table and lots of presents to share with family and friends? While that's tempting, such a bounty should never result in financial peril. These six strategies can make it easy to establish and stick to a budget this holiday season.

1. Budget for everything. When working out holiday spending plans, factor in all of the expenses associated with the holidays — not just the most obvious, like gifts. Costs for gas, parking lot fees, greeting cards, postage, travel expenses, and much more should be included in your final number.

2. Determine how much you can spend. Money for gifts and other holiday expenses should ideally come from your disposable income. Look at your finances in advance of the holiday season and figure out how much extra cash you have for the holidays, and use that figure to determine how much you should spend. Find ways to make up any deficit by curtailing expenses like dining out or entertainment extras. Many people plan to use credit cards to pay now and worry about the aftermath later. Only use credit cards if you have the money in the bank and can pay off the entire bill when the balance due is in January.

3. Set a spending limit for individuals. Based on your num-



bers and how much you plan to spend overall, start allocating money to categories, including gift recipients. Come up with a spending range for each person and stick to it.

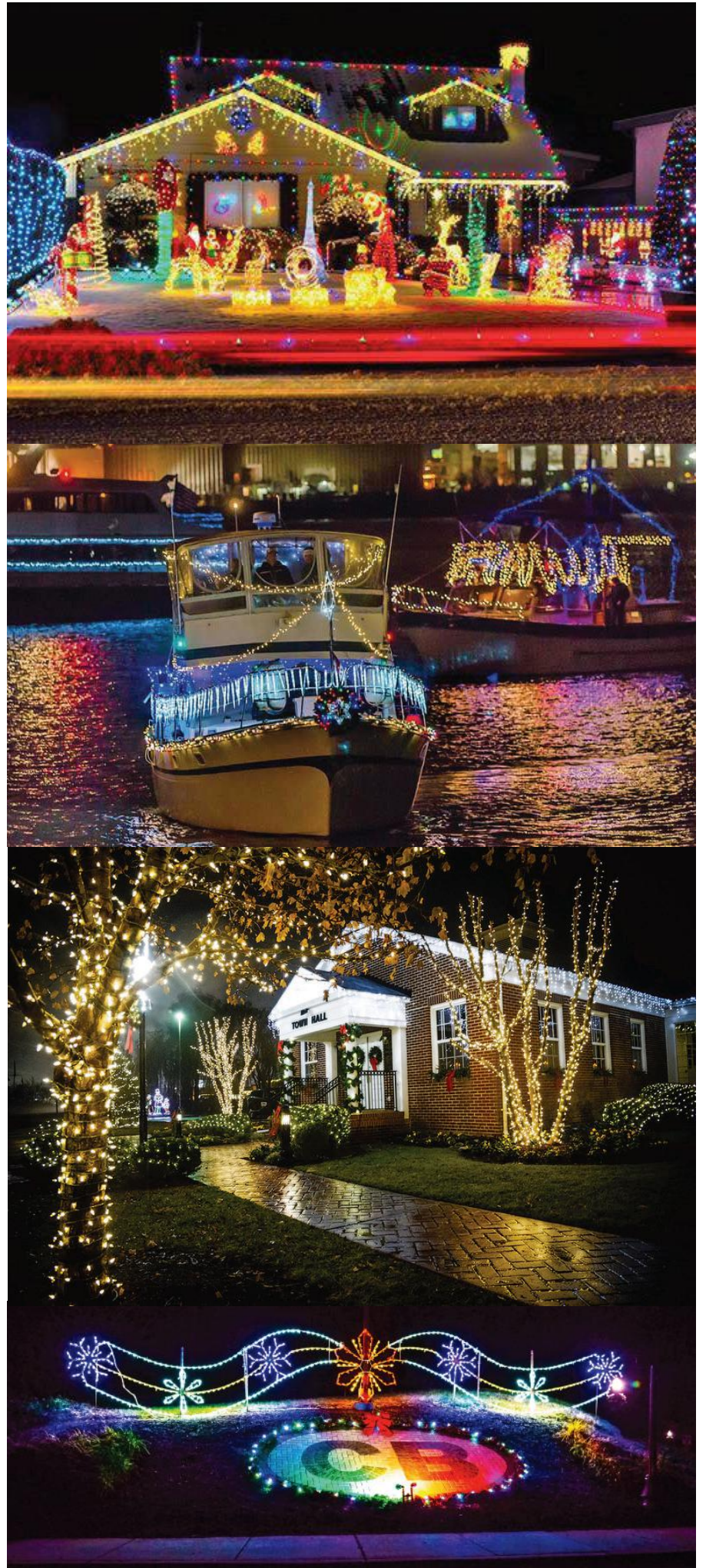
4. Pay in cash as much as possible. It's easy to know what you're spending when using cash as opposed to credit. There is some risk with carrying around cash, but that risk may be offset by the benefit of spending only what you can afford to spend.

