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St. Mary's St. Mary's County Times

THURSDAY, NOVEMBER 26, 2020TH

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GIVING THANKS AMIDST CRISIS

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“I’M THANKFUL MY EMPLOYEES CAN PUT FOOD ON THEIR TABLE.”

LINDA PALCHINSKY, OWNER OF LINDA’S CAFÉ IN LEXINGTON PARK ON KEEPING HER BUSINESS OPEN.

WEEKLY FORECAST

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

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COVID-19

Positive Cases

Deaths

As of November 24

St. Mary's 2086

61

Information provided by St. Mary's Health Department

State Troopers Enforce COVID Compliance

By Guy Leonard
Staff Writer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

“The vast majority of our citizens and our small businesses... are doing the right thing,” Hogan said. “But as

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

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

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

guyleonard@countytimes.net

Small Business Saturday More Important Than Ever

By Guy Leonard
Staff Writer

The day after Thanksgiving kicks off the biggest holiday shopping time of the year – Black Friday – but the day after helps ensure that local small businesses don’t get lost in the push to spend Christmas dollars at major retailers.

Small businesses depend on holiday sales to stay in operation most years but this year has been particularly difficult for small proprietorships and boutique-type stores to remain open; COVID-19 related shutdowns cut deep into their traditional business model, which requires close contact for customer service.

Ellen Lewis, president of the Leonardtown Business Association, said customers, this year, should not constrain support of small businesses to just one day.

“Think about small business every Saturday,” Lewis said. “If you don’t feel comfortable, then come down on an off day.”

Patronizing small businesses in Leonardtown, Lewis said, offers advantages over larger retailers because there is ample opportunity to socially

distance.

“The downtown is more oriented to the outdoors,” Lewis said. “We don’t want to encourage large groups, but in Leonardtown it’s easy to social distance.”

“Businesses are open, they’re letting people in.”

Restaurants are open and using outdoor tents to serve customers with heaters installed to guard against the coming cold temperatures.

Businesses are enforcing capacity restrictions imposed by the state, Lewis said, and also mask and sanitation mandates.

“We’re keenly aware of people’s concerns,” Lewis said. “There’s lots of space to walk from business to business.”

Small businesses help make up the fabric of small towns, Lewis said, and businesses found in Leonardtown prevent it from becoming like so many others with disused or abandoned strip malls and shopping centers.

“We need our customers to help us so we can still be here when this [COVID-19] is all over,” Lewis said.

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County Winemaker Warns of COVID-19's Threat



By Guy Leonard
Staff Writer

A short time ago Lauren Zimmerman, the winemaker at the Port of Leonardtown Winery, was feeling as fit as she usually does and took satisfaction in completing an eight-mile hike in the Shenandoah National Park in Virginia.

Just days afterwards she was fighting for her life against the ravages of COVID-19.

Now, this normally healthy and vibrant woman is warning other young people to heed the warnings of health officials.

"I am a young, healthy adult and COVID has turned my world upside down," Zimmerman wrote to The County Times.

She is still fighting the aftermath and speaking takes her breath away easily.

"We spent the day hiking a gorgeous eight-mile trail, and I was feeling great," she continued. "Two days later I felt like I was hit by a train."

She was rushed to the emergency room and tested, medicated and sent home to wait days for the results.

Her body was racked with pain.

"I cried on the phone because I was terrified and in such pain," Zimmerman, 35, said. "Then the virus spread to my lungs; I was on the phone with my COVID coach and losing my breath trying to talk.

"She said I needed to get to ER immediately; the short walk from vehicle to ER entrance left me gasping for air."

Her husband couldn't visit her, nor could any family; she was panicking when she arrived at the hospital, she said.

"I couldn't speak, I was just desperately choking for air," Zimmerman said. "They threw me in a wheelchair and rushed me back; my lungs were failing. They hooked me up to an oxygen machine which didn't come off for five days.

"My heart also became extremely stressed sending my heart rate through the roof."

Doctors found that she had pneumonia and worse she could not walk.

"[I was] in a room with a loud air filtering fan constantly humming beside me," Zimmerman wrote. "It sucks the

contaminated air from my room outdoors, so it doesn't circulate into the hospital's air systems.

"Nurses and doctors regularly pop in to check on the many wires and tubes attached to my body.

The doctors and nurses were in "astronaut-like" full body suits, which they immediately dispose of every time they leave my room, she said.

"The rooms around me are full of COVID patients," said Zimmerman.

By the fifth day in the hospital, she was no longer on oxygen and could walk on her own; constant care from nurses and coughing made getting sleep difficult.

Though recovering now, she suffered from one of the most common side effects of COVID-19.

"My sense of taste and smell [was] gone, which is a huge stressor for me as it's one of my most important tools as a winemaker," she said. "I constantly taste and smell the wines to see what they need."

By the sixth day she had regained her sense of taste; the orange popsicle she was given tasted "amazing," she said.

She also learned she could go home, though she would have to quarantine.

She could finally see her family, even if it was from a distance.

"My husband had to take off work over two weeks to help take care for me and our daughter while they both quarantined," Zimmerman said. "Thankfully they both tested negative, but the health department demands a strict 14-day quarantine after coming in contact with a positive individual, regardless if you test negative."

She implored anyone who doubted the dangers presented by the virus to take every precaution they could to stay healthy and stop its spread.

"I'm urging everyone to continue to strictly follow the rules and guidelines laid out for us," Zimmerman wrote. "We have to force ourselves to beat this virus and stop the spread because it is ruthless and is not slowing down.

"Follow the guidelines; if not for yourself, do it for the weak, the old, the poor, the single parents, the newborn mothers, all the lives this disease is destroying is absolutely heart wrenching.

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Leonardtwn 7-11 Appeal Continued to December

By Guy Leonard
Staff Writer

The applicants seeking to build a 7-11 convenience store and gas station at the intersection of Route 5 and Medley's Neck Road in Leonardtown will have to wait one more month to continue their case before the St. Mary's County Zoning Appeals Board.

The case was continued to December after a three-and-a-half-hour meeting Nov. 12. The appeals board first took up the case July 30.

The project, which has drawn significant opposition from nearby residents over concerns for the safety of children – the convenience store would be built across from Leonardtown Middle School – to increased traffic backups on Medley's Neck Road.

In February the project's concept site plan was rejected by the county's planning commission, in part because of those reasons and for concerns over the light pollution that would beam into the windows of nearby homes.

Residents also expressed concern over the installation of large underground fuel tanks at the site, which an environmental consultant spoke on at the Nov. 12 appeals board



meeting.

Marie Treiber, an environmental consultant speaking in support of the applicant's petition, testified that the tanks would be constructed from fiberglass, a non-corrosive material.

Consultants working for the applicant also said they would be willing to install crosswalks to the site with spaces for pedestrians to stage to avoid traffic as well as sidewalks along Medley's Neck Road.

Fencing would also be included in the project, consultant Nicholas

Speach said, that would encompass the rear portion of the convenience store property and help discourage foot traffic in a large open field there.

Appeals board member John Brown was concerned that, despite the fence, 7-11 might decide to remove trees in the area that was to be left vacant between the store and the nearby neighborhood but Speach said he knew of no plans to remove trees, rather they planned to add them.

Appeals board chair George Allen Hayden said the board would ask

the 7-11 applicant directly what the status of the rear of the parcel was, whether they controlled it or not, in an attempt to gauge what would happen to it in the future.

In some cases, Hayden said, the remainder of the parcel was purchased and developed, effectively eliminating the buffer between a project and neighborhoods.

"To leave that as a blank parcel with that unknown... I'm not happy with that at all," Hayden said.

Near the end of the meeting, when the board voted unanimously to continue the hearing until December, Hayden said the case file was such that he had several dozen questions to ask when they next met with the applicant's legal and consultant team.

