

FREE

# Calvert County Times

THURSDAY, MARCH 4, 2021

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## Hance at the Wheel

INSIDE

STUDENT FAILURE RATE TRIPLES DURING VIRTUAL LEARNING PG. 3



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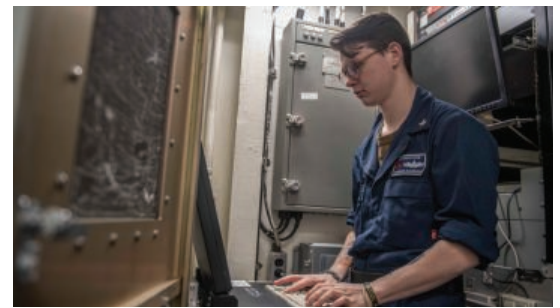
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### WEEKLY FORECAST

Thu 3/4	Fri 3/5	Sat 3/6	Sun 3/7
48°   26°F	43°   28°F	45°   27°F	44°   28°F
Mostly Sunny	Sunny	Partly Cloudy	Sunny
Mon 3/8	Tue 3/9	Wed 3/10	Thu 3/11
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# COVID-19

*As of March 2*      **Positive Cases**      **Deaths**

**Calvert**      **5030**      **62**



# Fail Rate Triples During Virtual Learning

## Schools Hope for Turnaround with Hybrid

By Dick Myers  
Editor

The fears that some children are falling behind because of virtual learning have proven to be true in cold, hard facts. The percentage of failing grades in Calvert County Public Schools (CCPS) was more than three times in this school year's first two marking periods compared to the same time last school year.

And the data released to the Calvert County Board of Education at their Feb. 25 meeting is even worse for African American and Hispanic students and all students receiving Free and Reduced Meals (FARM).

In the first marking period 8.8 percent of grades failed compared to just 2.5 percent the year before. In the second marking period, the failure rate climbed to just shy of 10 percent, compared to 3.4 percent. The rates get progressively worse for elementary, middle, and high school students.

The rates for African American, Hispanic and FARM students were all higher in the second marking period, climbing to 16.8, 12.1, and 21.8 percent, respectively.

In unveiling the numbers at the meeting, Assistant Superintendent for Instruction Diane Workman said, "This has been a year which has been a dramatic change of how teachers teach and how students learn from what has been the norm in our county for decades. It's been a difficult year for everyone, for students, teachers, parents, support staff, administrators, anyone involved with the education of our students. Unfortunately, for some students, it's been more of a struggle than for others. The struggles have been all-inclusive."

Board Vice President Pamela Cousins, who consistently voted for all-virtual learning since the beginning of the school year, said the numbers were not unexpected. She said, "I don't think that anyone should be surprised at these numbers. You know, it is a world crisis and had they been in the school building where we still would be in a world crisis dealing with that in the classroom. So certainly, you can't expect human beings to go on like nothing's happening. Some of this was going to happen anyway, regardless of whether they were virtual or whether they were hybrid."

Cousins added that even before the pandemic started there still were students who were failing. "So, does that mean that in years prior to COVID that that doesn't matter and that was acceptable?



Assistant Superintendent for Instruction Diane Workman.

No, it wasn't, not at all."

She added, "So I would hope that the state, once they start looking at measures to help the districts assess the loss and support the loss, that they consider students who were already disproportionately affected prior to COVID, and struggling."

Board member Dawn Balinski observed it could have been worse. "The numbers are what they are right now. They are very concerning. We all knew this was a potential, but I really had a sigh of relief because there have been other school districts across the United States that have just reported horrendous numbers, and I'm just holding my breath."

So, what happened in the first two marking periods. Dr. Susan Johnson, who oversees instruction for middle and high schools, said, "One of the things that is being reported to our school administrators and counselors is social isolation and being overwhelmed with the environment and that inability of teachers and the students to really connect and build those relationships through the screen. So, unlike a traditional school, when teachers and students can connect with each other, they form relationships, they have opportunities to have additional conversations, it's been difficult during virtual learning for that to occur."

Additionally, she said, "There has been an increase of assignments that have been given." So, she noted, "Our school administrators have been working with our teachers to really focus on what are the most important assignments to be graded and to make sure that they're communicating how those assignments are being graded for students so that

they understand."

The school system is now in the midst of a hybrid rollout with hopes that partial in-school learning will help. Johnson said, "When kids are with us, we can constantly nag and nurture them. Get them into our classrooms, make sure

they're completing assignments, offer support to them. So, they are looking forward to having that opportunity to have students in front of them. But it's not just about having the students in front of them. The schools are looking at their time that they have assigned as advisory time and hoping to structure that in a way to meet the needs of the students and helping them to manage the assignments, to get support with the assignments that they might be struggling with and get them turned." She said several schools have already added mentoring programs.

Johnson added, "We also have the opportunity to use lunch a little bit differently because students will not have the opportunity to move through the building in that hour lunch program that we've done before. There's more time that will be dedicated to support sessions that might be needed for different students."

There also will be more after school and Saturday support, she said.

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\* Some photos above were taken before Covid



# Chesapeake Beach Moratorium Proposed

## Planners Seek One-Year Development Halt

By Dick Myers  
Editor

The Chesapeake Beach Planning and Zoning Commission has recommended to the town council the imposition of a one-year moratorium on new developments. The decision, on a 4-1 vote, came at the commission's Feb. 26 meeting after a public hearing.

The decision follows on the heels of five applications at the end of January by the Donovan family for 11 townhouse, 24 condominium, and 148 apartment units. There is also one single-family unit. The Donovan family owns and operates the Rod 'N Reel Resort complex, which is undergoing a major expansion.

The applications come while the planning and zoning commission is still working on a rewrite of the town's master plan and zoning ordinance that has been described as a major departure from the existing plans and apparently will attempt to limit future residential development.

The moratorium was suggested by Planning and Zoning Administrator Chris Jakubiak after consulting with the town manager and attorney. He explained at the Feb. 25 meeting, "I made this recommendation because at the end of the day, the most important part of my job is to see that the town develops a comprehensive plan



Artist's rendering of one of the five proposed projects.

that reflects the broad public interests. And as you know, each of you planning commission members are appointed to demonstrate that interest and bring it to the table. And it's clear to me at least that the direction that the planning commission seems to be heading and the emerging consensus, is one that the development projects that we've found ourselves with now being proposed, would not accommodate it very well."

Eric Blitz, attorney for the Donovan family, argued strenuously against the moratorium. He said of the five projects, "These are projects that the commission and the town have known about for a very long time, in some instances, decades, as they were previously approved with site plans and even zoning permits issued. Due to the

2008 financial crisis, these projects had to be put on hold, but now the markets are ripe for these developments with a very high demand for townhouses and apartments in Calvert County and the town. "

He added, "Just after we filed the applications to get these new approvals for the projects, some people want to change the rules through the new comprehensive plan. I think it's quite evident by your discussion tonight and the resolution itself, that is the true purpose of the proposed moratorium. I would argue that that is simply unfair. The commission has been working on the new comprehensive plan for years. I myself attended a public work session in 2018. During those three years, you've been working on the new plan,

you've not stopped your process or your administrative work."

He said the planners should be able to continue work on the plan and process new applications. "The direction of the public policy of the town is that meetings be held often enough for an expeditious review of site plans."

Blitz said, "These projects were specifically planned for and described in the latest and current comprehensive plan. The purchase of property for development is a long-term investment. So, dramatic changes to land that this commission appears to be considering between comprehensive plans is simply bad policy for any town."

Wesley Donovan said of the proposals, "They've been a part of our vision to improve Chesapeake Beach for quite some time."

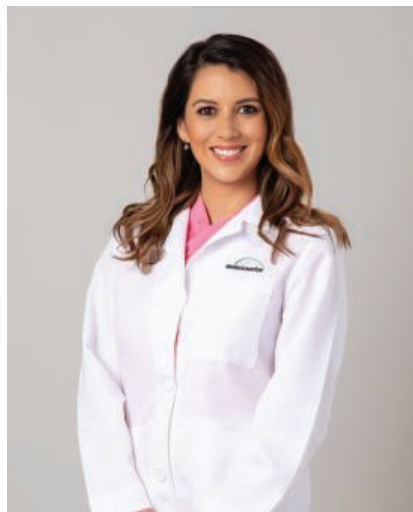
Several people also spoke virtually against the moratorium, including Bob Carpenter, former town councilman and Calvert County Chamber of Commerce executive director. Gary Luckett, owner of Trader's, also spoke in opposition.

The town council is expected to take up the issue at their March 11 work session and March 18 town meeting, according to Town Administrator Holly Wahl.

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# Vice President Keynotes Hoyer Black History Celebration

## Likened Civil Rights Progress to Relay Race

By Dick Myers  
Editor

For 40 years Congressman Steny Hoyer has been holding an annual breakfast in February in honor of Black History Month. This year, like so many other events, it was held virtually, so everyone had to sip coffee in front of their computer screens. But it did draw more than 2,000 viewers, perhaps in large part because of the keynote speaker, Vice President Kamala Harris.

Harris praised Hoyer: "You are consistent in your continuing leadership, which has always been about fighting to make sure everybody's in the room."

And she acknowledged everyone attending for "fighting for equality, fighting for freedom and fighting for justice."

Black History Month, Harris said, honors the innovators, "Because they had the ability, in their moment in time, to see what can be, unburdened by what had been. They were the innovators and of course the barrier breakers. And of course, the history makers in the moment in which they lived, because at that moment, they weren't trying to think about how it would be in the future in terms of how they'd be talked about. They were clear-eyed about the present and what needed to be done at that moment to create that future for which they had a vision."

She said she was influenced over her life and career by many of those "thinkers

and activists and leaders. From childhood on they shaped who I am today, and they shaped how I lead."

Harris said, "We all know that they are here, and they are with us and they are watching us. And it is on their broad shoulders that we stand. So today, as we remember their stories, we also recognize that we are a part of a longer story and we will determine how our chapter gets written. In other words, I think of history in the context of a relay race with each generation running their course, and then passing the baton to the next. And so, the baton is now in our hands and what matters is how well we run our portion of the race."

