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COMMISSIONER PRESIDENT TIM HUTCHINS

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Thursday, August 22, 2019 The Calvert County Times Local News

## **Transportation Plan Draft Unveiled**

## Based on County's Historic Growth

By Dick Myers Editor

The much anticipated first draft of the Calvert County Transportation Plan is expected to be posted online this week. Highlights of the plan were released at a "Public Participation Workshop" held Aug. 14 at the College of Southern Maryland.

The presentation was led by transportation planner Jamie Kendrick of Sabra & Associates, the consultant hired to develop the plan. They are the same consulting firm that worked on the just-enacted comprehensive plan update.

Detractors of the comprehensive plan as it evolved consistently urged that it be delayed until completion of the transportation plan. At the beginning of the workshop, Commissioner President Tim Hutchins said the transportation plan, like the town center master plans, were a follow up to the comprehensive plan process and subject to biennial review.

"I am real excited about what we are doing," Hutchins said about the transportation plan. And Hendrick said that some of the generalities contained in the transportation plan would become more specific as each town center master plan evolved.

Kendrick noted in his presentation that some people believe that the comprehensive plan will create more development. But he said just because something is zoned for a development, like for apartments, does not mean it will happen. "The market is a whole other thing," he said, observing that was what will drive future growth.

Kendrick said they considered three growth scenarios in attempting to predict what traffic will look like in 2040. The scenario that they believe will be the most likely to happen is one in which the county's historic growth over the last 20 years will be maintained for the next 20 years. That is a growth rate of 12.5 percent over that time frame, or three-quarters of one percent yearly.

The other two scenarios would have aggressive growth at 50 percent or almost complete buildout at 100 percent.

But Kendrick said that even with the worst-case scenario, only 10 percent of the county intersections would be failing in 2040.

But at the growth rate the planners predict, only one percent would be failing, specifically Cox Road in both morning and afternoon rush hours, and Stoakley, Dares Beach and Dowell roads in the afternoons.

With additional remediation the Cox and Dowell roads intersections in the afternoon would be the only ones that continue at Level F or failing.

Kendrick said that the only major



state projects the county can anticipate in the next 20 years are the completion of Routes 2/4 in Prince Frederick and the new Governor Thomas Johnson Bridge. Beyond that he said improvements can be made through a variety of "traffic management tools," including:

- Access Management
- Intersection Approach/Turn Lanes
- Traffic Monitoring/ Signal Timing
- Traveler Information Systems
- Commuter Transit

Since a recent meeting of state officials with the county commissioners made it clear that they don't plan either four-lane widening or additional traffic lights on Route 231, those traffic management tools, including adding a middle third lane, would be employed.

During the workshop, Hutchins mentioned Route 231 and several speakers from the audience pressed for more attention to Route 231.

There was also considerable skepticism from the audience about the historic growth scenario advocated by Hendrick. But he said even with numbers higher than that, such as 22 percent instead of 12 percent, the number of road failures would still be small.

The chart that showed the changes in level of service at the various intersections along Routes 2/4 does show some deterioration in the next 20 years. For instance, the 2/4 split in Sunderland now has a level D in the morning and level C in the afternoon. Level D mean s "approaching unstable flow" and level C means "stable flow."

By 2040, the 2/4 split will worsen to level E in the morning and Level D in the afternoon. Level E means there is "unstable flow." The consultant does not offer any solutions to that intersection to make it better.

One speaker from the audience said that timing between the Lower Marlboro light on southbound Route 4 and the light at the split would help.

Kendrick also debunked the notion that much of the total traffic in Calvert is through traffic coming from one county and going to another. He said that was only five percent of the total volume.

And, 96 percent of the trips across the Gov. Thomas Johnson Bridge are to and from Calvert County.

He offered the following three takeaways:

- Historical growth scenario indicates little new failure/delay through 2040
- Few mitigation measures are need-

- ed at historical growth rate.
- Likelihood of significant investment by MDOT SHA is low.

Public comments are due to county staff by Sept. 6. The plan will be presented to the planning commission in September. It is expected to go to the county commissioners for their review and adoption early next year.

dick myers @county times.net



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4 Local News The Calvert County Times Thursday, August 22, 2019

## **Changes Proposed to Animal Regulations**

## 'Potentially Dangerous' Animals Added

By Dick Myers

The Calvert County Board of County Commissioners (BOCC) has approved a public hearing for proposed changes to the county Animal Control regulations regarding "Dangerous and Prohibitive Animals."