"We've had some big concerns and comments on crime statistics," Hayden said, noting allegations by community members in months past that large convenience stores were magnets for criminal activity.

Christopher Longmore, attorney for the applicant said he would attempt to gather crime statistics in St. Mary's County and address them in his next arguments before the appeals board.

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MetCom, County Mull Utility Takeover at Pax NAS

By Guy Leonard
Staff Writer

The Navy is looking for a contractor to take over the water and sewer infrastructure on Patuxent River Naval Air Station and its operation; the Metropolitan Commission (MetCom) might be interested but it is a logistical heavy lift compounded by the need to answer a request for proposal by mid-Jan.

“This would be a county commissioner initiative,” said MetCom Executive Director George Erichsen at a joint meeting with county commissioners Nov. 17. “At least that’s how I and the board feel about this.”

Erichsen was speaking about the magnitude of taking on such a service contract, which could not happen now because the utility is reaching its debt capacity limit dealing with other projects.

“So this is not on the table yet,” Erichsen said, noting this was a continual dialogue between MetCom and the Commissioners of St. Mary’s County.

If the county and MetCom agreed it would be a good move it would increase the number of wells and generators MetCom services by 50 percent, Erichsen said, and increase both water and sewerage lines, by

length, MetCom operates by 25 and 20 percent respectively.

The number of water storage tanks MetCom would be responsible for would also double.

By taking ownership of the water and sewer infrastructure on base the utility would be eligible for loans from the Maryland Department of the Environment to support the project and also avoid paying increased federally-mandated Davis-Bacon Act wages.

“People really aren’t aware of the magnitude of what’s on base,” Erichsen said. “It is aging infrastructure.”

MetCom has been treating the base’s sewerage since 1969, for which the utility receives more than \$1 million annually.

A proposal to have MetCom take over the water and sewer on base goes back to 1999, but the commissioner board in 2003 decided not to support the idea.

MetCom board Vice Chairman Keith Fairfax supported the concept of branching out onto the base.

“We should take a serious look at this, whether we can make the Jan. 14 deadline, I don’t know,” Fairfax said. “We should put forward a more positive face that we want to



support the Naval air station...that is a major economic driver for us.”

Commissioner Todd Morgan said the stakeholders could find a way to slow down the procurement process to gain time to assess the infrastructure on base.

Taking on the initiative could help the community withstand a possible base realignment and closure effort, should it happen.

“With a new administration coming in, we have no idea when the

word BRAC is going to appear again,” Morgan said. “We need to make sure we’re trying to secure the long-term interests of the base and more importantly the long-term interests of this community.” Erichsen noted taking on the project would not bring in extra revenue and would require MetCom to get more personnel to handle the new service obligations.

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Commissioners Question MDOT Bridge Repair Schedule



The bridge over Persimmon Creek after being washed out Aug. 4.

By Guy Leonard
Staff Writer

Officials with the Maryland Department of Transportation (MDOT) briefed the Commissioners of St. Mary's County on numerous projects they are pursuing locally and around the state – even through transportation budgets have been reduced by about \$2.9 billion due to impacts from COVID-19 – and one of them could take nearly a year to complete.

The prior amount in the transportation budget was about \$16 billion, according to MDOT Deputy Secretary Sean Powell.

Tim Smith, head of the State Highway Administration (SHA), said the state is proceeding with a plan to completely redesign and build a new bridge across Persimmon Creek on Route 6, also known as New Market Turner Road, in Mechanicsville.

The bridge was washed out during the flooding in August caused by Tropical Storm Isaias; it was built in 1930.

It was just one of several bridges or roads flooded by the massive deluge.

Smith said the bridge project could be successfully completed in about 10 months.

Commissioner Todd Morgan said he was dubious about why it would take so long.

"I can't understand why it's going to take a year to design and build that bridge," Morgan said. "It makes little if any sense to me."

Smith explained that bridge replacements such as this usually take much longer than the timeline currently offered by SHA.

"That's usually a two-to-three-year process to get through the design and permitting," Smith said. "We're making sure we're building it right."

"We have this on the fast track."

Other projects that MDOT is pursuing in St. Mary's include the \$14 million intersection improvement at Route 5 and Moakley Street in Leonardtown which includes left turn lanes as well as pedestrian sidewalks.

Smith said this project should be completed by next summer.

Another project are the improvements to Route 5 in Point Lookout State Park to include road shoulders and wider lanes.

That project costs \$24 million and is projected to be completed by 2022.

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Finding Hope & Giving Thanks Amid Uncertainty

By Guy Leonard
Staff Writer

As residents ponder what they will do to celebrate Thanksgiving this year – either stay home for limited festivities or risk possible COVID-19 infection to be able to visit extended family members – one thing is for sure: it can be difficult to find things to be thankful for in times of great strain and isolation.

But residents in St. Mary's are still finding those things for which they can still give thanks.

In March, when the novel coronavirus began to infect Marylanders, Gov. Larry Hogan quickly ordered many retail establishments, entertainment venues, restaurants, bars, churches and other houses of worship closed.

The sudden shutdown left many small businesses on the brink of failure; some had to close their doors while others found their way to survive.

Bookkeeping By Blanche, a local accounting and financial services business, was one of them.

"I'm thankful that my business can continue to operate, that I'm considered essential," said Mary Maday Slade, owner and Leonardtown Town Council Member.

"It was terrifying back in March, when Hogan shut everything down," Slade said. "My perspective has definitely changed over last year."

Slade's small business was able to make it through tax season, the busiest time of year for them, and still make a transition to a new office building in Hollywood, replacing their old ones in Great Mills.

Other small businesses are still struggling.

Linda Palchinsky, proprietor of the iconic Linda's Café in Lexington Park, said she is happy just to be able to unlock the doors at her Tulagi Place restaurant.

The recent resurgence of COVID-19 infections locally has caused her to cut her capacity limits and cut hours of operation as well; she has had to stop serving dinner and is only open from 7 a.m. to 2 p.m.

"I'm able to keep my restaurant doors open so my employees can pay their bills and make money," Palchinsky said. "That means a lot to me; this is their only income."

Palchinsky was worried the increasing infection rate meant the state would commit to another broad ranging shutdown.

"The rumor's out that the governor will take us back to Phase 1 [of the recovery plan]," Palchinsky said. "If that happens a lot of people are going to go back on unemployment."

Trying to keep her business operating under constant strain and uncertainty is trying, she said.



Mary Slade

"It's hard," said Palchinsky. "I've wanted to walk out many times, but I can't do that to my people."

"I'm thankful my employees can put food on their table."

Public health officials are also feeling the strain, trying to cope with the constant demand for testing and operating a contact tracing system designed to keep track of who may have been exposed to the infected.

Dr. Meena Brewster, the county's health officer, was still in the office in Leonardtown the evening of Nov. 22, working.

"We need to be thankful for each other," Brewster said, noting county residents had done their best to combat COVID and take care of each other during the pandemic.

"We've pulled together in tremendous ways this past year," Brewster said. "We need to do what we can to protect each other; if we minimize gatherings the safer everyone we love will be."

The continued fight against the virus has taken its toll on her personally, with all the time she has had to spend away from her family.

But they have been supportive of her, she said.

"I'm thankful for my family as always," Brewster said. "I'm thankful for my husband; he's done everything at home and with the kids."

And, of course, she is thankful for the recent breakthrough with vaccines that hold out hope of countering the virus.

"I'm thankful for any step forward," Brewster said.

Law enforcement has been taxed as well during the pandemic and Sheriff Timothy K. Cameron's deputies have been on the frontlines as well, having to get into close contact with potentially infected people.

He just wanted the pandemic to be over.

"The threat of COVID-19 is out there everyday," Cameron said. "I'll



Lanny Lancaster



Sheriff Tim Cameron



Dr. Meena Brewster

really be thankful to get through the next few months.