5. Track all purchases. Save the receipts and keep a running total of expenditures so you can see how your spending is measuring up to your budget. If necessary, scale back on one category if you've tipped the scales in spending on another.

6. Shop sales and deals. High-end stores may have the impressive tag, but their prices can set you back. Instead, look for comparable gifts at discount stores and other retailers. Also, if you must use a credit card, use one that earns you a cash-back bonus for added savings.

A holiday budget is a must to avoid overspending and finding yourself in debt early next year.

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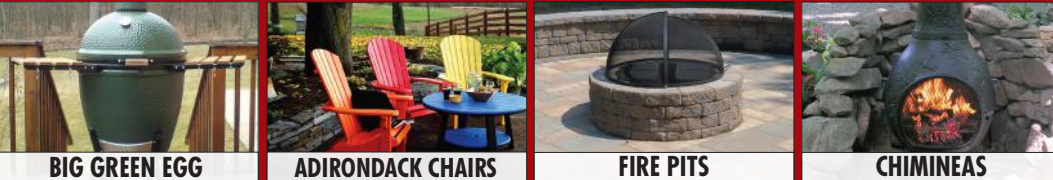
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Starting Nov 27th Mon.-Fri. 7:30-5 Sat. 7:30-3 Closed Sundays

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Cold Nights Mean Safe Nights

Program to Open Jan. 3

Calvert County's annual Safe Nights program providing winter shelter for the homeless will run Jan. 3 through Feb. 28, 2021.

Safe Nights provides winter protection for Calvert County's homeless population by offering shelter in a clean and safe environment. The host shelter will provide a warm bed and breakfast, a bag of lunch and dinner. Shelter hours are 7 p.m. to 7 a.m., seven days a week.

- To qualify, individuals must:
- Be homeless
- Show identification
- Show proof of Calvert County residency
- Be ambulatory and capable of self-care
- Be older than 18, unless accompanied by a parent or guardian
- Pass a background check
- Sign the guest shelter agreement and agree to abide by its

provisions

A one-time in-person registration is required each season. Walk-ins will not be accepted. Call Safe Nights of Calvert County beginning Dec. 10, 2020, at 443-486-8670 for more information.

Safe Nights is working with the Calvert County Health Department to safely operate with precautions to prevent the spread of COVID-19. Program volunteers will provide instructions throughout program registration and participation.

Those in need of shelter before Safe Nights opens can receive assistance by contacting the Department of Social Services at 443-550-6900; Department of Community Resources at 410-535-1600, ext. 8802; or Public Safety at 410-535-1600, option 6.

Press Release from Calvert County government.

District Parks to Offer Longer Winter Hours



The Calvert County Department of Parks & Recreation announces that Cove Point, Dunkirk and Hallowing Point district parks and Solomons Town Center Park will operate with winter park hours of 8:30 a.m. to 8 p.m., beginning Sunday, Nov. 15. These extended hours will be in effect through mid-March to allow citizens more time to enjoy the county's active and passive recreation opportunities.