"So, let's seize this moment in which we live with the utmost clarity. And let's tell the truth about what we see, knowing that often to speak truth may make folks uncomfortable. To speak truth can often be very difficult because there's things people don't want to see or hear, but truth must be spoken if we are truly to progress as a country."

One of the truths she said is the disproportionate effect on black Americans from the COVID crisis. "This pandemic has been an accelerator," she opined.

She observed that just hours before the House had approved the \$1.9 trillion COVID rescue package. "Before President Biden (Joe) and I took office, we put forward this plan and it was designed and written and intended to do what we knew then,

and we now know must be done, which is to rescue our nation from the devastation of COVID 19."

She later returned to that relay race analogy and what her mother told her: "You may be the first to do many things, but make sure you're not the last," and that has everything to do with this relay race, which of course has been running for dozens, if not hundreds of years. And my mother taught me what so many of our mothers and grandmothers and fathers and grandfathers have told us all, and that is that what matters is how well you run your portion of the race."

She urged everyone to be inspired by those who made history before them and to make their own history.

Hoyer in his introduction to Harris said, "Since we met last February, our country and the world has endured a deadly pandemic that has exposed deep-seated racial disparities in healthcare access and outcomes."

For the last several years the breakfast has been co-hosted by 4<sup>th</sup> District Congressman Anthony Brown.

He has sponsored a bill co-sponsored by Hoyer that is aimed at those disparities. Brown told the virtual attendees, "We have seen during this pandemic a disproportionate rate of infection, hospitalization and tragically deaths suffered in the black and brown communities as a result of CO-

VID-19. Now we know the high infection rate is because people of color tend to be in higher representation in essential workforce, but in terms of the hospitalizations and the deaths, a lot of that is attributed to the fact that we have underlying health conditions at a higher rate, like chronic diseases, diabetes and obesity, and other chronic illnesses. So, one of the ways that we get after reducing the disparities of COVID-19 and improve the long-term healthcare and health outcomes for black and brown communities, we have learned is to bring more primary care to those communities."

Hoyer reported that the life expectancy for African Americans fell nearly three years in the first half of 2020. "What a shocking statistic that is," he said.

Hoyer said he missed seeing everyone in person, although "we're in the same mindset as well of optimism and looking towards the future and building on the history that not only the African-American community has made, but that all of us have made together in this great country."

During the event long-time Calvert County community leader Malcolm Funn talked about some of the 40 speakers over the years; his son Kelby served as moderator.

As part of the entertainment, Rory Miles of St. Mary's County performed a saxophone solo.

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# Town Center Update Targets 1,100 New Units

Goal Proposed for Next 20 Years

By Dick Myers  
Editor

Attendees at the latest in a series of virtual workshops on the Prince Frederick Town Center Master Plan update were allowed to play a video game.

They were shown a map depicting existing land uses and were directed to plop into that map any desired additions (growth). The one caveat was they were only allowed to add 1,100 new housing units.

Apparently 1,100 is going to be a target growth goal used by the consultants doing the rewrite.

According to lead consultant Jamie Kendrick, the 1,100 figure is somewhere between existing land use regulations and the growth envisioned in the 2013 Prince Frederick charette, which was never implemented.

At the end of the exercise Kendrick said, "One of my two big take-aways from this is that even when you build more densely, the market isn't going to bear thousands and thousands and thousands of units. You can only, absent some major economic generator, like the base doubling in size again, like it did 20 odd years ago, there's not a huge development push to get you to 2,500 units over the next 20 years. You're probably looking in the 1,000 to 1,200 range. Which if you think about it is maybe 60 or 70 new residences per year over the next 20 years, kind of on average. So, you're not likely to get massive, massive growth."

And he added, "In fact, you're going to end up leaving a lot of undeveloped land throughout the town center, which I think is part of what people want."

Although the county's Comprehensive (Comp) Plan update, adopted by the county commissioners in August 2019, established a two-phase expansion of the size the Prince Frederick Town Center, Kendrick is writing the plan with both tiers combined.

He explained at the workshop on Feb. 25, "The comp plan doesn't really describe the phase one and phase two in a temporal way, meaning you can't build here until you build there, or you can't build this until you build that. What the comp plan says is that you have to have a transportation plan. It says you have to have an adequate public facilities rewrite. It says you have to



look at the water/sewer infrastructure and a couple of other kinds of policy and planning documents to support growth everywhere."

Kendrick added, "So the way that we're looking at the comp plan going forward is that we want to get the whole plan figured out. And then if there needs to be triggers or incentives or requirements, we can figure that out, but let's start by figuring out the entirety of what we would like the town center to look like."

Kendrick said at the beginning of the workshop presentation, "When I do town center master plans, I like to put some guard rails to it." He explained, "Not every public space can be great, but all public spaces should be accessible. Not every area can be developed, nor every area preserved. Not every intersection can operate without congestion, nor every intersection be walkable and not every cost can be borne by the taxpayer nor by the developer. So that's kind of the lens that we start with here is that we have to make choices as we do planning exercises."

For example, he said, "Doing a plan to renovate your house and you have to decide which is more important, putting money to the kitchen or the bathroom. When we're doing a town center master plan, we have to decide what land should be developed and which land should be preserved and where the community center should go and what roads are needed."

Kendrick further added, "There's only so many resources out there, be they natural, financial or human, and we've got to allocate them as best we can. And we all bring our own values to that."

The next workshop is scheduled for March 31 and will deal with transportation. The consultants are aiming to get a first draft to the planning commission sometime in the May/June timeframe.

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# Southern Maryland Mass Vaccination Site Opening One Week Early

By Guy Leonard  
Staff Writer

Gov. Larry Hogan said this week that vaccines continue to flow to Maryland and with the addition of an initial shipment of one-dosage vaccines from Johnson and Johnson, mass vaccination sites are now able to double their vaccinations against COVID-19 each day.

The Regency Stadium mass vaccination site, Hogan announced at a March 2 press conference in Annapolis, was now able to open March 4, one week ahead of the previously announced March 11 opening.

The state will get 49,600 doses of the Johnson and Johnson vaccine this week which will be distributed across the state to hospitals, pharmacies, health centers and county health departments, said the governor, but the state will not receive any more Johnson and Johnson vaccines until March 18.

"Whatever amount of vaccine we receive we are ready to immediately deploy and get in the arms of Marylanders," Hogan said.

The overall supply of vaccines to Maryland, and the nation, Hogan said, continues to be scarce; so much so that there are

still one million residents who are eligible to receive a vaccine but cannot get an appointment.

The Johnson and Johnson vaccine is being produced in Maryland, Hogan said, and a fourth vaccine is already engaged in third-stage clinical trials; that vaccine will also be made in Maryland.

Health metrics regarding COVID-19 have been improving statewide, Hogan said.

The positivity rate has declined in the past week to 3.5 percent and the new case rate has decreased as well to 13.1 per 100,000 residents.

In the past month the hospitalizations have dropped from more than 2,000 to fewer than 900, Hogan said, while the number of nursing homes with active outbreaks of the virus has fallen by 57 percent.

The state has so far vaccinated more than 1.36 million Maryland residents.

Hogan also announced that Dr. Robert Redfield, former head of the U.S. Centers for Disease Control and virologist who worked at the University of Maryland School of Medicine would now serve as his senior advisor on public health.

*guyleonard@countytimes.net*

# Assistant Sheriff to Run for Top Spot

*McDowell Endorsed by Sheriff Evans*

By Dick Myers  
Editor

Calvert County Sheriff's Office Lt. Col. Dave McDowell has announced his intention to file his candidacy this week for sheriff in the 2022 election.

McDowell is Sheriff Mike Evans' assistant sheriff. Evans recently announced his intention of not seeking re-election after 20 years in office. He has endorsed McDowell.

In April of 2013, McDowell was appointed assistant sheriff by Evans. According to the sheriff's office website, "Lieutenant Colonel McDowell started his career with the Metropolitan Police Department in Washington, D.C. in 1991. He then worked for the North Beach Police Department and the Prince George's County Sheriff's Office before accepting the position with the Calvert County Sheriff's Office in 1996.

"Lieutenant Colonel McDowell has worked in both the Patrol Bureau and the Criminal Investigations Bureau during his career with the Sheriff's Office, serving as both the Assistant Commander and Commander of the Patrol Bureau."

In his current position as Assistant Sheriff, Lieutenant Colonel McDowell oversees the day-to-day operations of the entire Sheriff's Office. He handles the budget for the Sheriff's Office and acts on behalf of the sheriff in his absence.

Upon announcing his candidacy, McDowell provided the following statement to The County Times: "Calvert County expects and deserves a sheriff who will honor our rich traditions while keeping



Lt. Col. Dave McDowell

an open mind for the future. It was only after deep consideration for what you – Calvert County's residents – expect from their Sheriff that I decided to ask for your trust and support to succeed Sheriff Evans when he retires next year. I have never lost the enthusiasm and desire over my 30-year career to do my best every day to keep Calvert County the safe place we call home.

"Throughout my career, I have established solid relationships and partnerships, built on trust and mutual respect within our community. It is these relationships that will ensure consistency and continuity moving forward, along with a clear vision for growth and collaboration. I will be a 'Sheriff for all,' and work hard every day to make Calvert County better and safer than it already is."

McDowell's campaign website is [mcdowellforsheriff.com](http://mcdowellforsheriff.com) or on Twitter at [#sheriff4all](https://twitter.com/sheriff4all).

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# School Bard Returns to In-Person Meetings

*Will Allow Limited Public Comment*

By Dick Myers  
Editor

After considerable criticism from the public and other elected officials, the Calvert County Board of Education has voted to return to in-person meetings. The decision was on a motion by member Dawn Balinski, who also moved and received approval to allow in-person public comment. The number of presenters, however, will be limited to 10 per meeting.

Student Member of the Board Abigail Setzfand disagreed with limiting public comment. She said, "This might be an unpopular opinion from what I've gathered so far, but I think limiting public comment to 10 people seems really unfair, personally. And I feel like it would do more harm than good. I feel like a really amazing part of being on this board. what I saw last year was our openness, our openness to sit there until 12 or 1 a.m. I think it was one time we listened to five hours' worth of public comment to make sure that everyone had a voice and that we were individually listening to all of them."

Setzfand suggested either public comment by Zoom or recorded in advance. Member Pat Nutter said he agreed with her but felt they should start with the 10 limit first and that was what prevailed.