"I'm thankful for the vaccines."

Cameron, himself was exposed to the virus and had to isolate for a time but tested negative for it and was able to return to duty.

He was thankful both of his sons, one in high school, the other in college, were still able to play baseball to some degree through the pandemic.

"You're always thankful for your health and your welfare and that of your family, especially now," Cameron said. "Everytime I watch them play I realize it could be the last time, at least for a while."

"As a parent you have to savor every opportunity to see your child involved in athletics."

Cameron recently drove to Salisbury to watch his son in college play a game but it had to be from a parking garage.

"There were no spectators allowed," Cameron said.

The homeless have had to deal with the coronavirus, with some of them being sheltered in a tent set-



Linda Palchinsky

tlement early on in the pandemic at the county-owned property at what used to be known as The Flat Tops.

Lanny Lancaster, director of the Three Oaks Homeless Shelter, said he was thankful for the services his facility could provide the homeless.

"The last five-and-a-half months we've helped a lot of people from getting sick," Lancaster said. "We've been pretty successful."

He was thankful he and his family had escaped the effects of the virus thus far.

"My family's been, in general, unaffected by the virus," Lancaster said. "I got to visit my new grandson yesterday."

"His father is a policeman and his mother is a social worker, so they're both on the frontlines; it's good to know they're safe."

Lancaster wasn't able to visit his new grandson for long, but he was thankful for the time he had with him.

"I hope to be around long enough to enjoy that little fellow for a while," Lancaster said.

guyleonard@countytimes.net

A vibrant night scene featuring a Santa Claus figure on a float, surrounded by children and festive decorations. The background is filled with warm lights and a sign that partially reads "rofl".

Holidays

2020

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The St. Mary's County Museum Division, which oversees St. Clement's Island Museum, the

Old Jail Museum and Piney Point Lighthouse Museum, presents events and exhibits during the holiday season at each historic site.

St. Clement's Island Museum will host its annual Christmas Doll & Train Exhibit daily, Dec. 1, 2020, to Jan. 3, 2021, from 12 p.m. - 4 p.m., where families can enjoy a holiday exhibit of antique and collectible dolls like Barbie, American Girl and more, classic trains and other vintage toys in this festive holiday display inside the museum. The cost for this exhibit is \$3.00 for Adults, \$2.00 for Seniors and Military, \$1.50 and Children 5 and under are free. The exhibit is closed on Christmas Eve and Christmas Day.

Then, enjoy the opening of the St. Clement's Island Christmas Doll & Train Exhibit Sunday, Dec. 6, 2020, from 12 p.m. - 4 p.m. inside the museum with safe and

socially-distanced fun for the family, including take-home children's activities, music, take-home refreshments and much more. Admission is free.

Earlier, on Sunday, Nov. 29, 2020, from 12 p.m. - 4 p.m., Piney Point Lighthouse Museum presents the "Home for the Holidays" Outdoor Museum Store, where you can complete your holiday shopping by the lighthouse at an outdoor tent for socially distanced shopping. "Be a Patron" for Museum Store Sunday and support the museum's missions with your purchases.

Nov. 29 is also Museum Store Sunday, so if you can't make it to Piney Point Lighthouse Museum, you can also visit the other in-store locations, including St. Clement's Island Museum and the Old Jail Museum in Leonardtown, or shop at the online Friends Museum Store, which offers contact-free local delivery and free shipping to friends and family outside the area.

Press Release from St. Mary's County government

Town Tree Lighting Will Be Virtual



By Guy Leonard
Staff Writer

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

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

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

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

The tree lighting will take place at an "undisclosed time," Black-

stone said, to prevent anyone from gathering in large groups or crowds to witness it.

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

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

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

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

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

guyleonard@countytimes.net



Mon-Sat 9:30am - 8:00pm
Sun 12:00pm- 4:00pm
December Classes

Fold'n Stitch Wreath

Dec 01, 2020 10:00 am

Cut Loose Pattern Quilting Club

Dec 01, 2020 12:00 pm

Miranda's Stitchery: ITH

Scissors Mug Rug Embroidery

Dec 01, 2020 03:00 pm

Wednesday Scrapppers

Dec 02, 2020 01:00 pm

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

Dec 03, 2020 12:00 pm

Tree-mendous

Dec 05, 2020 10:00 am

No-Sew Fabric Tree - Christmas

Dec 05, 2020 05:00 pm

Sunday Sewing Group

Dec 06, 2020 12:00 pm

**Beginning Serger Class -
Pajama Pants**

Dec 07, 2020 02:00 pm

Sewing with Denise

Dec 07, 2020 05:30 pm

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

Dec 08, 2020 03:00 am

Cut Loose Pattern Quilting Club

Dec 08, 2020 12:00 pm

Miranda's Stitchery

Dec 08, 2020 03:00 pm

Wednesday Scrapppers

Dec 09, 2020 01:00 pm

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

Dec 10, 2020 12:00 pm



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

Modified Annemarie Garden in Lights Scheduled Everything Outside, Masks Required

By Dick Myers
Editor

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

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

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

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



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

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

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

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

The following guidance is offered:

- Admissions and light show activities are outside - dress appropriately

- This is a Mask On event for all guests over the age of two

- Parking Field is dimly lit and uneven - use caution; not responsible for accidents or theft

- Please be advised, this event requires extensive walking

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

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

dickmyers@countytimes.net



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Face Coverings: Residents must wear masks or face coverings in indoor public areas and stores and on public transportation. It is required to wear masks or face coverings in outdoor public places where physical distancing is not possible.

Physical Distancing: Residents should continue practicing physical distancing of six feet or more outdoors and inside public places.

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

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(240)309-4061

WWW.STMARYSARTSCOUNCIL.COM

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



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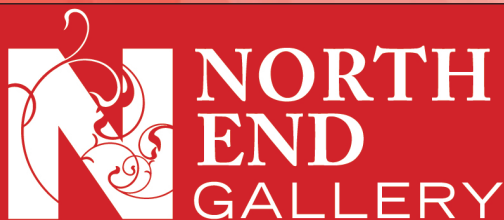
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301-475-3130.



Stop by for our Holiday Jewelry Trunk Show Dec 5th & 6th. In December, North End Gallery opens daily at 11 am Wednesday through Sunday with private

shopping available Mondays & Tuesday by appointment. Email requests to northendgalleryinfo@gmail.com.



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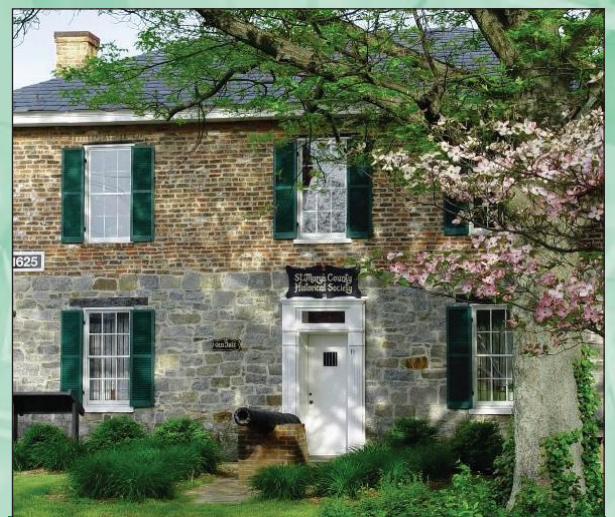
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Solomons Lighted Boat Parade Saturday, December 5th, at approx 7:00 pm

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

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

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

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

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



A Solomons Business Association Event

Solomons Celebrates 37th Year of Christmas Walk!

There will be Covid-19 Restrictions This Year



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

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

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

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



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

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

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

Press Release from Solomons Business Association.