"It has become clearer than ever through the COVID-19 pandemic that recreation is essential to the mental and emotional well-being of our community," said Parks & Recreation Director Shannon Nazzal. "We are very excited to be able to provide extended winter hours this year so that residents have an additional two hours each day to

take advantage of outdoor recreational activities."

Other park hours vary based on location and amenities. Park hours are posted at the entrance of each county park and are available online at www.CalvertCountyMd.gov/Parks.

Visit Calvert County parks and take advantage of the many features offered including playgrounds, basketball and tennis courts, baseball fields and picnic areas.

For updates on Parks & Recreation services, park availability, field closures and more visit Parks & Recreation at www.facebook.com/CalvertCountyParks and follow @CalvertCountyParks on Instagram.

Press Release from Calvert County government.



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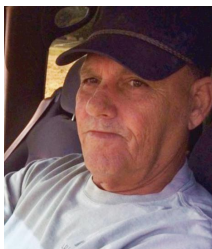
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In Remembrance

The Calvert County Times runs complimentary obituaries as submitted by funeral homes and readers. We run them in the order we receive them. Any submissions that come to dickmyers@countytimes.net after noon on Mondays may run in the following week's edition.

James "Junior" Ernest Estep



James "Junior" Ernest Estep, 74 of Lothian, passed away peacefully in his home Friday, November 20th surrounded by his family.

James was born September 28th 1946 to Dorothy Estep and resided in Woodland Beach until his marriage to Betty Lou Moreland in 1964, when he moved to her family's farm in Lothian. James was an excavator for Hopkins and Wayson's construction for a number of years before retiring, and worked as a roofer for SMAP Gutter Company before going out on his own. He was also a tobacco farmer for over 30 years, raising crop on his wife's family farm as well as on a neighboring farm. James had a lifelong passion for horse racing and owned several racehorses at various points throughout his life. He also enjoyed betting on horses and playing the slots. James was an avid softball player, playing on various local leagues throughout his life and making it into a tournament in Key West, Florida. James also coached ball for UYC several years. James was an avid gardener and raised and sold produce back in the 80's and again recently for the last several years. James enjoyed fishing, crabbing, playing horseshoes and cornhole, and spending time with all of his grandchildren. "Pop" as his grandchildren called him, also enjoyed watching his favorite TV show, Sanford and Son, his favorite movies, Friday and its many sequels, Penn State Football, and Tom Brady with New England.

James was preceded in death by his mother, Dorothy, his stepfather,

James Asquith, his wife, Betty, and his sister, Nancy "Tootsie" Ireland. He is survived by his children, Wendy Owens, Joe (Tina) Estep, and Jackie (Buddy) Shartzter, his grandchildren Kim, Keith, Will, April, Jarrett, and Dylan, and one great-grandson, Anthony.

Services for James will be private.

In lieu of flowers, memorial contributions may be made to the Southern High FFA in his name. Junior's family asks that you plant a tree in his memory.

Anne Marie Mako



Anne Marie Mako, 88, of Prince Frederick passed away November 16, 2020 at Caribbean Breeze Assisted Living in Owings. She was born January 18, 1932 in

Washington, D.C. to Francis A. and Nelda Marie (Schnopp) Bryant. Anne was raised in the District and attended St. Francis Xavier Catholic School and graduated from St. Cecilia High School. She was employed as a dental assistant in Washington. She married Thomas Edwin Mako on May 2, 1953 and they lived in Washington, later moving to the P.G. County suburbs and then settled in Dunkirk in 1972 where Anne was primarily a homemaker. She was a member of St. Anthony's Catholic Church in North Beach where she was active in the Ladies of Sodality and Ladies of Charity. She enjoyed spending time with her family, especially her children and siblings, and also loved vacationing in the mountains where she enjoyed the beautiful views.