The current regulations only have one category called "dangerous animals," but Director of Public Safety Jacqueline Vaughn said, "There are some animals that shouldn't be on the dangerous list."

The county Animal Matters Hearing Board crafted a proposal to create a new category called "Potentially Dangerous" animals. According to the Power Point presentation from Animal Control Division Chief Crystal Dowd, "The language in the law is too strict and requires Animal Control Division to designate animals as "Dangerous" that shouldn't be.

The proposed definition of "Potentially Dangerous" is "animals causing less severe injuries or animals involved in situations where they pose a limited risk to public safety but haven't inflicted injuries."

The "Dangerous Animal" definition would be: "animals that are repeat violators of public safety laws and were previously declared Potentially Dangerous or for animals inflicting more significant injuries or risks to public safety."

Owners of animals deemed "Potentially Dangerous" would have to take the following corrective measures:

- · Maintain animal on 6ft. leash
- Contain animal to fenced area (includes electric fence)
- License the animal
- Microchip the animal
- Post signs on property notifying visitors of danger
- Obtain training for animal

Animals deemed "dangerous" would have to meet all of the above requirements, plus:

- Use 3 ft. leash with muzzle
- Take all steps and measures determined by Animal Control to abate the animal's risk to the public
- Obtain \$100,000 liability insurance
- Spay or neuter the animal
- Allow inspections by Animal Control to ensure compliance

Commissioner Vice President Kelly



McConkey said the fence requirement should be at least six-feet because there was a dog in his neighborhood that was able to scale a four-foot fence.

But Commissioner Mike Hart said the requirement should be based on the dog because a chihuahua wouldn't be able to scale what a larger dog could.

Hart was enthusiastic about the proposal. He said, "There is a certain stereotype of animals." He said he had rescued three dogs and one of them "is afraid of men. We have to give him a minute."

He praised the work done by the Animal Matters Hearing Board and staff. "This is a nice step," he said.

Animal Matters Hearing Board Chairman Charles Bucy said, "It's a big balancing act between family and protecting the public."

His board would like to have that twotier system of identifying dangerous and potentially dangerous animals to bring that job more into balance.

dickmyers@countytimes.net

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## Patuxent Boat Crash Still Under Investigation



By Guy Leonard Staff Writer

Officials with the Maryland's Natural Resources Police (NRP) say that a crash that occurred between two power boats on the Patuxent River near Solomon's Island over the weekend is still being investigated.

Capt. Melissa Scarborough, spokesperson for NRP, said investigators are still looking for the reason why the two vessels collided Aug. 17 at about 10:15 a.m.

The waters around Solomon's Island hosted the fourth annual Drag-

on Boat Festival in which numerous teams competed in paddling runs; none of those boats were involved in the crash.

The vessels which collided near Buoy 6A, Scarborough said, were an 18-foot Maycraft and a 26-foot Seahawk.

Only one person was injured, according to NRP reports, and that person was released the same day from the hospital.

There were seven people between both boats, Scarborough said.

guyleonard@countytimes.net

## **Fine Free Libraries Pay Off** Policy Becomes Permanent

By Dick Myers

The Calvert County Board of Library Trustees has voted to make official their Fine Free Library policy. The decision came last month after a trial period testing the policy. The decision was explained to the public at the Aug. 20 meeting of the Calvert County Board of County Commissioners (BOCC).

Fine free libraries are a national trend, but trustees' president Carolyn McHugh said, "It took some mental gymnastics on the part of the Board of Library Trustees to absorb that." She said Calvert became the second county in the state to adopt

Eventually they agreed to the trial and that proved to be highly successful, according to Library Director Carrie Wilson. She told the BOCC that fine collections have run about \$35,000 but those lost revenues can be made up with the library's new program of issuing passports and the fees collected for doing that. The passport program will begin in early September.

Wilson estimated staff savings of \$74,000 by eliminating the fees. Those costs were wrung up in researching, explaining, negotiating, collecting the cash and handling credit, she said.

Wilson said the money saved in staff

- Helped Calvert countians teach their children to read
- Helped Calvert countians find better jobs
- Helped Calvert countians find their next read
- Gained additional time to prepare high quality classes
- · Provided more services outside our physical walls

Wilson explained that the libraries will still charge customers for the cost of unreturned books and materials, they just won't collect the historic daily fines. That, they feel, will be an incentive for returning the books. In fact, during the trial period over \$10,000 worth of items were returned in just the first few weeks

Some of the other statistics presented by Wilson to show the policy's success were:

- Overall circulation since trial began was up 1.62 percent compared to the same time period in 2018, a surprise given that the national trend is a decrease.
- Book circulation since trial began was up 3.8 percent.
- In-Person Visits were up .24 percent compared to the same time period in 2018, again reversing a trend.
- Active customers who had not used the library in the last year but have now started using the library again were up 16 percent.
- The number of new cards issued increased 6.9 percent.