Criticism of the school board's previous decision to allow only written comments has come from teachers wanting to be heard on discussions about return to the classroom. Delegates Jerry Clark and Mark Fisher have also been critical of the policy.

The Calvert County Board of County Commissioners and the town councils of North Beach and Chesapeake Beach all allow unlimited virtual public comment at their meetings.

But Board President Inez Claggett defended what they have done. She said, "This board has never been a board that wanted to eliminate the opportunity for the



Board of Education member Dawn Balinski

public to provide us with comments. We have welcomed comments and specifically I have encouraged comments since I have joined this board as an appointee in 2019, and I continue to welcome comments. So, it has never been about not wanting to hear comments. Our concern has been safety and the safety and wellbeing around members, and the safety and wellbeing of those who come in to provide face-to-face comment to us as we are still in a pandemic. Many buildings are still closed and not open to the public and we had taken that under consideration."

During the discussion Vice President Pamela Cousins pressed for the board to limit discussion so the board members are not closeted in the boardroom for long periods of time, out of concern for the pandemic.

Nutter said that could be controlled by the agenda and Claggett said she would do whatever she can to limit the meeting time.

*dickmyers@countytimes.net*

# Federal Judge Sentences Man for Bank Robbery

By Guy Leonard  
Staff Writer

A St. Mary's man received a 10-year sentence in federal prison last week for committing a bank robbery in Calvert County in May of 2019.

Donald Edward Rankin, 65, was sentenced Feb. 18 for the crime of using a handgun to rob the PNC Bank in Owings; Rankin was indicted for the crime in September of 2019 and pleaded guilty in November of 2020.

According to Rankin's plea agreement he must make restitution of the \$3,400 he stole in the Owings bank heist; just six days earlier Rankin had robbed a bank of a similar amount in Fairfax, Virginia.

In that heist, the plea agreement stated, Rankin dressed as a woman and demanded money while intimating he had a gun in a bag that he would use if the teller did not comply with his demand.

In the Owings bank robbery Rankin was dressed in normal male-oriented attire but wore a mask over his face and pointed what appeared to be a black handgun at the teller to demand money.

Initially, Rankin ordered the teller at the Owings PNC to retrieve money from the drawers behind the counter but when she failed to enter the combination to the safe – due to being frightened – she was locked out.

Angered, Rankin threatened to kill her, according to his plea agreement, and he went with the



Donald Edward Rankin

teller to her drawer where he stole approximately \$3,400.

"Rankin then told the clerk that if he heard police coming he would kill her," his plea agreement stated.

He then fled the scene using his white Chevrolet pickup truck.

A nearby witness told police who canvassed the area that they had seen a man later identified as Rankin in the parking lot next to the bank the day before the robbery; Rankin was soon after located in Prince George's County and arrested.

He told arresting officers he was travelling to Pennsylvania in an effort to elude police.

*guyleonard@countytimes.net*

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# CALVERT COUNTY SHERIFF'S OFFICE CRIME REPORT

During the week of February 15 – February 21, Deputies of the Calvert County Sheriff's Office responded to 1,365 calls for service throughout the community.

**Theft: 2021-8616**

On February 19, 2021, Deputy Sturdivant was dispatched to 1000 block of Church Road in Lusby, MD for the report of a theft. Contact was made with the complainant who advised sometime in January, eight Morgan Dollar coins were stolen. The approximate value of stolen property is \$240.

**Theft: 2021-8508**

On February 18, 2021, Deputy Gough responded to Fox Run Liquors, located at 701 N. Solomons Island Road in Prince Frederick, MD for the report of a theft. Contact was made with the complainant who advised an unknown suspect came into the store and stole a bottle of Burnett's Vodka. The value of stolen property was valued at \$8.99.

**Theft: 2021-8349**

On February 17, 2021, Deputy Payne responded to 10900 block of South Marie Lane in Dunkirk, MD for the report of a theft. Contact was made with the complainant who advised his Maryland trailer tag was stolen approximately three weeks ago. The value of stolen property is unknown at this time.

**Theft: 2021-8250**

On February 17, 2021, Deputy Callison responded to the 500 block of Chisolm Trail in Lusby, MD for the report of a theft from a vehicle. Contact was made with the complainant who advised unknown suspect(s) had entered his unlocked 2009 Chevrolet HHR and took various items to include a GPS, a set of Blueparrot Bluetooth Headphones, and \$50 in cash. The total value of stolen property is \$550.00.

**Theft: 2021-8281**

On February 17, 2021, Deputy Freeland responded to the 1000 block of Coster Road in Lusby, MD for a reported theft. Contact was made with the complainant who advised an unknown subject(s) stole the tailgate off of his Ford F-150 to include his Maryland registration plate. The approximate value of stolen property is a \$1300.

**Theft: 2021-7853**

On February 15, 2021 Deputy Parks met with a complainant at the Calvert County Sheriff's office in regards to a reported theft. The victim advised his rear Maryland Registration Plate was removed from a work truck sometime between Feb. 13th -14th, while parked at 1525 Solomons Island Road in Prince Frederick, MD.

**Theft of Motor Vehicle:**

**2021-8782**

On February 20, 2021, Deputy Sturdivant responded to the 12400 block of Hisperia Lane in Lusby, MD for the report of a vehicle theft. Contact was made with the complainant who advised his Hyundai Elantra was missing from the driveway last seen the evening of Feb. 19th. The stolen vehicle was recovered Feb. 20th unoccupied in Colonial Beach, VA with damage to the rear fender and tire. The approximate value of stolen and damaged property is unknown at this time.

**Damaged Property: 2021-7846**

On February 15, 2021, Deputy Lewis responded to 3000 block of Dixies Land Circle in Huntingtown, MD for the report of damaged property. Contact was made with the complainant who advised sometime between Feb. 14th at 6 p.m. and 7:30 a.m. on Feb. 15th, unknown suspect(s) vandalized three vehicles parked in the driveway of the residence. All three vehicles had multiple tires slashed. The value of damaged property is approximately \$2,000.00.

**ARRESTS**

On February 15, 2021, Deputy Robshaw conducted a traffic stop in the area of Southern Maryland Blvd and Rt. 260 in Dunkirk, MD. Deputy Robshaw made contact with the driver of the vehicle

**Ashley Chane Pace, 32**

of Upper Marlboro, MD and informed her that the tags on the vehicle were coming back stolen from Prince



Ashley Chane Pace

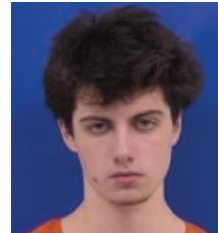
George's County and the vehicle itself was unregistered and uninsured. Pace claimed her brother loaned her the tags and she was not aware they were stolen. Page was arrested and transported to the Calvert County Detention Center and charged with Theft less \$100, Possession of Stolen Property and numerous traffic violations.

On Saturday, February 20, 2021, Deputy McDowell and Deputy Idol responded to the 2000 block of Boyd's Trail in Owings, MD for the report of a burglary in progress. Upon arrival, deputies observed two males walking away from the residence. The complainant advised two males suspects identified as **Jaron Avry Lillard, 18** of Chesapeake Beach, MD and **Kyle Randolph Robinson, 19** of Chesapeake

Beach, MD had entered the home through a bedroom window and used forced entry to gain access to a bathroom inside the residence. No property was stolen. Damage to the bathroom door and drywall is estimated to be \$1,000.000. Lillard and Robinson were transported



Jaron Avry Lillard



Kyle Randolph Robinson

to the Calvert County Detention Center. Both suspects was charged with Burglary-Third Degree, Malicious Destruction of Property \$1000+, Burglary-Fourth Degree and Trespass: Private Property.

On February 17, 2021, Deputy Denton was dispatched to the area of Rt. 4 and Saw Mill Road

for report of a vehicle driving erratically. Deputy Denton conducted a traffic stop on the suspected vehicle and while making contact with the driver, **Michael Stephen**



Michael Stephen Kubisiak

**Kubisiak, 28** of Lusby, MD, it was determined Kubisiak's driving privileges were suspended. A search of the vehicle was conducted and a straw containing a white powdery residue, suspected heroin was discovered. At the conclusion of the traffic stop, Deputy Denton informed Kubisiak of the citations being issued and Kubisiak took the citation handed to him and threw it on the ground. Kubisiak was transported to the Calvert County Detention Center and arrested for Possession of Drug Paraphernalia, Driving on a Suspended License, Obstructing/Hindering an Investigation, and Littering.

## Guilty Plea Entered in Felony Theft Scheme

Barbara Davis, 52, of Chesapeake Beach on Feb. 8 entered a guilty plea in the Circuit Court for Calvert County, admitting her involvement in a felony theft scheme of over \$10,000. The charge carries a maximum penalty of five years' incarceration and/or a \$10,000 fine.

Davis was charged with the theft scheme following an investigation into irregularities in the Northern High School Band Boosters budget. The Band Boosters are a non-profit, parent organization whose sole purpose is to support and promote the Band Program at Northern High School. Davis

had been the treasurer of the Band Boosters organization from 2017 through 2020, and following her tenure as Treasurer, it was discovered that the Band Boosters' bank account was missing funds that should have been there. Through investigation by the State's Attorney's Office, as well as the Calvert County Sheriff's Office, it was determined that Ms. Davis misappropriated \$18,937.06 for personal use during her time as treasurer.

Sentencing in this case is set for June 11, 2021.

*Press Release from Calvert County State's Attorney's Office*

**Editor's Note:**

The above arrests are not an indication of guilt or innocence as the cases have not been adjudicated.

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# Buddy Hance: Being County Commissioner President During a Pandemic

By Dick Myers  
Editor

When Earl F. "Buddy" Hance assumed the presidency of the Calvert County Board of County Commissioners, running meetings was not new to him. After all, he had been head of a state agency (Maryland Department of Agriculture) where meetings were a daily routine.

What was far from routine, however, was doing so in the midst of a pandemic.

"It's made it really different, not just the presidency, but just being a regular board member. You don't have interaction with the public. The public can't come to the meetings. There are no meetings going on. Especially last year when things first locked down, it was really difficult," he said in a March 1 interview.