Anne Marie was preceded in

death by her husband, Thomas and brothers John and Joseph Bryant. She is survived by daughters Kathleen M. Curtis and husband Michael, Maureen A. Jones and husband Robert and sons Thomas E.B. Mako and wife Dorothy, and Timothy F. Mako and wife Susan. Also surviving are eight grandchildren, six great-grandchildren, sisters Mary Eileen Walton and Bernadette Pierce, a brother Reverend Francis Michael Bryant., sisters-in-law Judy Bryant and Ginny Bryant Little (Oddis), as well as numerous nieces and nephews.

Memorial contributions may be made to St. Jude Children's Research Hospital, 262 Danny Thomas Place, Memphis, TN 38105; Link: <https://www.stjude.org/>

Funeral arrangements were made by Rausch Funeral Home.

John Francis Rogers



John Francis Rogers, 77, passed away November 16, 2020. He was born April 6, 1943 to Preston Edward and Dorothy Estelle (Hall) Thomas.

John served in the United States Army as a Private in the Artillery Division and was stationed at Fort Irwin in California, before being honorably discharged. He was primarily employed as a carpenter at the National Gallery of Art in Washington, DC and later worked as a General Supervisor with Aldridge Electric in Freeman, VA. John was an avid softball player and was inducted into 5 Hall of Fames. He also enjoyed golf and was a huge fan of Dale Earnhardt, Sr.

John is survived by his wife Candice Longfellow Rogers, children Denise Rogers and wife Edna Teahan, Darrin Rogers and wife Candi, Angie McDonald and husband Joe Collins, Nancy Hickerson and husband Mike, Donna Ward, and Tammy Lehan and husband Richard, grandchildren Kristen Sneade and husband Jason, Stacie Bennett and husband Shawn, Zachary McDonald and fiancé Megan Tippet, Amanda Bowen, Richard Bowen and wife Danielle, and Courtney Wood. He is also survived by great-grandchildren Drake, Summer, Joey, Demaryius, Annistyn, Callen, and baby girl McDonald due in March, as well as numerous nieces and nephews. He was preceded in death by his parents Dorothy and Preston Thomas and William Clifford Rogers, brothers Bobby, Booty, Tommy, Vincent,

and Jimmy Rogers, great-grandson Landon Carroll Sneade, and by his first wife Sharon Carol Rogers.

Memorial contributions may be made to Hospice of the Chesapeake, 90 Ritchie Highway, Pasadena, MD 21122; 410-987-2003; Link: <https://www.hospicechesapeake.org/>

Funeral arrangements were made by Rausch Funeral Home.

Robert "Bob" Alexander Weaver



Robert "Bob" Alexander Weaver, 74, of Huntingtown, Maryland, passed away peacefully on November 10, 2020. Bob was born on December 8, 1945

in Washington, DC to the late Willis and Peggy (Warlick) Weaver. Bob grew up in Washington DC, before moving to Landover, Md and graduated from Duvall High School in 1963. He enlisted in the Air Force National Guard, then was honorably discharged. He worked for Pepco, retiring in 2012 after 47 years. Bob married Karen Huffman in 1968 and they have lived in Huntingtown, Md since 1984. In his spare time, Bob enjoyed playing softball and basketball, playing in many leagues over the years. He enjoyed working in his yard and caring for his pool.

Bob is survived by his loving wife, Karen (Huffman) Weaver, son Kevin Weaver (Shelley Dickerson), of Huntingtown, MD., daughter Kristen Olivo (Doug Chambers) of Chesapeake Beach, MD, daughter Megan Weaver (Kevin Lewis), of Lusby, MD and was preceded in death by his daughter Susan Weaver. He is also survived by siblings William Weaver (Charlotte) of Beltsville, MD and Linda Woodring (Marvin) of Mesquite, NV and six grandchildren, Kaitlyn, Gavin, Melina, Sophia, Alexis and Brianna and numerous nieces, nephews and cousins.

Memorial Contributions may be made to End Hunger in Calvert County, 6201 Solomons Island Rd., Huntingtown, MD 20639; Link: <https://endhungercalvert.org/> or American Cancer Society, 405 Williams Court, Suite 120, Baltimore, MD 21220; 800-227-2345

Link: <https://www.cancer.org/>

Funeral arrangements were made by Rausch Funeral Home.