In conclusion, Wilson said a Fine Free Library makes sense because: "Net change in revenue is projected to be minor, no negative impacts have emerged, and we've seen consistent indicators of customer and staff satisfaction with the change.'



Earlier in the meeting the BOCC approved a budget adjustment to account for an increase in state per capita funding for libraries. The \$33,564 increase will be used by the Calvert Library as

- \$6,000 for water bottle refilling station/water fountains:
- \$2,600 to purchase Adobe Creative Suite for customer use; and
- \$24,964 to purchase furniture for Calvert Library, Prince Frederick.

dickmyers@countytimes.net

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6 Local News The Calvert County Times Thursday, August 22, 2019

## What's Coming to Calvert

The following list of pending site plans was presented to the Calvert County Planning Commission at their Aug. 21 meeting. That means that the proposals are on the list for consideration by the planning commission at a future meeting. Those meetings are now being held at the Harriet E. Brown Community Center (HEBCC), 901 Dares Beach Road, Prince Frederick

1) SPR-2018-286, **Calvert Gateway**, Lot 4, located at 10825 Town Center Boulevard in Dunkirk on a 4.3 acre lot, zoned Dunkirk Town Center. Proposed 15,890 square foot building for commercial retail space with parking and site improvements. This project is on private water and sewer. The submittal was accepted December 19, 2018. Agent: Bay Engineering

2) SPR-2019-290, **Shadow Stone Flex Complex**, located at 151/141 Schooner Lane in Prince Frederick on a 4.35 acre parcel, Lots 20A/20B, Calvert County Industrial Park, zoned I-i. Previously approved Site Plan SPR-05-37 included three flex buildings and a car wash. Two of the flex buildings have been constructed. This submittal proposes 24,750 square foot construction of the third and final flex building. The car wash has been omitted. The submittal was accepted June 26, 2019. Agent: R.A. Barrett & Associates



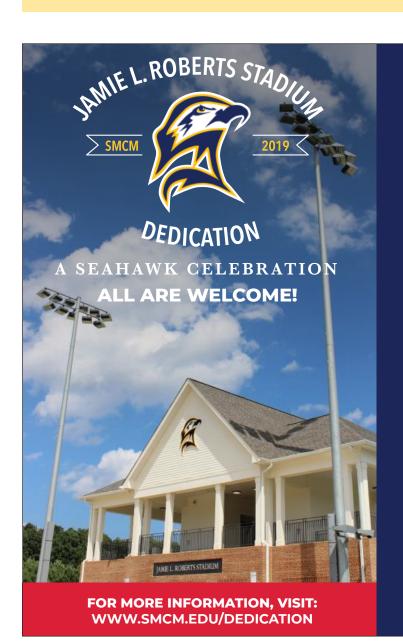
3) SPR-2019-291 **Scaggs Industrial Flex Space**, located at 7620 Meadow Run Lane, Owings on a 2.75 acre parcel, zoned I-i. Proposed two multi-tenant light industrial buildings totaling 28,920 square feet with necessary utilities and amenities. This project is on private well and septic. The submittal was accepted March 6, 2019. Agent: Collinson, Oliff& Associates

4) SPR-2019-295, Calvert Village-Theater Expansion, located at 200 West Dares Beach Road in Prince Frederick on a 2.1 acre parcel, zoned Prince Frederick Town Center, Village District. Proposed 9,148 square foot building addition and parking reconfiguration of the existing movie theater. The submittal was accepted June 26, 2019. Agent: Collinson, Oliff & Associates

5) SPR-2019-298, **Chase Bank**, located at 55 Stoakley Road in Prince Frederick on a 1.39 acre parcel, zoned Prince Frederick Town Center, Entry District. Proposed demolition of the existing medical office building and redevelopment as a 3,558 square foot bank with drive thru on a portion of the property. The submittal was accepted July 24, 2019. Agent: Collinson, Oliff& Associates.