Leonardtown



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How To Support Small Businesses This Holiday Season



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

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

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

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

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

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

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

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

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



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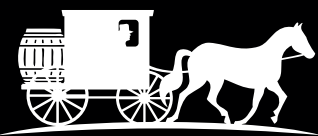
Museum Store at Piney Point Lighthouse Museum
44720 Lighthouse Rd., Piney Point, MD 20674
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6 Ways To Stick to a Holiday Budget

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

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

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

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

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

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



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

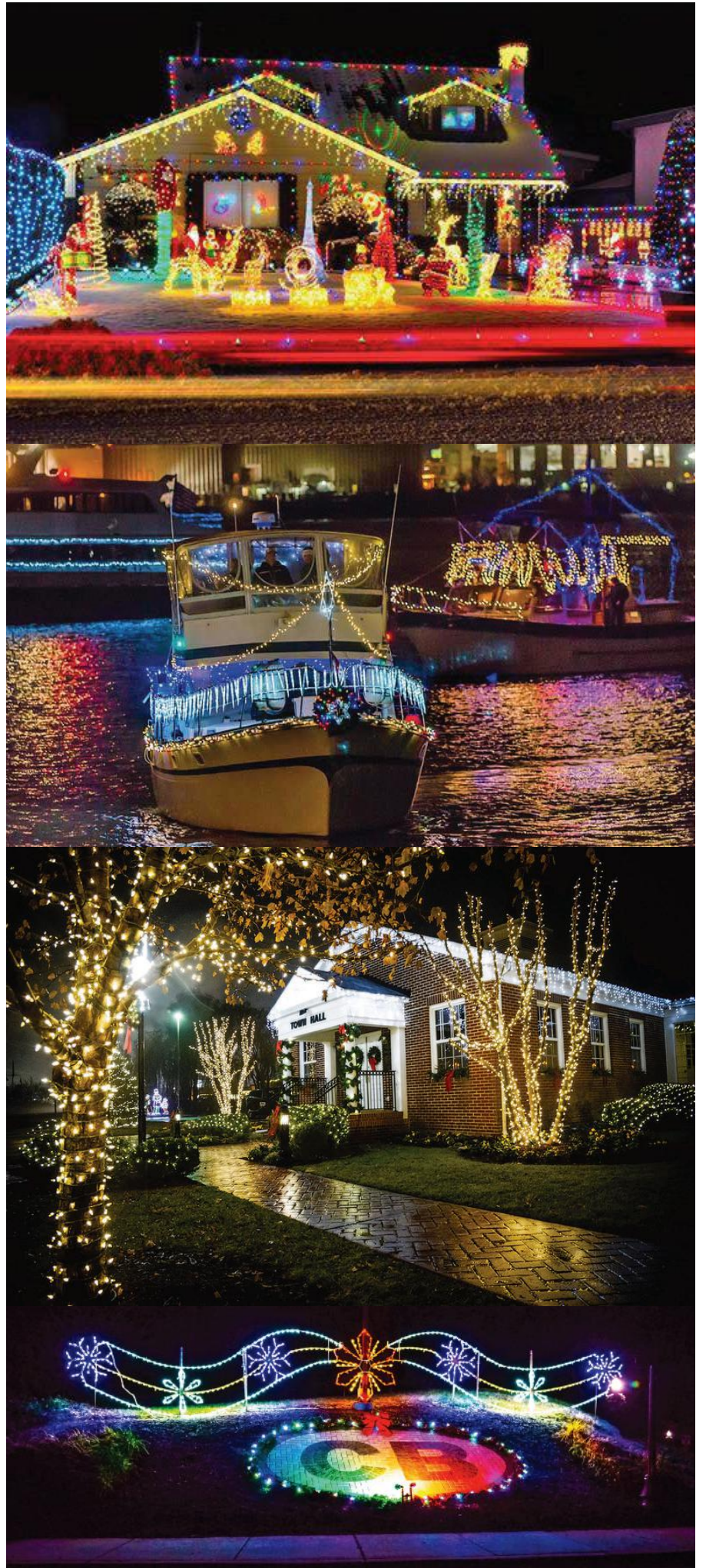
4. Pay in cash as much as possible. It's easy to know what you're spending when using cash as opposed to credit. There is some risk with carrying around cash, but that risk may be offset by the benefit of spending only what you can afford to spend.

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

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

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

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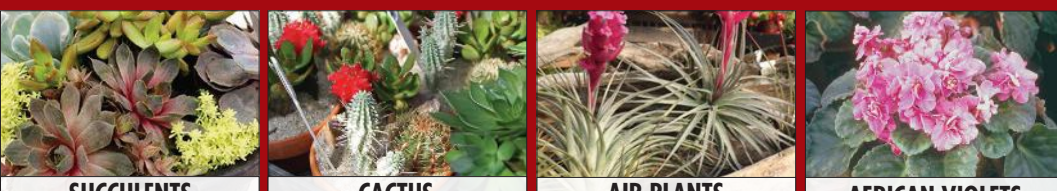
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ST. MARY'S SHERIFF'S OFFICE CRIME REPORT

On View Arrests:

Violate Protective Order- On November 6, 2020, Dep. Schell responded to 21900 block of Rosewood Terrace in Lexington Park, for the reported threats. Investigation determined **Jonathan Jacob Resnick**, age 46 of Lexington Park, threatened the victim verbally, which is in violation of a valid court order prohibiting Resnick from threatening the victim. Resnick was arrested and charged with Violation of Protective Order.



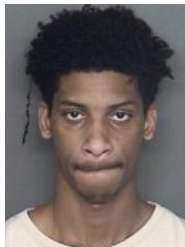
Jonathan Resnick

Assault- On November 6, 2020, Dep. Myers responded to the St. Mary's County Detention and Rehabilitation Center in Leonardtown, for the reported assault. Investigation determined **Anthony Warren Berry**, age 35 of no fixed address, spit on the victim. Berry was charged with Assault 2nd Degree.



Anthony Berry

Handgun Arrest- On November 7, 2020, Sgt. Ellis conducted a vehicle stop in the 22000 block of Valley Estates Drive in Lexington Park. The operator of the vehicle provided a false name and the registration plates displayed on the vehicle belonged on a separate vehicle. The operator of the vehicle was identified to be **Demetrie Deven Ashe**, age 22 of New Jersey. It was determined during the vehicle stop the tags displayed on the vehicle were stolen. Ashe was placed under arrest and located in the vehicle was a loaded handgun. Ashe was arrested and charged with Loaded Handgun on Person, Loaded Handgun in Vehicle, Handgun on Person, Fraud to Avoid Prosecution, Theft, and Obstruct and Hinder Investigation.



Demetrie Ashe

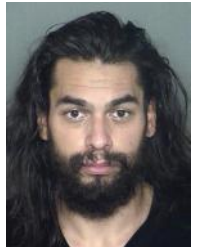
Reckless Endangerment- On November 8, 2020, DFC. Beyer responded to the 21600 block of Liberty Street in Lexington Park, for the reported shots fired. Investigation determined the five victims were inside their apartment, when they heard a

gunshot and observed what appeared to be a bullet hole in their bathroom wall. The projectile traveled through the bathroom wall and into a closet door. Contact was made with **Wayne Elliott Hilliard**, age 59 of Lexington Park. It was determined Hilliard had unintentionally discharged a firearm inside his residence, causing the damage to the victims' residence. Hilliard was arrested and charged with five counts of Reckless Endangerment.



Wayne Hilliard

Resisting Arrest/Theft- On November 15, 2020, Dep. Manns responded to the 26100 block of Independence Drive in Mechanicsville, for the report of a stolen service dog. Dep. Manns located the suspect **Thomas Forest Taylor**, age 26 of no fixed address, in his vehicle with along with the service dog. Taylor attempted to flee from deputies, and actively resisted arrest. Taylor was arrested and charged with Theft and Resisting Arrest.