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PAYING OFF CREDIT CARD DEBT

Contributing Writer:
Lynda J. Striegel

According to a survey by CreditCards.com, 13% of Americans say they'll never pay off their loans and another 8% say they won't pay off what they owe until they're at least 71 years old. You don't have to be one of these people. If you are stuck in debt, take action to help yourself. Credit card debt is the enemy of financial security. Here are 5 tips to help you pay off those high interest credit card balances:

1. STOP Paying Only the Minimum on Your Credit Card Debt.

The minimum payment on credit card debt is 2% of the balance. Suppose you have a balance of \$5,000 on your credit card with a 15% interest rate. If you pay the minimum, it will take you more than 27 years to pay off the balance. It gets worse. Your total payments will amount to \$12,518 or about 2.5 times your original \$5,000 balance. Paying the minimum is keeping you in servitude to the bank or credit card company. What can you do? By boosting your payment to 3% of the balance you can pay off the credit card balance in about half the time. Boost the payment to 5% of the balance and you can pay it all off in about 8 years. If you do not have the cash flow to make one larger credit card payment every month, try making two minimum payments every month.

2. FOCUS ON PAYING OFF ONE CARD FIRST.

If you have multiple credit cards and want to show progress, pick the one with the lowest balance and pay that one off as soon as you can. Then, tackle the next in line. In any event, your credit score will decline based on whether you have used more than 20% of your available credit. Paying down your credit cards to show loans of less than 20% of the available balance on the card will immediately boost your credit score. So, even if you cannot pay off the entire card, paying down the balance will give you progress and a better credit score.

3. SPEAK UP.

If you have a good credit score (usually 730 and above) and are

current in making your payments, call the credit card company and ask them to lower your rate. Most companies will accommodate their long-term customers who pay on time. If you have been offered a lower rate by a competitor, tell the bank. Most likely they will meet that lower rate to avoid losing you as a customer. Remember, you are valuable to the banks.

4. TAKE ACTION, BUT BE CAREFUL.

Transferring your credit card balance to another card with a 0% introductory interest rate is a good idea IF you can pay off the entire credit card during the time the introductory interest rate is 0%. Most of the cards will give you up to 18 months of 0% interest before the card reverts to the 15-25% interest rate category. If you can't pay the card balance off in 18 months, you may wind up paying more in interest on the balance than you had with your first card. Check the interest rates on the cards. If you find a card with an interest rate after 18 months of 0% that is significantly lower than your current rate, even if you cannot pay off all of the debt in 18 months, you will be better off. Try your online resources for education. Nextadvisor.com is helpful. Enter the balance you want to transfer, the amount you want to spend each month and the website will give you a list of credit cards that may help you. There are plenty of other online resources for you to choose from.

5. NEVER BORROW FROM YOUR HOME OR YOUR 401(K) TO PAY OFF CREDIT CARD DEBT. Your home and your retirement funds are critical to your financial well-being. Why jeopardize either of them by borrowing against them?

No matter how you tackle the problem of credit card debt, the important point is to take action to pay down that debt. Get a plan and stick to it.

A reminder: Join me for a free estate planning seminar on the third Wednesday of every month at 11 am at our office at 8906 Bay Avenue, North Beach. Call 301-855-2246 to reserve your spot.

Calvert Community Calendar

To submit your event listing to go in our Community Calendar, please email timescalendar@county-times.net with the listing details by 12 p.m. on the Monday prior to our Thursday publication.

Thursday, November 26

Happy Thanksgiving!

Sunday, November 29

Calvert Marine Museum Store Sunday

Calvert Marine Museum; 10 a.m. - 5 p.m.

The Calvert Marine Museum Store is again proud to participate in Museum Store Sunday, a global annual shopping event where patrons can shop for uniquely curated gifts while supporting the mission and fundraising efforts of local museums. On these days, CMM members will enjoy 25% off their entire purchase and have the opportunity to increase their discount to 30%, 35%, or 40% off their purchase. One lucky member may even get their entire purchase for FREE! Non-members will receive a 20% discount all day. Some exclusions apply; see Museum Store for details.