The following Major Subdivision Proposed Project List for Upcoming Review was also submitted at ten same meeting:

SD-2017-047, **Shoppes at Apple Greene**, Lots 1 & 2, and Outlot 3, located on Dunkirk Way within the Shoppes at Apple Greene Shopping Center, on a parcel consisting of 15.47 acres, zoned Dunkirk Town Center. Submittal accepted July 26, 2017. Agent: Collinson, Oliff & Associates



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### **SCHEDULE OF GAMES**

### "THE SEAHAWK CLASSIC"

Men's Soccer Tournament, on the grass field

### 2:00 P.M.

SMCM vs. Bridgewater College

### 4:00 P.M.

Salisbury University vs. Kean University

**ADDITIONAL GAMES** 

### 6:00 P.M.

SMCM field hockey vs.

Eastern Mennonite University,
on the artificial turf field

### 7:00 P.M.

SMCM women's soccer vs. Stevenson University, on the grass field



## New State Development Plan Unveiled To Be Called 'A Better Maryland'



The Hogan administration Aug, 7 announced the filing of a new state development plan, A Better Maryland. In 2017, Governor Larry Hogan signed Executive Order 01.01.2017.18, directing the Maryland Department of Planning (Planning) to coordinate with local governments and other stakeholders to prepare a revised State Development Plan.

"This new state development plan was developed to coordinate the planning needs of state agencies and local governments while encouraging Maryland to grow responsibly," said Governor Hogan. "This inclusive bottom-up approach listens to the needs of our communities and puts planning authority in the hands of local government, where it belongs, while balancing economic development and environmental preservation."

The Executive Order established objectives for growing responsibly and protecting Maryland's resources to support existing communities, create quality places, coordinate state investment, and preserve natural, cultural, historical, and

heritage resources.

A Better Maryland, which includes a digital resource center, can be found at abetter maryland. gov. The website contains data, tools, and information sources intended to be a virtual library of state and local plans and related resources used to plan responsible growth and resource protection.

In addition to working closely with the public, local government, state agencies and other stakeholders, Planning closely coordinated with the Smart Growth Subcabinet, Maryland Sustainable Growth Commission, the Maryland Municipal

League, and the Maryland Association of Counties during the development of A Better Maryland. Planning also coordinated with the Maryland Planning Commissioners Association and local Planning directors and staff throughout the process.

"It was only through local feedback and interaction that we collectively created this dynamic new state development plan," said Planning Secretary Rob McCord. "This approach to planning where we work closely with all of our state and local partners, ensures continued economic growth and helps meet local planning needs."

More than 85 meetings and listening sessions were held between fall 2017 and early 2019 to gather feedback in every Maryland county and Baltimore City. Several hundred comments were received and documented over the initial 18 months, which included two separate rounds of meetings and online surveys. This critical feedback formed the frame-

THURSDAY & ONLINE AT

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work for the final plan.

"This new plan addresses the needs of each region of our state and is focused on increasing coordination between state agencies and local governments," said Special Secretary of Smart Growth Wendi Peters. "The plan supports responsible growth and infrastructure planning, revitalization of existing communities, and preservation of our natural and cultural resources."

Press Release



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8 On the Cover The Calvert County Times Thursday, August 22, 2019

### On the Front Line of 30 Years of Technology Change



Lynda Hampshire has dealt with evolving technologies for her almost 30-year career in Calvert County Public Schools.

By Dick Myers Editor

When Lynda Hampshire graduated from University of Maryland-Baltimore County in 1989 she quickly accepted a teaching position at Calvert Elementary School. Now 29-and-a-half years later she is still in Calvert County.

Her teaching career has also spanned Mt. Harmony and Sunderland elementary schools and Northern Middle School where she has taught English, reading and writing in second, third, fourth, fifth and eighth grades.

When school starts on Sept.3 she will be beginning a new assignment teaching social studies to the seventh grade at Plum Point Middle School.

Hampshire said of her decision to embrace teaching: "It was either that or a truck driver. It's one of those things. So, you just know it's a calling, you just have a passion to help people and to make a difference. People ask me all the time, when did you know? I knew growing up playing school. I just always knew I wanted to be a teacher."

She has seen a lot of change in the classroom, most notably in the technology used by both students and teachers. The Prince George's County native remembers attending Brandywine Elementary School, and like this writer, using notebooks and Number 2 pencils while the teacher was using chalk on the blackboard.

But change was afoot. "We were moving away from the Dick and Jane series of reading and we were gradually moving into a whole language approach to reading. So, instruction was changing, closed classrooms were being revamped too, that whole open space learning."