Thomas Taylor

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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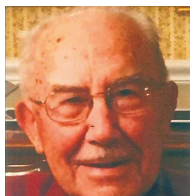
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In Remembrance

William (Bill) Robert Schmalgemeyer



William (Bill) Robert Schmalgemeyer, 99, of Hollywood, MD passed away November 17, 2020.

He was born on February 21, 1921 to the late Mary Aleita Clarke Schmalgemeyer and Fredrick Schmalgemeyer in Baltimore, MD.

After attending a Vo-Tech school, he went to work for Glen L Martin Aircraft Plant.

While visiting relatives in St. Mary's, he met his, soon to be wife of 60 years, Thelma Smith. After they married, he was drafted in the U.S. Navy during World War II. After the war, they moved with their daughter to Hollywood and he began working with his father-in-law building boats.

Having had a very successful career in sales and customer relations, Bill retired from Dean Lumber and Supply Co. after 35 years. In previous years, He was an excellent salesman selling cars at Kirby Motor Dodge-Plymouth dealership, real

estate with J.E. Capps, and State Farm Insurance. After retirement, he began driving for Tom Hodges Auto Sales.

Bill was such a generous and loving man. He was happiest when surrounded by family and friends or when working in his shop on a special project. He was extremely talented and could figure out how to do mostly anything from repairing a small engine to antique furniture. His wood-working skills were enjoyed by many family members as he built their kitchen cabinets or made beautiful pieces of furniture.

He belonged to many organizations such as the Patuxent Moose Lodge, a volunteer at Historic Sotterley, a lifetime member of the American Legion, and a Charter Member of the Hollywood Volunteer Fire Department where he donated many hours as the announcer at the fire department carnival. He was, also, a Privileged Member of the Hollywood Lion's Club holding the position of Blood Chairman. Bill was one of the largest blood donors with the local American Red Cross giving just a couple of pints short of 30 gallons.

He is survived by his daughter, Patricia Hayden (Charles), His grand-

sons, Brandon K. Hayden (Jessica), Charles W.(Chuck) Schmalgemeyer (Patricia), and Eric Schmalgemeyer, as well as his great grandsons, Benjamin and Nathan Schmalgemeyer and his great granddaughters, Hayleigh Anderson, Kyleigh and Charleigh Hayden and his nephew, Robert (Bob) Przybyl. He was preceded in death by his parents, his wife, Thelma, his son, Sherman, his sister, Dorothy Przybyl and his nephew, Ronald Przybyl.

He is, also, survived by his second family. His wife, of 16 years, Catherine (Kay) Duvall, her daughter and son, Catherine Duvall and Robert Kelly, Her daughter, Melissa Kelly preceded him in death.

Since Bill donated his body to the Anatomy Board, there will be no funeral at this time. There will be a memorial service scheduled for a later date when we can celebrate his wonderful life.

He was loved by many and will be missed.

If you wish to make a donation in his honor, please support the Hollywood Volunteer Fire Department, 24801 MD-235, Hollywood, MD 20636 or Hospice of St. Mary's, 44724 Hospice Lane, Callaway, MD 20620

James "Teddy" Stallings



James "Teddy" Stallings, 81, of Hollywood, Maryland passed away on November 12, 2020 at home with his wife by his side after a battle with dementia.

He was born July 27, 1939 in Bristol Maryland to Dorothy Stallings. Teddy is survived by his wife Dian Wible-Stallings who he married on September 29, 2004 in Las Vegas, Nevada. In addition to his mother he was preceded in death by his brother and sister.

He was drafted into the U.S. Army and proudly served his country with an honorable discharge.

He loved playing softball and travelled all over the United States playing in tournaments. In fact he loved softball so much that he married his wife on a softball field in Las Vegas after a championship tournament.

He was a member of the Moose Lodge 2393 in Hollywood, MD and American Legion 221 in Avenue, MD.

All services are private.

Memorial donations may be made in Teddy's name to hospice of St. Mary's at P.O. Box 625 Leonardtown, MD/

Warren James Guy Jr

Warren James Guy Jr, 72 of Leonardtown, MD passed away on No-



vember 18, 2020 at his home, surrounded by his loving family.

He was born on May 27, 1948 in Leonardtown MD, to the late Warren James Guy and

Helen Frances Wheeler.

Warren is survived by his loving wife of 50 years, Sandra Mary, whom he married on September 26, 1970 at Immaculate Conception Church, Mechanicsville MD. Together they raised three sons: Steven Guy Sr. (Tina "Lee Lee") of Leonardtown, MD, Brian Guy (Stephanie) of Hollywood, MD and Warren "Jamie" Guy III of Leonardtown, MD; 8 grandchildren: Steven Jr., Nathan, Charlie, Justin, Tyler, Troy, Emma and Faith; and his siblings: Kenneth Guy of Leonardtown MD, Barbara Dotson (Wayne) of Mechanicsville, MD, Ella Tennyson (Wise) Scotland, MD, Ernest Guy (Charlotte) of Leonardtown, MD, Robert "Mike" Guy (Betty) of Bushwood, MD and brother-in-law, Jerome Hammett, of Compton, MD.

In addition to his parents, he was preceded in death by his sisters, Joyce Ann Hammett & Mary Paula Thompson.

Warren was a lifetime resident of St. Mary's County, member of St. Aloysius Gonzaga Catholic Church and enjoyed nothing more than spending time with his family. He loved the outdoors and spent his life growing tobacco on the family farm. Hunting with his brothers and sons, playing games, sitting around the table eating hard crabs and growing a large garden to share the bounty of the harvest with his family and friends were his favorite pastimes however, nothing made him more proud than to be called Pop Pop. He was often found sitting under the ole' apple tree cheering the grandkids on as they played ball in the backyard.

Catherine Louise Stalcup



Catherine Louise Stalcup, "Cappy" 99, of Peoria, AZ, formerly from Hollywood, MD, passed away on November 9, 2020 in Peoria, AZ. She was born Septem-

ber 5, 1921 in Mt. Rainer, MD, to the late Elizabeth Gertrude Laughton and Leroy Marsh Laughton. Catherine was the loving wife of Ulysses "Rocky" Stalcup whom she married on March 14, 1941 in Mr. Rainer, MD, and who preceded her in death on September 17, 2008.

Catherine is survived by her chil-

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dren; Linda Stalcup, of Peoria, AZ, and Beverly Grass (Eric), of Sun City, AZ, 2 grandchildren, 3 great-grandchildren, and 3 great-great-grandchildren. Catherine is preceded in death by her two sisters; Gertrude Gellatly, and Dorothy Kinsey.

Catherine graduated high school in 1938. She was more than a homemaker, she was a caregiver to her mother-in-law and to her daughter, Linda. She supported her husband who was a musician and legally blind. She never complained and never had a headache. She sewed her children's clothing until they were teenagers. But her true passion was art. She preferred chalk pastels and watercolors. Many of St. Mary's County's residents own portraits that she created. She won Best of Show in the 1990's when all of Maryland's counties held a competition. She was so thrilled that her feet barely touched the ground. Those who knew her described her as sweet and beautiful, inside and out.