He noted, "I've gotten into Zoom and different things, which helps, even though there are challenges with Zoom and technology. But you know, I really miss that part of having people talk directly about issues. Part of the job of being chair or president is you're like the face of the board. You're out at functions or meetings, and none of that is going on. It's really different."

As to the advisory boards that normally report to the commissioners, he said, "They're not meeting as much. They try to only meet when there are real issues to talk about.

"One key thing is, we're going through the Prince Frederick Town Center Master Plan update. They've been doing Zoom meetings, which works out pretty well. But I'm old school. It's still not the same as face-to-face interaction between people."

As to the update process, he said, "People are connecting in, but even they will admit that it certainly presents challenges when we can't have face-to-face meetings. But they're doing the best they can. And the process is still moving forward. I think they're on a schedule to have it wrapped up this fall."

On the consultant's decision to move ahead with planning for both phases of the town center expansion, he said, "It starts getting melded together and that was not the intent. I guess from his perspective, they're drafting the plan that's going to move forward through both phases. So, in his eyes, he's just working on that format of having everything in place for both phases at one time. But when you hear them talk about it, there doesn't seem to be any separation in the phases."

But as to discussing growth in the second phase, such as around the college, Hance said, "As far as the strategic plan goes, it probably is appropriate to be planning for that now."



Commissioner Buddy Hance

Hance voted against the comprehensive plan update. He explained his vote: "My major concerns were the amount of expansion at one time. In that plan process, we doubled the size of Prince Frederick. And, to me that was just too much at one time. So, I argued for the phased-in approach. But you know, the comprehensive plan is how we move forward, but it can be changed at any time."

Hance added, "Current infrastructure appears to be at its limits. So just for me, it was just too much expansion to put on the table at one time."

Even though he has experience with meetings, being one of five and the chair poses a unique challenge for him – "sometimes you have the information and you're not sure everybody else does to get where I'm going. So, topics come up and you've heard a discussion and at the time you don't realize that others maybe didn't hear the same discussion."

The commissioners have routinely for years met with department heads and other staff before the regular 10 a.m. meeting.

He says it helps him and everybody "because it gives you an opportunity, if things are on the agenda coming up, if you have a question that pops up, you're better prepared for the meeting when the time comes."

The commissioners have been going over the proposed Capital Improvement Plan, department by department, and are bow getting ready to tackle the overall budget. He said, "It has been quite a challenge. When you come into this job, you don't fully understand the process and the interesting intricacies that there are involved. So, it's been quite a learning curve for me because my time at the state, it's a completely different process. You don't have a hands-on

opportunity that you do when you're cramped in that county budget. So, working through the process with projections of revenue, projections of expenses, trying to determine the future needs working on capital projects, it's a very intensive process."

He said so far, the Fiscal Year 2022 budget draft has about a \$1 million shortfall, "That's what we'll have to figure out in the coming months, how we balance the budget."

The effects of COVID-19 on the budget are still unknown but early revenue reports showed income tax revenue increases. "It has surprised everybody that income tax revenues are up substantial. We just saw the number last Tuesday: at \$10 million surplus. And that's not all revenue, a lot of is reduction in expenses because we slowed things down. We weren't sure what the future was going to look like because of COVID. So, we did pull back a little bit, and the influx of cash from the federal government has made an impact that none of us saw."

That won't last, he said. "The feds at some point in time are going to stop putting money and this economy is going to have to get back on its feet. And what is that going to look like?"

The budgeting will be impacted in FY 2023 when the Payment in Lieu of Taxes from Dominion will expire, reducing revenue from them by \$9 million annually, he said. "It could be a significant challenge."

Regarding the influx of CARES ACT federal monies for COVID relief, he said, "When COVID first hit, we had a reduction in volunteers that were able to run calls so we've had to backfill some of the volunteer systems with some paid emergency medical staffing."

Could that be a continuing problem even after the pandemic abates? "It could be, that's one of the unknowns that we don't know what's going to happen when COVID dies down and it becomes less of an issue for those people that stopped coming out volunteering, and they may not come back once they get out of that habit."

Hance and other county representatives have been on weekly conference calls about the availability of vaccines. He explained, "In the county we set up a site for people to go on and register, set up activation of a vaccination site down at the industrial park. The process we had in place is very efficient and effective. The governor tells you which phases you can be in, how you work through your phases, who qualifies in which phase. So, the health department can take that list and go down that list and do the priorities just as the government has laid them out. When they started opening up private contractors like

Giant and these mass vaccination sites, they reduced the doses that we got as a county. And so, the private contractors were not as restrictive as the county health department, as far as following the priority list from what we heard. And we argued that we weren't getting enough doses to run our own county health departments sites at full capacity."

He said now people are registering at multiple sites and "we don't know who's gotten the shots and who hasn't. So, it created a lot of confusion, not only with us, but with the public about what's going on."

Hance believes some of the virtual implementations in county government will continue once the pandemic is harnessed. "Even with the challenges, it's still a very efficient and effective way to get together to have discussions," he said. "We found out because of COVID that people can work from home and still be productive. So, I think we estimate that about 300 county positions moving forward can work from home."

That will impact the space requirements in the proposed new office building. He said a common area that can be used by those working at home when they come in is being designed into the building and other spaces reduced.

So, what's different now from being an outsider two years ago? He said, "When you're an outsider looking in, you don't have an inside perspective of what goes on day-to-day. At the end of the day, we have to respond to our citizens. That's our job. Our job is to support the citizens and provide them the services that they need. I don't think my view of that has changed since being on the inside.

"Being on the inside for me, the budget has been the biggest challenge. I think everybody's figured out by now, I'm pretty conservative and the wants and needs of the citizens can sometimes overwhelm you in the budget process. You want to give citizens the things that they desire to make a better quality of life in our county, but in the back of your mind is always, how are we going to pay for that?"

As to the future? "I do enjoy the job. I say it all the time and I don't enjoy the budget process, period. Fiscally responsible: we're concerned about the fiscal issue, but we've lived here for a fourth or fifth generation, so, playing some role in shaping the future of this county is important to me for the future generations of Hances that are going to live here. And it could be up to the voters right now. My plan is to run again; it's up to the voters at the end of the day."

dickmyers@countytimes.net



# CSM Receives Grant for Butterfly Project

*Chesapeake Bay Trust Funds Effort*

The College of Southern Maryland (CSM) was awarded a \$4,998 Community Engagement Mini Grant from the Chesapeake Bay Trust to engage Southern Maryland communities in reestablishing Chesapeake watershed meadows so monarch butterflies can thrive. The project, Butterflies for a Better Bay, partners with the Humane Society to focus on fostering monarch butterflies, much the way other animals are fostered when being rescued.

“Humane societies are centers of community activity and volunteerism and we believe we can couple the popularity of animal rescue and the appeal of monarch butterflies to engage our community in ecosystem restoration,” said CSM Biology Professor Paul Billeter. Billeter and CSM Biology Professor Dr. Tracey Stuller serve on CSM’s Environmental Sustainability Committee and work to keep CSM Bee Campus USA. “Monarchs are one of the most recognizable butterflies, famous for their beauty and 2,000-mile seasonal migration. As the appeal of whales and dolphins inspires ocean conservation, we propose using the inherent appeal of monarch butterflies to encourage interest in preserving the Chesapeake Bay by encouraging watershed native plant restoration.”

The Butterflies for a Better Bay project’s goal is to expand CSM’s Bee Campus USA efforts beyond CSM campuses by partnering with the agricultural community, home gardeners, businesses and municipalities. Bee City USA® renewed the CSM’s Bee Campus USA certification following a rigorous application process last spring. The college is recognized



for collective efforts at its four campuses to conduct pollinator education and outreach, and sustain pollinator health and habitat with a least-toxic integrated pest management plan. Bee Campus USA affiliates are dedicated to reversing the decline of native plants and pollinators. According to Bee City USA®, native pollinators are responsible for one in three bites we eat and the reproduction of almost 90% of the world’s flowering plant species.

With spring nearing, now is the time to plant gardens that support Butterflies for a Better Bay. CSM and project partners are asking home/community gardeners and potential home/community gardeners to cultivate, expand awareness and take purposeful action directed at watershed restoration.

CSM’s partners in this project include the Humane Society of Charles County, the Double Z Cowboy Corral, and the Southern Maryland Chapter of Jack and Jill of America, Inc. These partnerships bring additional land for native plant cultivation, additional expertise in engaging underrepresented communities, and a high-traffic, community-focused center of operation.

If you are interested in learning more and partnering in this effort, contact Tracey Stuller [tmstuller@csmd.edu](mailto:tmstuller@csmd.edu) or Paul Billeter at [pabilleter@csmd.edu](mailto:pabilleter@csmd.edu).

*Press Release from CSM*

# Workforce Board Releases Integrated Plan

*Available for Public Comment*

The Southern Maryland Workforce Development Board, a division of the Tri-County Council for Southern Maryland (TCCSMD), has posted its updated WIOA Integrated plan for public comment through March 31, 2021. It can be accessed at <https://tccsmd.org/wioa-integrated-plan/>. Send comments to [malaw528@aol.com](mailto:malaw528@aol.com).

The Workforce Innovation and Opportunity Act (WIOA) was signed into law on July 22, 2014 and became effective July 1, 2015. WIOA supersedes the Workforce Investment Act of 1998 and amends the Adult Education and Family Literacy Act, the Wagner-Peyser Act, and the Rehabilitation Act of 1973, and is designed to help youth, job seekers and businesses. The Act requires each Local Workforce Development Area to develop and submit to the Governor a comprehensive four-year local plan, in partnership with the Chief Elected Officials.

The Southern Maryland Workforce Development Area, named JobSource by the Southern Maryland Workforce Development Board, is a three-county Local Workforce Development Area, including Calvert, Charles and St. Mary’s counties and is part of the American Job Center national network.

The Southern Maryland Comprehensive Plan was completed in alignment with the

State Comprehensive Plan, the goals and vision of the Southern Maryland Workforce Development Board and in accordance with WIOA regulations. Through this plan, the Board will propose innovative methods of training and serving the job seekers and businesses in the Southern Maryland area. This plan will be overseen by the Director and utilized as a guide to evaluate the implementation and efficacy of specific strategies.