"So that was the typical elementary school during the 70s when I was there," she said.

By the time she entered her first classroom at Calvert Elementary as a new teacher, she said they were using ditto machines, which predated transparencies. She said, "Transparencies and overhead projectors were the new technology when I started teaching." And those technologies stayed around for quite some time.

The overhead projectors allowed the replacement of the messy chalk boards which everyone who lived through them remembers gave off a "horrific screeching noise" if not held properly when writing on a blackboard. "The chalk was dusty. You could only put a certain amount of information up before you had to erase it. So, with a transparency, when you filled up, you just pushed it to the side and got out a clean one. So, it really freed up that time erasing," she explained.

Then dry erase white boards replaced the chalkboard. "You still had to erase everything like the chalkboard, but it was very clean."

These were technologies that would make students today snicker, as if they were some historical artifact. But it wasn't that long ago, showing the rapid changes that were about to occur.

The overhead projectors gave way to smartboards hooked into a desktop computer. She said, "You can pull up an image and then it will reflect it up on the whiteboard. That was the first type of a whiteboard that you got. It was not interactive at all."

Hampshire said at about the same time as teachers were getting dry erase boards in their classrooms in the early 90s, they were also getting one desktop computer in the classroom

She said then superintendent Dr. Eugene Karol spearheaded the effort. "He was on the forefront of that whole technology and he brought computer labs into all the elementary schools and it was a set of 30 computers. Every school had different schedules, but every student would come in normally for 30 minutes per day and you would receive individualized computerized instruction on reading and math."

She said, "That changed the way you taught because if you knew that there was a student who was having specific difficulty in a skill, you could assign them direct instruction on the computer practicing that skill."

The labs had technicians to help the students. "If a student needed more practice with an idea, they would go into their learning profile and would assign them practice on that skill set," Hampshire said. Those lab technicians were also on the front line in assisting teachers with their own computer literacy.

But at that point teachers were still keeping written records of their students. It is known as the grade book. She said, "So the first teacher program that they purchased was the grade book and teachers were trained by a person in each building and we started doing all of our grades on the computer."

Every teacher had their own desktop computer for their use. It sat on their desk in the classroom. But that soon changed. "The goal was for every classroom teacher to have two desktop computers for students to use for research. Because at this time we started getting into using the online research and teaching students how to go to a website and grab information."

She was asked if at that point computer literacy for students became important. She said, "I don't really remember an exact date. Everything just kind of evolved as the Internet grew and you could receive more and more information. And as it was really with the growth of the Internet and the resources that are available on the Internet, it became increasingly important for students to have computer literacy."

Kids were embracing computer games. But she noted, "There is a difference between playing a video game and being computer literate. "You may have some skills," she said, "but it doesn't require you to decipher information, critically analyze it, decide is it reliable, valuable, something that can be trusted."

She was asked if during this period of time if there were various levels of buy-in by teachers. Hampshire, who is incoming treasurer if the Calvert Education Association, said, "We all understand that especially in today's society, we've got to be ahead of the game of making sure we are arming these students with the advances in technology, and technology is advancing at such a rapid rate, that what we are teaching them now by the time they graduate will be obsolete."

She noted, "Now we're to the age of one-on-one computers which started with individual schools providing one-on-one laptops for certain grade levels." For instance, her former school Sunderland Elementary's version of the PTA "spearheaded raising money to purchase one-on-one computers for students in fourth and fifth grade."

She observed that there have been school-system wide initiatives to provide money for technology in the classrooms, including laptops for every student and a significant upgrade of the technology department.

"So, they are really working on meeting the needs of the teachers in the form of when you have issues, what can you do? It's been a process for them to make sure that they've had the bandwidth to meet the needs with so many people being on. The computer bandwidth when it first started was sucked up in the high schools because high schoolers would come in and they would get on and use the bandwidth at the school."

So, in the elementary school, are students on the computer all the time?

"No, they are not. It is what they call a blended learning environment. In K, 1 and 2 they typically have iPads or access to iPads, and they will do a lot of instructional centers on iPads. By second grade, depending on the school, maybe kids are assigned iPads. In third, fourth and fifth grade students are assigned their own laptop."

If they are issued, they check them out like a book in a library and they are taught "responsible use, the whole computer literacy program of digital literacy, about leaving your footprints. How do you remain safe, personal information, all of that stuff."

She was asked how dependent students are becoming on their computers. For instance, in math, can they go to the computer calculator or do they still have to do it manually like their parents did?