Jason Andrew Drury



Jason Andrew Drury, 39, of Bryans Road, MD, passed away November 08, 2020. Jason was born December 09, 1980 at St. Mary's Hospital and was

the son of Joyce A. Hagen (Harry Hagen Husband/Step-Father both of Fort Myers, FL) and Bernard J. Drury Jr. (Newport News, VA). Jason is survived by his daughter Madyson R. Vance of Mechanicsville, MD, brothers Duane Drury (Mark) and Brian Drury; and nieces Kayla Drury (Breianna), Kristen Drury and Krystal Drury. Jason was a life-long resident of the Southern Maryland area, although primarily in St. Mary's County. Jason graduated high school in 1998. He was a devoted son, brother, and a great friend to almost anyone he met. Jason had an exuberant personality, he never met a stranger, was kind, compassionate, and loving. Never to leave an argument or disagreement incomplete, he always extended the proverbial 'olive branch'. He dearly loved his only daughter and to the depths that cannot quite be explained here. He was always available to lend a hand, offer a joke or kind and loving words when needed. Although he worked often in the construction trade, his passion was in landscaping – undoubtedly because he had an enormous amount of energy and he could release that energy with ease through landscaping. He helped his Mother and Brother often in their yards, cleaning up, mulching, designing landscape layouts, as well

as planting and harvesting vegetables. Coming from the generational roots of his family's farming in the Southern Maryland community, in many ways drew him to landscaping as this heritage coursed through his veins. Jason's hobbies/pastimes included visiting friends and family often, fishing, crabbing, bodyboarding/boogie boarding), skateboarding, practically any outdoor activity, and discovering/visiting new places.

In lieu of flowers and in honor of Jason, a trust fund will be set up for his daughter Madyson R. Vance. Contributions may be made to Madyson's Grandmother Joyce A. Hagen at 8956 Cypress Preserve Place, Fort Myers Florida 33912 in preparation for the "Madyson R. Vance Trust Fund".

Gail "Dianna" Diatz

Gail "Dianna" Diatz, 69 of Lexington Park, MD, formerly of Alexandria, VA passed away on November 17, 2020 at her home.

She was born on May 25, 1951 in Washington, D.C., to the late Norman S. Schlaifer and Ruth (Blum) Schlaifer.

Growing up in Silver Spring, MD, she studied art and graduated from American University. She had a unique, creative and vivacious spirit, and loved to engage and learn about others. Dianna, as she came to be known, was an extraordinary woman, passionate about art, writing, and connecting with other people, and a devoted cat lover.

A talented artist, she created many beautiful pieces of art through painting and drawing. Another facet to her exuberant spirit was through acting. In varied performances, she came to know very well and enjoyed interacting with her fellow actors and actresses in The Newtowne Players, Lexington Park, MD. Dianna's favorite role, played with great flair and energy in many places, was as Dolley Madison, the former First Lady.

She loved her nephew, Jonathan (Meredith), and nieces Elizabeth Finnegold (Oliver), Jessica Frankel (Michael) and Stephanie Nadler (Arny), and adored her grandnieces and grandnephews.

Dianna is survived by her siblings, Alan N. Schlaifer (Carol Tobin) of Bethesda, MD and Roger L. Schlaifer of Amelia Island, FL. She was preceded in death by her parents.

In lieu of flowers, contributions in her memory may be made to one of her favorite places, Annemarie Sculpture Garden & Arts Center, Solomons, MD (annemarietgarden.org) or to a charity of your choice.

Condolences to the family may be made at www.brinsfieldfuneral.com.

Arrangements by the Brinsfield Funeral Home, P.A.

Elizabeth Stuart Wilkinson Egeli



Elizabeth Stuart Wilkinson Egeli (Stu), -- of Drayden, MD passed away November 16th, 2020.

She was born on February 11, 1942 to the late Elizabeth deVane Wilkinson and the late John N. Wilkinson, Jr. of Bel Air, Maryland.

Stu, a nickname given to her in elementary school, attended public schools in Bel Air until entering the 12th grade in St. Mary's Seminary (now St. Mary's College of Maryland). She continued there on to the junior college, graduating in 1962. During her years there, Stu was involved in art classes and enjoyed producing scenes for many of the school dances. It was there she met Peter E. Egeli, who was teaching art. They were married in 1963 and began a life in the arts: Peter the artist, with Stu at his side guiding his career. She spent three years teaching at Great Mills Elementary School and in summers produced art programs for local libraries. She became Regional Chairman of St. Mary's College of Maryland, Southern Maryland Chapter of the Alumni Association and then was Alumni Director for six years as well as Editor of the Alumni Newsletter.

In 1968, they bought 18 acres on the west side of the St. Mary's River and together spent years restoring the neglected farm. At the same time, they worked on a 30 foot cutter which Peter had begun to build in his bachelor days. Stu's love of the water was driven by time spent on her parent's boats in the Chesapeake Bay.

In 1978 at the urging of the Provost, she returned to St. Mary's College, traveling by boat across the St. Mary's River to attend classes part time while caring for her husband's business and their children. She graduated with a degree in Economics and Business Administration in 1984, thus becoming the only holder of three diplomas from St. Mary's. Stu always believed in care of family, so after nursing her parents in their last years, she brought her grandmother to live with them and their two children. In 1989 she was asked to become the business manager of Chesapeake Research Consortium, Inc., which was moving to facilities at University of Maryland in Solomons, MD. She held that position for 6 years.

Stu was a member of St. George's Episcopal Church, Southern Maryland Chapter of the National Soci-

ety Colonial Dames in America, the American Society of Marine Artists and the St. Mary's County Garden Club.

In addition to her husband, Peter, she is survived by her daughter, Elizabeth Lois (Lisa) Egeli, of Churchton, MD, and son, Peter Stuart Egeli of Drayden, MD and grandchildren, Allison and Tyler Egeli. To her grandchildren and their cousins, Stu was known as Muddy, a traditional grandmother name going back generations.

In lieu of flowers memorial contributions in Stu's name may be made to the American Society of Marine Artists. (www.americansocietyofmarineartists.com).

Condolences may be made to www.brinsfieldfuneral.com.

GySgt John Thomas Schmitt, Jr.

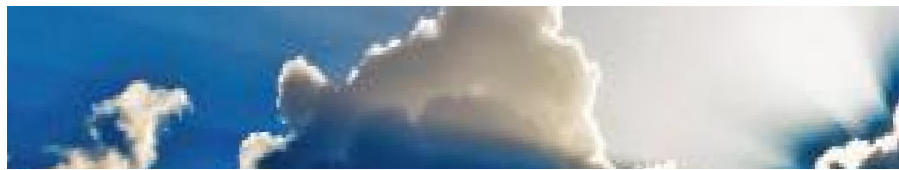


GySgt John Thomas Schmitt, Jr. (Ret.) USMC, 82, of Mechanicsville, MD passed away on November 17, 2020.

John was born on January 23, 1938 in Patterson, NJ to the late John T. Schmitt, Sr. and Elizabeth Kinney Schmitt.

John enlisted into the U.S. Marine Corps on February 15 1955, then retired on August 31, 1976 when he transferred into the Fleet Marine Corps Reserve. He was awarded the Good Conduct Medal and the Meritorious Mast award. He served for over 21 years with an Honorable Service Record when he retired. John continued Federal Service working for the Department of Public Works at Naval Support Facility Indian Head, where he retired in 1995. He was married to his lovely wife Pearl Grigsby Schmitt until her passing in November 2001. In his spare time he learned how to make ceramics and relearned his love of model airplanes. He enjoyed camping with his kids in the Summer and going fishing. He enjoyed to travel such as his trips to the Bahamas, Alaska, and his most recent cruise to Nova Scotia. He loved to cook and bake sharing his dishes to include his home made wine with friends.

John is survived by his children John T. Schmitt, III (Sook Ie) of Clarksville, TN and his daughter Elaine Theresa Engel (Robert) of Hampton, NJ, his sisters Elizabeth Schmitt of Warwick, NY; Rita McGrath (Richard) of Warwick, NY; Veronica Gerum (Charles) of Easton, PA and his brother Paul Schmitt (Nancy) of UT; and his grandchildren Matthew Thomas Engel (Amanda) of Fort Polk, LA; Emily Marie Stiff (Matthew) of Fleming-



ton, NJ; John Henry Schmitt (Lindsay) of Charleston, SC and Elizabeth Kim Schmitt of Clarkesville, TN and his great grandchildren Alexander Stiff, Natalie Stiff, Charles Engel and James Engel. He is preceded in death by his wife Pearl Grigsby Schmitt, his parents and his sister Mary Waddell.