The Southern Maryland Workforce Development Board’s strategic vision for preparing an educated and skilled workforce inclusive of youth and individuals with barriers to employment in order to support the local area economic growth and economic self-sufficiency is to guide the Southern Maryland workforce delivery system in developing a skilled workforce that meets the needs of businesses and strengthens the local economy. This plan demonstrates a strong partnership of funding streams, economic development leaders, chief elected officials, private business leaders, and community-based organizations that will work together to build a talent pipeline that meets the needs and expectations of business in the coming years.

*Press Release from Tri-County Council for Southern Maryland.*

# Homeschool Week Planned for Museum

The Calvert Marine Museum (CMM) is a wonderful classroom away from home for homeschool families. This year, in lieu of its annual Homeschool Day event, CMM is extending programs to last an entire week! During the week of March 15 – 19, students can discover paleontology, marine biology, and maritime history in a unique and educational way. Participants can choose one of the self-guided tour kits and a scavenger hunt to begin their museum adventure.

**HERstory: Celebrating Southern Maryland Women Kit**

Celebrate the 100th anniversary of the passage of the 19th Amendment to the U.S. Constitution through this fun, hands-on exploration of the Calvert Marine Museum HERStory exhibit. This exciting new program shines a light on some of the pioneering women from Maryland’s history. Participants will identify fossils like paleontologist Dr. Susan Kidwell, tie knots like boat captain Edie Taylor, and get up close with sting rays like Dr. Eugenie Clark.

**Chesapeake Bay Watershed Field Guide Kit**

Explore the Calvert Marine Museum exhibits that introduce the Chesapeake Bay as an estuarine habitat and watershed. Learn the importance of water clarity for the health of plants and animals in the bay and

experience hands-on science by measuring and recording water clarity, discovering a wide variety of animal adaptations, and reflecting upon the impact that humans have on the bay.

**Scavenger Hunt**

The whole family can join in the fun discovering many of the hidden pictures in the museum murals and using poems as clues for our unique scavenger hunts. Your adventure might include counting the toes of a dinosaur, telling time on a unique clock, determining the color of the jellyfish, or figuring out what shape are the windows on the school boat, the James Aubrey.

Programs are designed for students in grades K-5, but all ages can discover something new. All activities are included with museum admission. Pre-registration is not required, but highly recommended, for Homeschool Day. Following the guidance of the CDC and State of Maryland, all guests ages five and older must wear a mask during their visit. The museum continues to operate at a limited capacity with a timed entry system. Visit [calvertmarine-museum.com](http://calvertmarine-museum.com) for more information or to make your reservation.

*Press Release from Calvert Marine Museum.*

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## New Meal Distribution Schedule Announced

The Department of Child Nutrition of Calvert County Public Schools will distribute Grab 'N Go meals on the following Fridays: March 5, 12, 19 and 26. The pick-up time will be from 11 a.m. – 12 p.m. at all five of our current locations.

Kits continue to be available free of charge. Parents/guardians wishing to pick up meals without their children being present must pre-register. Families may register by calling the Child Nutrition Office at 443.550.8680 Monday through Friday, 7:00 a.m.-3:00 p.m. Any parent/guardian who is unsure if their child is already registered for the program, may contact the Child Nutrition Office. Once registered, parents/guardians may pick up meals without their children being present.

### GRAB 'N GO MEAL LOCATIONS

**Windy Hill Middle School**  
(bus drop-off area)  
9560 Boyds Turn Rd. Owings, MD 20736

**Calvert High School**  
(side parking lot):  
520 Fox Run Blvd. Prince Freder-

ick, MD 20678  
GPS Address:600 Dares Beach Rd.  
Prince Frederick, MD 20678

**Southern Middle School**  
(bus drop-off area):  
9615 H.G. Trueman Rd. Lusby, MD 20657

**Patuxent High School** (bus drop-off area):  
12485 Southern Connector Blvd.  
Lusby, MD 20657

**Huntingtown High School** (student parking lot, right side of building):  
4125 N. Solomons Island Rd. Huntingtown, MD 20639

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.) should contact the Agency (State or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

*Press Release from CCPS.*

## St. Mary's College Launches Study-Abroad Program

St. Mary's College of Maryland has partnered with Verto Education, to offer a study-abroad program that combines the classroom experience with expeditions, hands-on projects, and service-learning for first-year students.

Prospective first-year students to St. Mary's College who participate in this "gap year without the gap" would begin their studies overseas, earn academic credits, and graduate on time without having to complete another admission process.

"This program is the perfect fit for St. Mary's College and our prospective first-year students," said David Hautanen Jr., vice president for enrollment management. "Our students are global citizens ready to challenge themselves and the world. In fact, pre-pandemic, more than 40 percent of our students studied abroad as part of our signature

Honors College Promise. By participating in this program, first-year students will get a head start on this important educational experience."

Verto's goal is to "revolutionize higher education and make international experiences a core part of the college experience." Verto offers campus semesters in Milan, Italy; Madrid, Spain; and London, England; field semesters in Costa Rica, South Pacific and Hawaiian Islands; and also, a year-long program that offers credit-bearing coursework while engaging in rich cultural immersion experiences.

Students who are interesting in spending their first semester or year abroad should apply directly to Verto Education and select St. Mary's College of Maryland as the partner college for admission.

*Press Release from St. Mary's College of Maryland.*

## Broomes Island Native Serves Aboard Navy Warship



Petty Officer 2nd Class Bret Halterman

A native of Broomes Island is serving in the U.S. Navy aboard USS Donald Cook, a guided-missile destroyer, forward-deployed to Rota, Spain. Donald Cook is currently on her 11th patrol of the U.S. Sixth Fleet area of responsibility in support of U.S. national security interests in Europe and Africa, operating in the East Atlantic, Mediterranean Sea and Black Sea.

Petty Officer 2nd Class Bret Halterman, a 2017 Calvert High School graduate, joined the Navy four years ago.

"Working day-to-day on board USS Donald Cook has taught me so much," said Halterman. "After three years on board, I've learned everything from firefighting, to running a trash room and to maintaining and supervising multiple fully operational networks. At the end of the day, it's just good to know I'm doing something that benefits not just me, but my family and friends back home."

Today, Halterman serves aboard a ship with more than 300 other sailors, who make up the ship's crew. Their jobs are highly specialized and range from handling weaponry to maintaining the engines along with a multitude of other assignments that keep the ship mission-ready at all times.

USS Donald Cook is named after U.S. Marine Corps Col. Donald Cook, who posthumously received the Medal of Honor for his selfless acts as a Prisoner of War during the Vietnam War. Cook shared food and medicine with his fellow prisoners, despite his own deteriorating health. USS Donald Cook remembers his legacy by flying a POW flag at all times.

According to Navy officials, guided-missile destroyers are capable of conducting anti-air warfare, anti-submarine warfare and anti-surface warfare. Fast, maneuverable, and technically advanced, destroyers provide the required warfighting expertise and operational flexibility to execute any tasking at sea.

Donald Cook is one of four destroyers based in Rota, Spain, assigned to Commander, Task Force 65 in support

of NATO's Integrated Air Missile Defense architecture. These Forward-Deployed Naval Forces-Europe ships have the flexibility to operate throughout the waters of Europe and Africa, from the Cape of Good Hope to the Arctic Circle, demonstrating their mastery of the maritime domain.

With more than 90 percent of all trade traveling by sea, and 95 percent of the world's international phone and internet traffic carried through fiber optic cables lying on the ocean floor, Navy officials continue to emphasize that the prosperity and security of the United States is directly linked to a strong and ready Navy.

According to Chief of Naval Operations Adm. Mike Gilday, four priorities will focus efforts on sailors, readiness, capabilities and capacity.

"For 245 years, in both calm and rough waters, our Navy has stood the watch to protect the homeland, preserve freedom of the seas, and defend our way of life," said Gilday. "The decisions and investments we make this decade will set the maritime balance of power for the rest of this century. We can accept nothing less than success."

As a member of the U.S. Navy, Halterman, as well as other sailors, know they are a part of a service tradition providing unforgettable experiences through leadership development, world affairs and humanitarian assistance. Their efforts will have a lasting effect around the globe and for generations of sailors who will follow.

"I joined the Navy to move out of my hometown, to see other cultures and other countries, and to make a difference with my life," added Halterman. "Even after five deployments and visiting 18 countries, I still feel like there's so much more about other countries that I don't know and that I can't wait to learn. That's what I think it means to serve in the Navy – to learn from others and teach what you've learned."

*By Rick Burke, Navy Office of Community Outreach*



**ST MARY'S**  
COLLEGE of MARYLAND



# Straight Talk on Straight Teeth

BY: JEFF TOMCSIK

Orthodontic braces and clear aligners such as Invisalign® are not just for straightening teeth and making your smile look better. In fact, a highly trained and skilled dentist will use orthodontic treatment to improve the function of the teeth which will result in a healthier, longer-lasting smile. While good looking teeth are attractive, the purpose of your teeth is to chew food. When teeth are misaligned, they can slowly damage opposing teeth during the chewing process. When they are in proper alignment, teeth break down the food they are chewing without damaging each other.

To help illustrate the point, think of a well working pair of scissors. When in good alignment the two blades come together and meet at a very precise point that makes them excellent at cutting paper. On the other hand, imagine one of the scissor blades had a slight bend or a ding in the metal. This imperfection would surely affect the scissor's ability to cut as well as when it was in perfect alignment. If the one blade is bent away from the other, there will be a gap between the points of contact that cause the cutting action. The result would likely be a failure

to cut effectively or efficiently. If the bend in the one blade is toward the other, it would cause the blades to scrape each other, making cutting difficult. More importantly to note, the blades scraping each other slowly destroy the cutting surface of both blades.

These same principles can be applied to your teeth. In any area of the mouth where your opposing teeth do not meet when you perform a chewing motion (meaning there is a space between the top and opposing-bottom tooth in any area of your mouth when your jaw is closed), like the scissor in the first scenario, it is rendered ineffective in the chewing process. On the other hand, if there are any teeth that are colliding with their opposing teeth, they are likely causing trauma to each other and slowly wearing down the enamel surface and eventually the tooth structure. This will likely lead to greater risk of decay and eventually risk the tooth's overall vitality.