Monday November 30

Calvert Marine Museum Store Monday

Calvert Marine Museum; 10 a.m. - 5 p.m.

The Calvert Marine Museum Store is again proud to participate in Museum Store Sunday, a global annual shopping event where patrons can shop for uniquely curated gifts while supporting the mission and fundraising efforts of local museums. On these days, CMM members will enjoy 25% off their entire purchase and have the opportunity to increase their discount to 30%, 35%, or 40% off their purchase. One lucky member may even get their entire purchase for FREE! Non-members will receive a 20% discount all day. Some exclusions apply; see Museum Store for details.

Ongoing

Holiday Market Place

CalvART Gallery; Thursday - Sunday 11 a.m. - 5 p.m.

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GAMES & PUZZLES

1	2	3	4		5	6	7	8	9		10	11	12	13
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CLUES ACROSS

- 1. Cold War player
- 5. Flat-bottomed sailboat
- 10. Jamaican tangelo
- 14. Debauched man
- 15. Less covered
- 16. Require to live
- 17. Patrick and Aykroyd are two
- 18. Mixes
- 19. Insurance claim expenses
- 20. Tries to persuade
- 22. Equal (prefix)
- 23. Czech name for Prague
- 24. London soccer team
- 27. Greek letter
- 30. Small Eurasian deer
- 31. Swiss river
- 32. Miller beer
- 35. Less appealing
- 37. 8th month (abbr.)
- 38. ___ Alto, California city
- 39. Grandmothers
- 40. American time
- 41. NW Chinese people
- 42. "Westworld" actress ___ Rachel Wood
- 43. Northeastern US university
- 44. Poplar trees

(Spanish)

- 45. Hip hop legend Kool Moe ___
- 46. Not or (abbr.)
- 47. Corpuscle count (abbr.)
- 48. Comedienne Gasteyer
- 49. Fonts
- 52. Female cattle mammary gland
- 55. Down time
- 56. Spiritual leader
- 60. Small brown and gray American rail
- 61. Trimmed by cutting
- 63. NY Giants owner
- 64. A long narrative poem
- 65. Old World lizard
- 66. Product for sale
- 67. Shut Your Pie Hole (abbr.)
- 68. Pacific Island country
- 69. Whale ship captain

CLUES DOWN

- 1. Language
- 2. Fly high in the air
- 3. Made musical sounds
- 4. Organized again
- 5. TV channel
- 6. Unable to fly
- 7. Get up
- 8. Air traveler
- 9. Married woman
- 10. Take weapons from
- 11. Sicilian city

- 12. Actress Remini
- 13. Thought
- 21. Infections
- 23. Golf score
- 25. Hill or rocky peak
- 26. Witch
- 27. Adjusted
- 28. Succulent plant
- 29. Forearm bones
- 32. Hot fluid in the earth's crust
- 33. Subatomic particle
- 34. Part of an organism
- 36. 007's creator
- 37. Burned material residue
- 38. Brain layer: ___ mater
- 40. Unable to partake
- 41. Lesion
- 43. Historic railroad company (abbr.)
- 44. Basics
- 46. Scottish port
- 47. Flower cluster
- 49. Instruct
- 50. Untamed
- 51. Moth genus
- 52. Utilizes
- 53. Foolish
- 54. Fall in small drops
- 57. A place to get clean
- 58. La ___ Tar Pits
- 59. Metrical foot
- 61. Semiliquid food
- 62. Small crow

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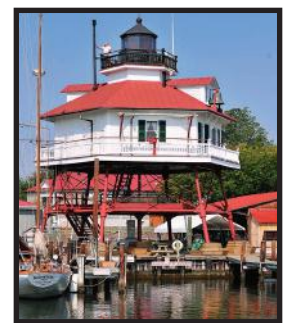
LAST WEEK'S PUZZLE SOLUTIONS

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