In lieu of flowers please send donations to Mechanicsville Volunteer Rescue Squad P.O. Box 15, Mechanicsville, MD 20659 or Mechanicsville Volunteer Fire Department P.O. Box 37, Mechanicsville, MD 20659.

Condolences to the family may be made at www.brinsfieldfuneral.com.

Arrangements by the Brinsfield Funeral Home, P.A.

Catherine M. Sapp



Catherine M. Sapp, 79, of Mechanicsville, MD passed away peacefully at St. Mary's Nursing Center in Leonardtown, MD on Friday,

November 13, 2020. Catherine was born on July 1, 1941 in Washington, DC to the late Robert Woodward Moore and Catherine (Hammer) Moore.

Catherine was a hard-working woman, who supported her family as an Administrative Assistant for Suburban Hospital in the Maintenance Engineering division. Never one to expect anything for free, she worked until her retirement in 2004.

A proud mother, grandmother and great-grandmother, Catherine loved spending time with her family. She was a doting grandmother. She loved to play with the kids and give them advice from her own experiences. An avid gardener, she took great joy in growing flowers, a trait she passed on to her children. Catherine

also loved animals. She was often found with a four-legged friend sitting on her lap or talking to her parrot Rico.

To know Catherine was to know a kind, and generous woman. She could love deeply, and she smiled brighter than the sun; especially when she was near her family. With a wonderful sense of humor and a quick wit, she was always the family jokester. She knew how to lift your spirits if you were feeling down whether it was a self-deprecating joke, a big warm hug, or a relaxing foot rub. She will be missed by many, but none as much as her family. When the spring flowers blossom and the sun warms the earth, know that Catherine is shining down upon the Earth with love and happiness.

Catherine is survived by her daughter, Catherine Askey (Bob) of Mechanicsville, MD, and son, Roy Robert Sapp of Philadelphia, PA; eight (8) grandchildren - Roy, Andy, Angela, Travis, Brian, Amy, Caitlyn, and Sam; and six (5) great-grandchildren - Savannah, Avery, Andrew, Lula, and Charlie. She is also survived by her siblings, Wayne Moore (Sandy) of Monrovia, MD, Virginia Wagle of Tennessee and Susan Floyd of Ohio; and many nieces and nephews. She was preceded in death by her parents, daughter, Deborah Diane Sapp and brother, Robert "Bobby" Moore.

All services at this time will be held privately.

In lieu of flowers the family would request donations be made in Catherine's name to St. Mary's Nursing Center Foundation, Post Office Box 605, Leonardtown, MD 20650.

Condolences to the family may be made at www.brinsfieldfuneral.com

Arrangements by the Brinsfield Funeral Home & Crematory, P.A., Charlotte Hall, MD.

PAYING OFF CREDIT CARD DEBT

Contributing Writer:
Lynda J. Striegel

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

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

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

2. FOCUS ON PAYING OFF ONE CARD FIRST.

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

3. SPEAK UP.

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

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

4. TAKE ACTION, BUT BE CAREFUL.

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

5. NEVER BORROW FROM YOUR HOME OR YOUR 401(K) TO PAY OFF CREDIT CARD DEBT.

Your home and your retirement funds are critical to your financial well-being. Why jeopardize either of them by borrowing against them?

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

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

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Thousands in Southern Maryland pay for dentistry they never get done!

BY: JEFF TOMCSIK
Research Reporter

Statistically about 50% of the local population have dental insurance. Of that percentage only 50% of them properly use the dental benefits they are paying for. Most of them have no idea what benefits they have and how easy it is to lose them. To make the most of their dental benefits the consumer needs to understand how dental insurance works.

Dental insurance plans can be confusing. There are several components to a dental insurance plan. First there is the monthly premium that must be paid by the consumer, or in some cases their employer. There is the discount that is applied to all the dental codes that the insurance company negotiates with the dental offices. These discounts only effect "in-network" dentists and usually average about 30% off the usual and customary rate that a person without insurance would pay. Then there is the annual maximum. This is the amount that the insurance company is willing to pay on the insured's behalf per year. This typically ranges between \$1000 and \$3000 depending on the plan and how much the premium is per month.

While it certainly is a benefit to the consumer to have the lower fees that are negotiated on their behalf between the insurance company and the dental practices that are in-network, this discount doesn't make the cost of the annual fees worth the value. Those who have a healthy smile, would

likely never use the restorative benefit or at least not much of it. In other words, a 30% discount on something not being used or purchased doesn't hold any value.

Most of the insurance plans pick up the entire or at least most of the insured consumers' preventative maintenance. This is usually the procedures that are recommended to be done twice per year by your hygienist. This may include cleanings, x-rays, fluoride, exam, and the like. The insurance company would have you believe they are the hero for paying for these visits, but in fact, the consumer paid for them. They just allowed the consumer to spread the payments out throughout the year in monthly payments or weekly deductions from their payroll. Insured individuals that don't take advantage of their preventative visits by seeing their hygienist twice a year are literally throwing their money away. It would be the equivalent of paying for two nights in an upscale hotel in DC but never showing up for the stay! Who would do that? These dental visits are of equivalent value; but yet 25% of the insured public throws these visits they paid for away.

Regular preventative maintenance visits drastically reduce the likelihood of major restorative procedures in the future. It is a known fact that preventative dental care not only saves the integrity of the smile but it truly saves the patient from high cost restorative care in the future.

The dental insurance company wins when the patient waits to go to the dentist. Those

who pay for dental insurance every year but never go to the dentist are writing a free check to the insurance company. The insurance companies are keeping the money they've earmarked for preventative care as well as the entire annual maximum for those patients. Putting off dentistry until it hurts could easily escalate to \$5000 worth of treatment or much more in one year. The dental insurance company will only contribute \$1500 because that is the average maximum on any given plan which leaves the out-of-pocket due at \$3500 for the insured individual in this example. Whereas, had they gone to the dentist every year and had the work done as needed over the course of four years, their out-of-pocket may have been zero, as the \$1500 per year (\$1500 x 4 years = \$6000) would have covered \$6000 over the four year period.

But the insurance companies do not let annual maximums roll over. They have a strict use it or you lose it policy. One would think that the insured consumer would be able to accrue his or her benefits since they literally paid for them and did not use them. Not the case; leftover benefits become pure profit for the insurance companies. The insurance companies are in business to make money, not to save smiles.

Dental providers see patients every day who put off dentistry and then struggle to pay for the work they need to have done. It is very sad for both the dental provider who wants to help the patient and for the patient who is in pain or embarrassed by the condition of their smile. Dental providers want their

patients to see them as recommended but can't force anyone to do anything. This is why they try to educate them about the benefits that they have with their insurance company, so that when they need work, they understand how to best take advantage of their insurance.

Most dental plans end at the end of a calendar years. The average plan allows for a \$1500 annual maximum. Someone treatment planned today to have \$3000 in restorative treatment done, can start the procedures in November or December and finish them in January. This will allow them to take maximum advantage of the dental insurance they've paid for.

Call your dental office. Ask them if they are in-network with your insurance. If they are, schedule an appointment for a cleaning and a checkup. See if you have any dental work that needs to be done. Then ask your dental office what your annual limit is and how much remains. If you have work that needs to be done, use your annual benefit before the end of the year. Remember, if you don't use it, you lose it.

This article is courtesy of Tidewater Dental with locations in St. Mary's and Calvert Counties. Visit them on the web at www.TidewaterDental.com

Don't let your money blow away!

Most insurance companies have a "use it or lose it" policy. Maximize your dental benefits by scheduling an appointment before the end of the year.