Many people who have ongoing problems with decay or pain despite their efforts to keep their teeth clean, might be suffering from malocclusion issues that are causing the ongoing dental problems. The good

news is that orthodontics may be a solution to these problems, and a straighter, more beautiful smile is a bonus to the treatment, not the reason for the treatment.

If you're like most adults, the thought of braces is unnerving. Years in metal brackets and sharp wires is no-one's idea of a good time. If these thoughts are keeping you away from approaching your dentist about a straighter, more beautiful, better functioning, healthier smile, consider a clear aligner option such as Invisalign®. Invisalign® is a clear, removeable retainer that may achieve the same results as traditional braces in less time.

The fact that aligners are removeable means you can take them out whenever you eat. This makes eating more comfortable and cleaner as you will not have to worry about food particles being stuck in your braces. They also allow you to easily clean your teeth, where braces with wires make flossing and thorough brushing more difficult. The material used by Invisalign® is by far superior to all other aligners on the market. Not only is it the most invisible, it is also the fastest working material, meaning you will reach your desired outcome in a fraction

of the time to other safe orthodontic options.

Finally, with Invisalign® technology, your dentist can take a scan of your mouth and show you virtually what your results will look like, from the improved esthetics of your smile profile to the benefits of improving any occlusion issues that may be causing damage to your teeth.

The next time you go to your dentist, ask them if they are Invisalign® certified. Ask them if they can provide a virtual, digital smile makeover with the use of an iTero® scanner so that you can see your likely outcome. Also ask them if you have any occlusion issues during chewing and if orthodontics is right for you.

One of the biggest barriers to getting orthodontic treatment dentists hear the most is that it costs too much. Before you allow money to get between you and a healthy, beautiful smile, think about the amount of money you spent on your last car. That car will likely not be in your life ten years from now. The cost of braces or Invisalign® is a fraction of the cost of that car, and the results will last you a lifetime!

## A Healthy, Happy Smile is in your future.



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# CSM Foundation Welcomes New Board Director



Eric Vrem

The College of Southern Maryland (CSM) Foundation announces Eric Vrem has joined the Foundation's board as its newest director.

"We are very happy to have Eric join the CSM Foundation board," said CSM Acting Executive Director of the CSM Foundation Chelsea Clute. "We welcome his extensive expertise in the healthcare industry and look forward to having his strategic guidance on our team as we continue to fulfill CSM's mission to financially support our students."

The CSM Foundation, a non-profit, 501(c)3 charitable organization established in 1970, helps increase access to higher education at CSM through scholarship funding and assures the excellence of that education by raising and managing funds for college projects and objectives – including workforce development in Southern Maryland. The CSM Foundation is comprised of a tri-county, all-volunteer board of directors.

Vrem is the executive vice president of operations at Health Prime in National Harbor, Maryland and serves as an executive healthcare consultant with MedStar Shah Medical Group in Southern Maryland. Before that, the Charles County resident served as senior director of cardiac, pulmonary, & interventional radiology services at Virginia Hospital Center in Arlington, Va; a senior manager electro-physiology & special projects at Inova Fairfax Hospital, in Falls Church, Va.; and as special projects manager/ lead cardio invasive specialist at Inova Fairfax Hospital in Falls Church, Va.

"The College of Southern Mary-

land plays a critical role in shaping our community — addressing many of the challenges our community faces every day," said Vrem. "CSM truly makes a significant impact in the lives of our students and the Southern Maryland community it serves. I am extremely excited to be part of this team and help support such a great organization."

A long-serving and decorated Navy hospital corpsman, Vrem also served at the National Naval Medical Center in Bethesda, Md., and at Camp Lejeune, N.C. after completing his billet as the leading petty officer for the 8th Regimental Aid Station.

Vrem is proud to have done some of his prerequisite classes at CSM. He now holds a certificate in Cardiovascular Medicine from the U.S. Navy School of Cardiovascular Science; a bachelor's degree in Health Sciences: Clinical Management and Leadership from George Washington University; master's degrees in Management and in Business Administration, and a certificate in Informatics from the University of Maryland University College.

In the Southern Maryland community, Vrem has served as the past president, and remains an active foundation member, of the Greater Waldorf Jaycees. He also is the president and a coach for the Charles County Youth League.

Vrem and his wife – who is a professor at CSM and a partner in a mental health practice in Charles County – live in Waldorf with their young daughter.

*Press Release from CSM.*

# Artworks@7<sup>th</sup> Presents 'Transformation'

Artworks@7th invites you to "Transformation," March 6-28, Thursday-Saturday, 11am-5pm. Physical distance and masks are required in the gallery at 8905 Chesapeake Avenue, North Beach.

Preview works and shop online 24/7 at [www.artworksat7th.com](http://www.artworksat7th.com), FB and Instagram or call for a private appointment 410-286-5278.

The featured artworks are:

1. UFO Pilea Peperomiodes, by Linda Owens, 5x4, stoneware, \$30.
2. Sakura, Mono No Aware by Nico Gozal, 11x14 on silk
3. Mermaid Musings, by Donna Tizol, 10x20 acrylic, \$290
4. Soul Migration, mixed media 20x20, wooden birch panel, \$600.

*Press Release from Artworks@7th.*



1. UFO Pilea Peperomiodes, by Linda Owens



3. Mermaid Musings, by Donna Tizol



4. Soul Migration



2. Sakura, Mono No Aware by Nico Gozal

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## A View From The BLEACHERS



# Presence

By Ronald N. Guy Jr.  
Contributing Writer

A cruel twist altered the plan.

This was to be a 700-word bleed on Alex Smith's decision to effectively sever his tenuous Washington Football Team tenure via a no-holds-barred interview with "GQ". Smith, fresh off one of the greatest comebacks in sports history, surprisingly and uncharacteristically, aired some dirty laundry.

Some of Smith's words: "When I decided to come back, I definitely threw a wrench in the team's plans. They...didn't want me to be a part of it, didn't want me to be on the team...didn't want to give me a chance." Why Alex? Why?

Fact: This writer has been critical of the WFT and its many missteps over the years. Organizational apologist I am not. But Smith came off the top rope and used a foreign object here.

More facts: Smith's contract dictated that he remain on Washington's roster after his horrific November 2018 injury. In NFL math, keeping him (his salary cap hit) was "cheaper" than cutting him (dead cap hit). So there was no emotion. His contract wed him to the team and, in a way, enabled his comeback – an opportunity he wasn't owed, but one he earned and that circumstances and the team permitted.

It was just business – and the NFL is a heartless one. In every walk of life, employees come, employees go and organization's move on – and sometimes it's messy. Unfortunately, Smith's pride overwhelmed prudence and it authored an unfortunate final chapter to his otherwise inspiring Washington career.

With 700 words condensed to 260, time to shift topics...

The jarring news trickled in last Tuesday afternoon. Tiger Woods had been an accident; initial reports were ominous. He would survive, it seemed, but he suffered severe injuries to his lower extremities. The terms used – comminuted open fractures, rods, screws and pins – stirred memories of Smith's injury, the documentary "Project 11" and a long recovery. That this happened to Woods, arguably golf's GOAT (peak Tiger was unquestionably the greatest golf ever played) and among the planet's most socially significant athletes, was surreal. Processing it was difficult; the ache in my heart

was palpable. It was another unnecessary reminder of life's fragility.

Tiger and I grew up together – not literally, chronologically. Similar dates of birth aside, we share little in common beyond fatherhood and achy backs. Dude was winning majors when I was trying to figure out mortgages and personal finances. I'm thinking Woods has had as many mortgages as I've had eagles – zippy. Still, he's my g-g-generation...

Generation X, while comparatively small, is a blessed lot of sports fans. We have seen Wayne Gretzky, Michael Jordan, Serena Williams and Tom Brady – all widely regarded as the GOATs in their respective sports. Woods is on the list too and, absent personal transgressions and debilitating injuries, he would have almost certainly ended all debate about golf's greatest.

From prodigy, to legend, through injuries and personal failures, I have always rooted for Woods. The shared generation and my selfish want for greatness buoyed the support, but Woods's primary appeal was the irritation he caused. The elephant in the room: Woods, a man of color, dominated a white world. He was often coy about race and reticent to champion social change (he is more Jordan than LeBron James), but his dominance of the sport made many uncomfortable – people who needed to feel uncomfortable.

Fuzzy Zoeller's racist remarks following Woods's 1997 win at The Masters are a searing memory. Asked to comment, Zoeller called Woods a "little boy" and quipped this regarding the following year's Champions Dinner, "...tell him not to serve fried chicken next year. Got it? Or collard greens or whatever the hell they serve." The not-so-secret, secret: One man's words were prevalent thoughts and whispers in country clubs across America.

Nearly a quarter century since Woods's first win at The Masters. Much has changed. Much remains the same. My days of rooting for Woods on the golf course are likely over now. Which hardly matters – he's alive and his kids have their dad. As for the good irritation he still causes, that will continue too, if not in victory, then through his giant presence.

Send comments to Ronald-GuyJr@gmail.com

## Men's Lacrosse Wins Season Opener

The St. Mary's College of Maryland men's lacrosse team (1-0) traveled to Virginia Wesleyan University to take on the Marlins (0-1) in their 2021 season opener on Monday (Mar. 1) evening. The Seahawks trounced the Marlins and ran away with a 19-2 victory.

St. Mary's College - 19, Virginia Wesleyan - 2

### How It Happened

- The Seahawks found the back of the net in under two minutes when Abe Hubbard recorded an unassisted score. From there, the Seahawks would never relinquish the lead. Virginia Wesleyan responded at the 10:12 mark with a goal of their own to tie the game, 1-1. Next, St. Mary's College took control of the game with four-straight scores to end the opening stanza. Dominic Venanzi, Jack Brocato, Cameron Linger, and Hubbard scored during the run to extend the Seahawk lead to 5-1.

- St. Mary's College rode their first quarter momentum into the second with a six-goal run. On the other end of the field, the Seahawk defense clamped down on the Marlins and held them scoreless for the entire second frame. Venanzi (2), Hubbard, Ben Claffee, Jeremiah Clemmer, and Luke McWright beat the opposing goalkeeper for scores in the quarter.

- Jude Brown opened up the scoring in the third quarter with a goal at the 12:42 mark. The Marlins followed up the Seahawk goal with their final score of the game to bring the score to 12-2 in favor of the Seahawks. Two goals from Jack Gillogly and another from Hubbard wrapped up the third stanza with St. Mary's College holding a 15-2 advantage.

- The Seahawk defense once again shut out the Marlins in a quarter by holding Virginia Wesleyan score-



less in the fourth. St. Mary's College took advantage of their extra man opportunities in the final frame with three man-up goals. Hubbard, Clemmer, and Brett Weiner fired shots into the back of the cage during the man-up opportunities. In addition, Cal Wilcox tallied a goal while both squads were at even strength.

### Inside the Box Score

- Hubbard and Venanzi recorded hat tricks in the contest. Hubbard led the Seahawks offensively with five goals and two assists. Clemmer followed with two goals and three assists, while Venanzi notched three goals and one assist.

- Brocato hustled for a team-high four ground balls, while Antonio Mastromanolis, Mitch Boudreau, and Ethan Little tallied three ground balls each. Defensively, Little led the Seahawks with two caused turnovers. DJ Walker, Kyrle Preis, and Ben Robertson all shared time in goal this evening. Walker led the Seahawks with six saves, while Pries collected four and Robertson recorded one. Walker earned the win in cage.

- As a team, the Seahawks finished three-of-seven on extra man opportunities and held the Marlins scoreless on their two extra man opportunities.

Up Next for the Seahawks

- Mar. 7 at Lynchburg | 1 PM | Shellenberger Field

Press Release from SMCM.

## find us on facebook



[www.facebook.com/CountyTimesCalvert](https://www.facebook.com/CountyTimesCalvert)



# Calvert Community Calendar

To submit your event listing to go in our Community Calendar, please email [timescalendar@countytimes.net](mailto:timescalendar@countytimes.net) with the listing details by 12 p.m. on the Monday prior to our Thursday publication.

## Thursday, March 4

### CSM Transfer Thursday

Virtual; 11 a.m.

CSM hosts Transfer institutions virtually each Thursday from 11 a.m. - 2 p.m. Representatives from two different institutions will be available to chat with students and help navigate their future transfer experience. RSVPs are required to access Zoom information. Free. [csmd.edu/transferthursdays](http://csmd.edu/transferthursdays)

### Sea Squirts

Calvert Marine Museum; Various Times

This program invites children 18 months to 3 years, with an adult, to discover the museum together through music, stories, and special activities. Join us for story time and a carryout craft, available while supplies last. Sessions are 15-20 minutes. Capacity is limited to 10 people per session. This month's theme is All About Boats. This program is now offered at various times throughout the day, to accommodate guests during all sessions. For specific times, please visit [calvertmarinemuseum.com](http://calvertmarinemuseum.com).

## Thursday, March 11

### CSM Transfer Thursday

Virtual; 11 a.m.

CSM hosts Transfer institutions virtually each Thursday from 11 a.m. - 2 p.m. Representatives from two different institutions will be available to chat with students and help navigate their future transfer experience. RSVPs are required to access Zoom information. Free. [csmd.edu/transferthursdays](http://csmd.edu/transferthursdays)

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the day, to accommodate guests during all sessions. For specific times, please visit [calvertmarinemuseum.com](http://calvertmarinemuseum.com).

## Ongoing

### Body, Soul, Peace, and Harmony

Artworks@7th Gallery; Thursday - Sunday, 11 a.m. - 5 p.m.

Masks, limited gallery numbers, and physical distance precautions are required. Shop the gallery 24/7 online at [www.artworks@7th.com](http://www.artworks@7th.com) and Instagram or call for an appointment at 410-286-5278. Attached below are featured works from the gallery's cooperative membership of 25 artists, one of whom is always on hand to greet visitors to the gallery and talk about the show and fellow artists. Multi-talented in multi-media Suzanne Shelden is the gallery's newly themed "Featured Artist". Her beautiful Southern Maryland landscapes, seascapes give the viewer a feast to behold. 'Body and Soul, Peace and Harmony' offers new works in stained glass, acrylic, silk painting, ceramic arts, scratchboard, mixed media, sculpture, and jewelry.

### Calvert Library Openings

Thanks to declining COVID-19 positivity numbers, Calvert Library is welcoming customers back in for short visits. Customers are still asked to keep visits as short as possible and no longer than an hour, wear an appropriate mask over your nose and mouth, maintain a social distance of 6' from others and help your children do the same. At all four library locations, in-person library hours will be Monday-Thursday, noon to 5pm, Friday, 1-5pm and Saturday, 10am to 2pm. Curbside pickup appointments will continue Monday-Thursday, 10am to 7pm; Friday, 1-5pm and Saturday, 10am to 2pm. Call any Calvert Library location for assistance or appointments. Customers can also follow and interact with library staff on Facebook and Twitter. More information about coronavirus is available in the Research & Learn section of the library website. Call 410-535-0291 or email [getanswers@calvertlibrary.info](mailto:getanswers@calvertlibrary.info) with any reference questions you may have.

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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](mailto:dickmyers@countytimes.net) after noon on Mondays may run in the following week's edition.

## Lloyd Lee Bennett



Lloyd Lee Bennett, 61, of Churchton passed away February 25, 2021. He was born June 19, 1959 in Suitland to Dolly Bowie Richardson and Arthur Gerald Bennett. Lloyd grew up in Suitland and graduated from Suitland High School. He owned Bennett's Painting before moving to Churchton in 1991. After settling in Churchton, Lloyd opened Shady Side Auto & Towing, which he owned and operated for many years. In his spare time, he enjoyed motorcycles, riding his Harley Davidson, restoring old cars, and going to car shows. Most of all, Lloyd loved spending time with his family, especially his grandchildren. He would often say "I love Pam, all of my kids, and all of my grandkids".

Lloyd is survived by his children Susan Bauer and husband Sean of Deale, Amy Pirozzi and husband Salvatore of Davidsonville, Julia Howes and husband Robert of Shady Side, and Joseph Bennett and wife Holly of Owings. He is also survived by grandchildren Kayla Bennett, Jacob Parks, Lloyd Bennett, Cheyenne Jackson, Michael Bauer, Liliana Pirozzi, Zoey Howes, Georgia Pirozzi, and Kamber Bennett, his father Arthur Gerald Bennett and his dog Margo. He was preceded in death by his mother Dolly Richardson and stepmother Karla "Peggy" Bennett.

The service for Lloyd will be livestreamed on the Rausch Funeral Home Facebook Page on Thursday, March 4 starting at 10:55 a.m. and can be accessed by using the following link <https://www.facebook.com/RauschFH/>. The service will start at 11 a.m.

In lieu of flowers, donations in Lloyd's name may be made to Autism Speaks, Link:

<https://www.autismspeaks.org/> or the American Kidney Fund, 1921 Rockville Pike, Suite 300, Rockville, Maryland 20852

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

## Arthur "Artie" Cohen



Arthur "Artie" Cohen of Owings Md. passed away on February 20th, 2021 at his home in Owings, MD at the age of 90. He seemed unstoppable up until a few months before his passing, wherein he was lovingly cared for by his devoted daughters. At the end he was blessed to have been surrounded by his loving family.

Born July 15th, 1930 in New York Bronx, he was the son of the late William and Simme Cohen. Artie enlisted in the Navy at age 17 and served 21 years until his retirement in 1968. During his career, he served as a deep sea diver and a supply engineer, as well as receiving extensive certifications, decorations and honors. He traveled the world during his career and also served two tours in Vietnam. After proudly serving his country and his 20 year commitment to the Teamsters Union, Artie retired to devote his time caring for Rena, his wife of 40 years, until her death in 1999 and his only son, Billy Joe, until his passing in 2003. Thereafter, his time was spent seeing his children and grandchildren and hanging out with friends. He was an avid, long time Washington Redskin fan. You did not want to be in the room if they were losing! Artie loved fishing and crabbing on the Chesapeake Bay. He enjoyed being outdoors, whether he was working in his vegetable garden or doing home maintenance, he stayed outside morning till dusk. One thing he

didn't do well was outdoor grilling. Ultimately, the food was burned or possibly dropped on the ground. Unless you were a witness, you were none the wiser. As a member of American Legion Post 206 and the VFW Post 9619, Artie would go and hang out with other veterans and enjoy a Coors Lite or two. Artie was also known to have a weekly standing date (after his haircut) with his daughter as he would come to her wine shop every Saturday at 2PM (on the dot!) to enjoy a Coor Lite or two and the company of whatever customers were in that day.

He is survived by his children, Barbara (Bobbi) Linn ( Steve), of Thomasville NC, Sharon Hall, of Chesapeake Beach MD; grandchildren, Ashley Linn, Kevin Linn ( Kristen), Kyle Linn, Kasey Linn, Sarah Hall and Emily Hall. Great Grandchildren, Connor Linn and Camryn Linn. He was preceded in death by his wife, Rena Cohen, his son Billy Cohen, his brother Howard (Mick) Cohen and his son-in-law, Richard(Rick) Hall.

He will be missed by many more...

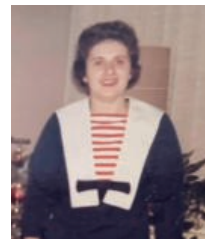
Visitation will be Wednesday, March 10, 2021, 6-8 p.m. at Rausch Funeral Home-Owings, 8325 Mt. Harmony Lane, Owings, MD 20736.

Services and interment will be private at MD Veterans Cemetery-Cheltenham, 11301 Crain Highway Cheltenham, MD 20623.

Memorial contributions may be made to Calvert Hospice, P.O. Box 838, Prince Frederick, MD 20678 410-535-0892; Link:

<https://calverthospice.org/> or Lewy Body Dementia Association, 912 Killian Hill Road, SW, Lilburn, GA 30047; Link: <https://lbda.org>

## Angela Ann Smith "Angie"



Angela Ann Smith "Angie", 77, of Prince Frederick passed away on February 19, 2021. She was born November 20, 1943 in Washington,

DC to Harry Eagleston and Angela Gregory.

Angela was preceded in death by her loving husband Anthony Smith Sr (of 43 years) and daughter Linda Smith in 2004.

She was survived by her sons Anthony Smith Jr of Rancho Santa Margarita, CA; Robert Smith of Prince Frederick, MD; James Smith of Lusby, MD; her Daughter Marie Lamb of St. Leonard, MD, 8 grandchildren, 8 great grandchildren, sister Mary Devries, and brother Richard Eagleston.