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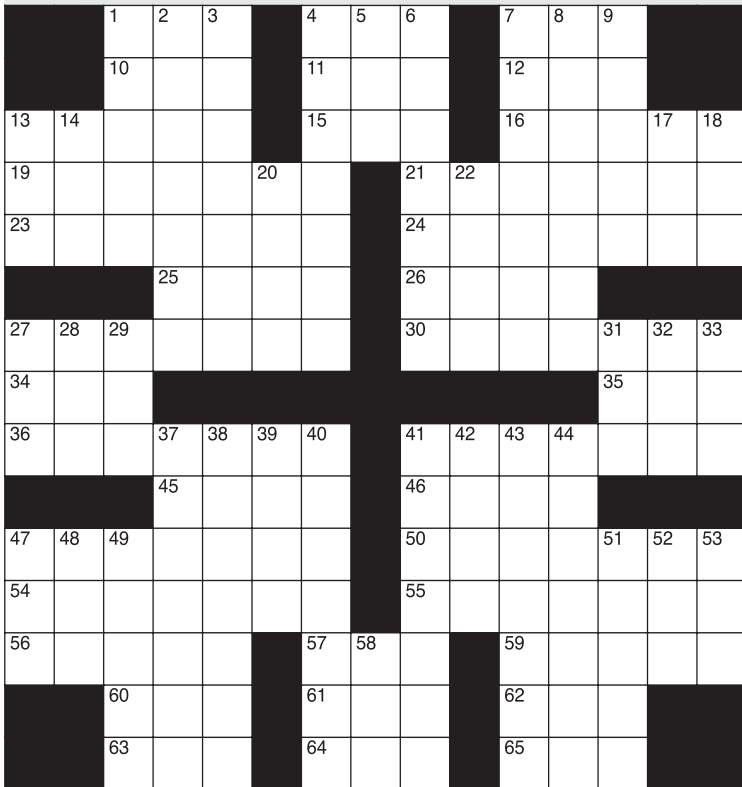
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GAMES & PUZZLES



CLUES ACROSS

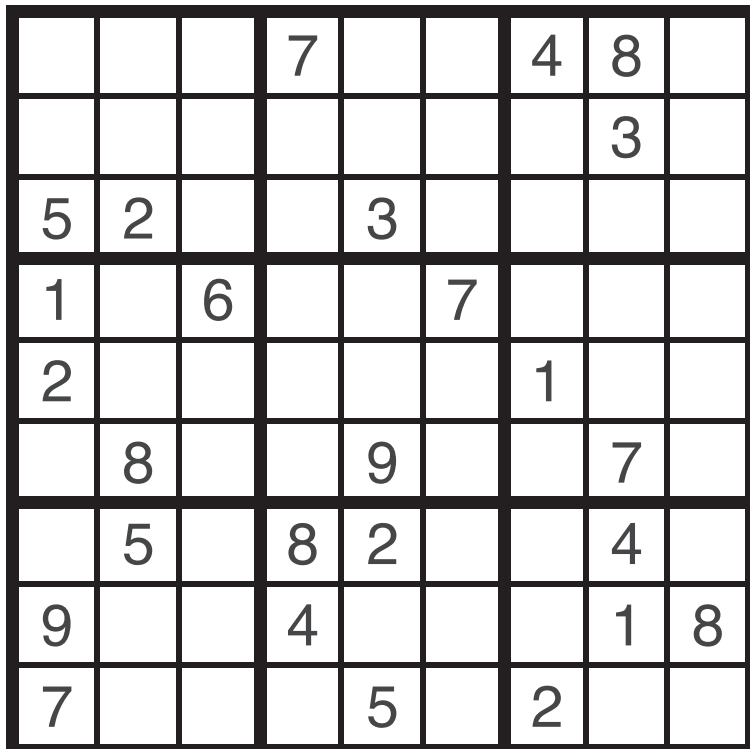
- 1. Autonomic nervous system
- 4. At or near the stern
- 7. Adenosine triphosphate
- 10. Polynesian garland of flowers
- 11. Chinese revolutionary
- 12. Green veggie
- 13. Large group
- 15. Swiss river
- 16. Semiaquatic mammal
- 19. Wrongdoers
- 21. Home to Disney World
- 23. Spanish doctors
- 24. Newborn child
- 25. Absence of difficulty
- 26. Large, stocky lizard
- 27. Earned top billing
- 30. A long wandering and eventful journey
- 34. Water (French)
- 35. Brew
- 36. Winged horse
- 41. A usually malignant tumor
- 45. Alfred __,

- American actor
- 46. Austrian river
- 47. A reminder of past events
- 50. Connected with
- 54. Status
- 55. Dean residence
- 56. Egyptian city
- 57. Boxing's GOAT
- 59. Straits along the Red Sea
- 60. "The Partridge Family" actress Susan
- 61. Get some color
- 62. Facilitates hearing
- 63. Commercials
- 64. A team's best pitcher
- 65. Patti Hearst's captors

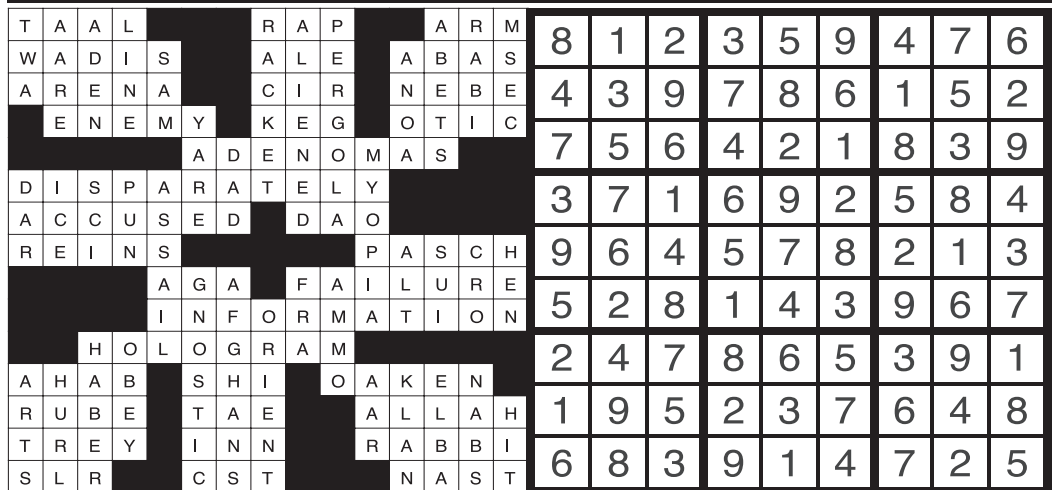
CLUES DOWN

- 1. Speak up
- 2. More informative
- 3. Where passengers sit
- 4. Gathered
- 5. Supervises flying
- 6. Home of the Blue Jays
- 7. Public statement of regret
- 8. Lockjaw
- 9. Indian city
- 13. Patriots' Newton
- 14. Relative biological

- effectiveness (abbr.)
- 17. Sun up in New York
- 18. Eggs in female fish
- 20. Stood up
- 22. NBA legend Willis (abbr.)
- 27. Calendar month (abbr.)
- 28. Exercise regimen ___-bo
- 29. The 8th month (abbr.)
- 31. ___ Paulo, city
- 32. Tall deciduous tree
- 33. Affirmative
- 37. Notified of danger
- 38. NFL game days
- 39. Archaic term for "to"
- 40. Plant pores
- 41. Canned fish
- 42. Phil ___, former CIA
- 43. Connects with
- 44. Of the skull
- 47. Time zone (abbr.)
- 48. When you hope to get there
- 49. Hindu goddess
- 51. Land
- 52. Pitching stat
- 53. Field force unit
- 58. Lakers' crosstown rivals



LAST WEEK'S PUZZLE SOLUTIONS



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