Angela was a devoted member of

St. John Vianney in Prince Frederick and she would spend most of her time at church for mass. Angela was a loyal employee of the Prince Frederick Walmart, where she was employed for the last 26 years of her life. Angela enjoyed being in the company of God and the company of her loving family and friends.

Memorial contributions may be made to Catholic Relief Services; <https://support.crs.org>

877-435-7277 or St. Jude Children's Research Hospital; <https://stjude.org>; 800-805-5856

Funeral arrangements were by Rausch Funeral Home.

## Sharon Ann (Farrell) Jones



Sharon Ann (Farrell) Jones, 66, of Harwood, MD passed away February 19, 2021 in Washington, D.C. Sharon was born December 24, 1954 to Loretta May

(Tanner) and Raymond T. Farrell. She was raised in Cheverly, MD, and later moved with her family to what is known today as Melwood Mobile Home Park where she lived most of her childhood and spend a lot of her days with her childhood friend Deborah Sullivan. She married Richard Meador at age 19 and they lived and raised their family in North Beach and later in Owings, MD. She was employed at the Kmart in Clinton from the day it opened, and was a cashier and department, personnel, and office manager for fifteen years. While working at Kmart she made many wonderful friends including Sharon Titus and Tina Lowe, and thanks to Tina she met the love of her life William Jones, whom she married in 1984. Sharon loved spending time with her family, and enjoyed trips to the beach every summer with family and friends. She enjoyed holiday cookouts, and Halloween parties, and you could always find Sharon listening to Motown and old country music. She enjoyed online Bingo and Canasta with her good friend Faye. She also loved collecting angels and unicorns.

Sharon was known as a person who would do anything to help anyone, and would give her last dollar, food, or clothing to anyone in need, values that were passed to her by her mother. She treated others as she would like to be treated and did not judge others, and passed these values on to her family and friends, and anyone she touched.

Sharon was preceded in death by her parents, a sister Elsie Garner

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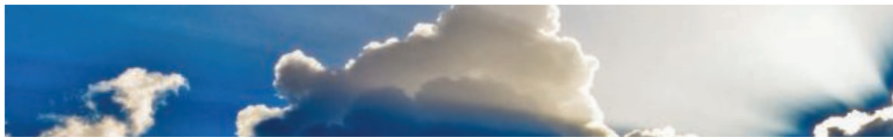
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and a brother Timothy Garner. She is survived by her husband Billy Jones; children Heather M. Atkins (Greg) of Chesapeake Beach, Tracy L. McClelland (Shannon McClelland) of Millersville, Christine Sephton (Tariq Chaudhry) of Annapolis Junction and Steven E. Jones (Georgianna Keyes) of North East, MD; a son-in law William C. Hester of Harwood; grandchildren Tawny N., Tamera L. and Cassie Atkins; great-grandchildren Terrell and Briell Garrison; a brother Ralph Garner, and a sister Mary Lou Garner.

A Life Celebration Service will be held Saturday, March 6, 2021, 11:30 a.m. at Bayside Baptist Church, 3009 Chesapeake Beach Road, Chesapeake Beach, MD 20732.

Funeral arrangements are being made by Rausch Funeral Home.

### Kenneth Edward Appel Sr.



Kenneth Edward Appel Sr., 93 of Dowell, MD passed away on February 26, 2021 at Solomons Nursing Center. He was born on March 21, 1927 in Pearre, MD to the

late Susan Agnes and Elmer Pezzle Appel. He was the loving husband to Marie Catherine Appel whom he married on June 29, 1946 in Cumberland, MD and she preceded him in death on November 8, 2014. Ken served his Country honorably during WWII and later was a proud member of the VUMS organization (Veterans of Underage Military Service). Ken moved to the Solomons area in 1953 for work and eventually ended up employed as the general foreman of the boat group at the Naval Ordnance Laboratory in Solomons. After retiring he pursued his parttime job of selling real estate by obtaining his broker's license and specializing in waterfront properties. His first and foremost passion was his family and friends. His other true passions were working, fishing and crabbing on the Chesapeake Bay. Ken lived a full life that touched many and will be deeply missed by many.

Ken is survived by his children Melinda S. Appel and her husband David M. Williams of Annapolis, MD, Jeannie & Dean White of Lusby, MD, Kenneth E. Appel, Jr. and his life partner Noura Basel of Little Orleans, MD, Chris J. Appel and his wife Wendy M. Appel of Lusby, MD, his grandchildren, Solange A. Long and her husband Mark J. Long, Nina Kasper and her husband Brian

E. Kasper, and Jayden T. McDaniel & Rami Markolopoulos. Also, great grandchildren Logan Long, Finnley & August Kasper.

Family will receive friends on Thursday, March 4, 2021 from 5 to 7 p.m. at Rausch Funeral Home, 20 American Lane, Lusby, MD. An American Legion Service will be held on Friday, March 5, 2021 at 11 a.m. in the Rausch Funeral Home Chapel. Interment will follow in Middleham Chapel Cemetery, Lusby, MD.

Condolences to the family may be made at [www.rauschfuneralhomes.com](http://www.rauschfuneralhomes.com).

### Evelyn Estelle "Pat" Coyle

Evelyn Estelle "Pat" Coyle was born on March 22, 1943 in Prince Frederick, MD to Addie Estelle and Benjamin Wilson Cochrane. She passed away on February 20, 2021 surrounded by her loving family. She was preceded in death by her parents, her sister Barbara Linehan, her husband Michael Coyle and her beloved sons Billy Copsey and Lance Copsey. Pat is survived by her mother of 75 years, Betty Cochrane May, granddaughters Molly Copsey and Besse Copsey of Annapolis and her siblings Frankie Cochrane of Prince Frederick MD Sandra Morgan of Barefoot Bay FL, Anne Lundregan of Greenbrier TN, Billy Cochrane of Prince Frederick MD, Kay Atwood of Rockvale TN, and Dale Cochrane of Lusby MD. Also surviving are her close cousin Bucky Gardner, brother-in law Gary Coyle and many nieces, nephews and friends.

Pat was a member of Calvert High School Class of 1961. For over 50 years she was a cosmetologist in her own salons, Pat's Beauty Rama in Barstow then Shear Perfection in Chesapeake Beach. She later worked at Roxy Salon in Rose Haven. She loved spending time with friends and family, playing golf, cheering on the Redskins, watching NASCAR, (especially Tony Stewart) and eating hard crabs with a glass of Bud Light over ice. In the summer she liked to vacation in Ocean City and Bethany Beach. She loved to bake and generously shared her cakes and pies with family, friends and neighbors. Pat was a member of the American Legion Auxiliary Post 206 in Chesapeake Beach, MD and enjoyed attending events at Elks Lodge 2620 in Prince Frederick with her husband Mike.

Her family and friends will honor her memory with a Celebration of Life later this year. She will be greatly missed by all who loved her.

# INSURANCE COMPANIES AND YOUR BENEFICIARIES

Contributing Writer:  
Lynda J. Striegel

Many people purchase life insurance to provide cash to their loved ones when they die. They pay premiums for years on these policies and fully expect that their beneficiaries will receive the payouts on these policies promptly. Press reports have highlighted insurance companies for delaying or not paying death benefits to beneficiaries. After all, the longer the insurance company takes to pay out death benefits, the more money they make from investing the cash.

How can this happen? Easily. If you have designated a beneficiary for your life insurance policy and have not told that beneficiary they will receive a death benefit payout when you die, insurance companies take the position that they are under no obligation to go looking for your beneficiary. The beneficiary must contact the insurance company with a copy of your death certificate to obtain the payout. So, not telling a beneficiary that they are a beneficiary and that, to obtain a payout, they must take action to advise the insurance company of your death, defeats the purpose of having life insurance. What should you do to protect your beneficiaries?

**Step 1:** GET a copy of your beneficiary designation from your life insurance company. While you are doing that, take a look at whom you have designated as a beneficiary and make sure it's what you want. It is easy to change a beneficiary. Every insurance company will send you a change of beneficiary form but you have to ask for it.

**Step 2:** TELL your beneficiary that they are the designated beneficiary for your life insurance policy. Give them the name of the life insurance company, their address, and a copy of the beneficiary designation.

**Step 3:** ADVISE the Beneficiary that, upon your death, they must send a written request to the insurance company for the death benefit, including a copy of your death certificate, along with a copy of the beneficiary designation and proof (through a picture ID) that they are the beneficiary you have named. Send this by certified mail, return receipt requested so you have proof you have advised the company.

**Step 4:** If the insurance company does not respond promptly to

the beneficiary's written request for death benefits, seek the advice of an attorney. In the vast majority of cases, there is no excuse for unreasonable delays in paying death benefits.

It gets worse. In a whole life insurance policy, the customer builds up a cash value to the policy. This is like a savings account. Consumers can borrow money from their policies and beneficiaries get the death payouts and built up savings in a policy when the insured person dies. Here is the problem. The insurance company can deduct the cost of the premiums for these whole life policies from the savings account in the policy. When someone dies, if the insurance company is not notified (or claims they are not notified), the insurance company can use all the savings in the policy to continue to pay premiums even though the insured has died. The entire value of the policy can be depleted to zero if the insurance company is not formally notified of the insured's death. Again, the only way to avoid this is to advise the insurance company in writing (by certified mail, return receipt requested) that the insured has died and death benefits are claimed by a beneficiary.

Beneficiary designations are important and change over time. Keep your beneficiary designations up to date. So many people forget the names of those they have designated as beneficiaries—from parents, now deceased, to ex-spouses. Once you have updated the names of your beneficiaries, tell your beneficiaries that they have been named by you to receive death benefits and tell them what they need to do to collect those benefits. Finally, put all your beneficiary forms with instructions for your beneficiaries in a safe place with your will, trust and other important documents. Don't have a will, trust, power of attorney or living will? Get these critical documents to protect yourself and your loved ones.

Join me for a discussion about estate planning on the third Wednesday of each month at 11am at our office 8906 Bay Avenue in North Beach. Call 301-855-2246 to reserve your seat or call to set up an appointment for a free consultation. Looking forward to meeting you.



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