She answered, "Math is a very good example. Math is something that you actually need to solve." She added, "Students are expected to still use their math strategies, use that paper and pencil to solve their problems. Even if a test is computer-based, they still solve their problems on paper and then we'll input or choose the answer on the computer. That's the same for reading and



writing. The computer cannot teach you to read. It's a resource. It's a place that we can go."

She added, "We need to teach them how to read from a computer because note taking is very different on a computer than paper and pencil. So, students need to be taught both of those skills. The final product of how you analyze and how you show your comprehension of what you read can vary. Sometimes it may be where the students are creating some sort of a visual to go with what they read to share their learning."

Cell phones are being used for instruction in high schools. She said, "High school students can take out their cell phones for purposes because there are times when teachers can post assignments and they can access it from a QR code.

"There are educational sites where we can play games such as Kahoot and the students can use their individual device to log on and since they aren't assigned a one-to-one, many of them use their own cell phones to access those devices. You can set up discussion boards (for Sociology classes)."

The school system has a committee that is investigating the future of technology in the schools. Hampshire observed, "One of the things about technology that makes it the most difficult is that it's ever evolving." Part of that evolving technology is the applying of filters to block out inappropriate material. And cyber bullying is another issue of concern for the committee.

So, after 29-and-a half-years has all that change and increased use of technology made her a better teacher, Hampshire was asked. She responded that it was making it easier in finding resources and helping engage the students.

"So it's giving me tools that can assist me in my teaching, but it hasn't made me a better teacher because teaching is about the interaction that you have with the students and finding different ways to present the information so a child can grasp it because we all don't learn the same. On the computer you access alternative ways. It helps you differentiate your instruction. So, it's made my job easier, but it hasn't made me a better teacher."

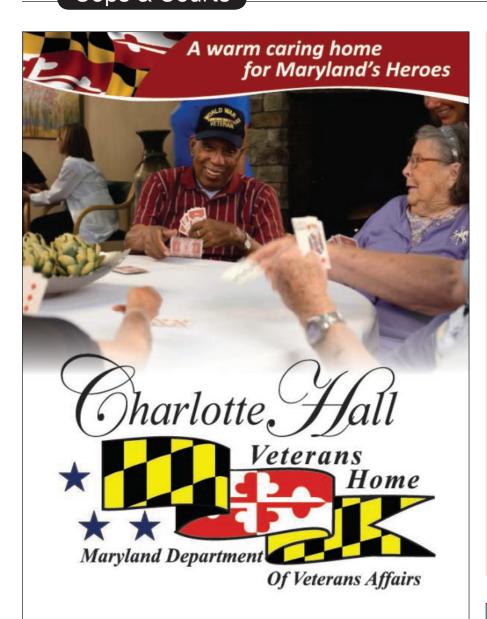
But can it help the students be better learners? She said "I may present a math concept and I may have presented it three different ways and that child still is struggling. I can go to Khan Academy (a computer program) and I could say, how about if you look at this? Sometimes hearing something from somebody else is all the student needs. And so, you have access to that. You have accesses to resources and support that you didn't have before."

But there is the flip side of becoming too dependent on the technology. She said, "We are very cognizant of the amount of time that students are actually in front of a technological device, whether it's the computer, their iPad, their cell phone. We're very much aware of that and we monitor that to make sure that if I'm using the computer in this class, they're definitely not going to be on it in the next class so we can make sure that the students are getting that face to face conversation because conversation is the best way for a student to learn.

"And, although there are great platforms for students to converse with each other, there's nothing that can replace the face to face conversation."

dickmyers@countytimes.net





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## **Calvert Man Sentenced to 15 Years For St. Mary's Robbery**

By Guy Leonard Staff Writer

William James Cooper, 32, of Dunkirk, was sentenced to 15 years in prison Aug. 16 for the robbery of the Subway sandwich shop in Leonardtown earlier this spring, court records show.

Cooper pleaded guilty to armed robbery and second-degree assault; prosecutors decided to not prosecute Cooper for the more serious charge of first-degree assault in the crime, which occurred April 4.

Cooper, according to police, entered the restaurant at Merchants Lane and placed a knife to the neck of an employee of the store and demanded money. During the robbery, Cooper cut the victim, which caused minor injuries, before fleeing the area in a vehicle.

St. Mary's County Sheriff's Office patrol deputies located and apprehended Cooper, who was processed and charged at the St. Mary's County Detention and Rehabilitation Center



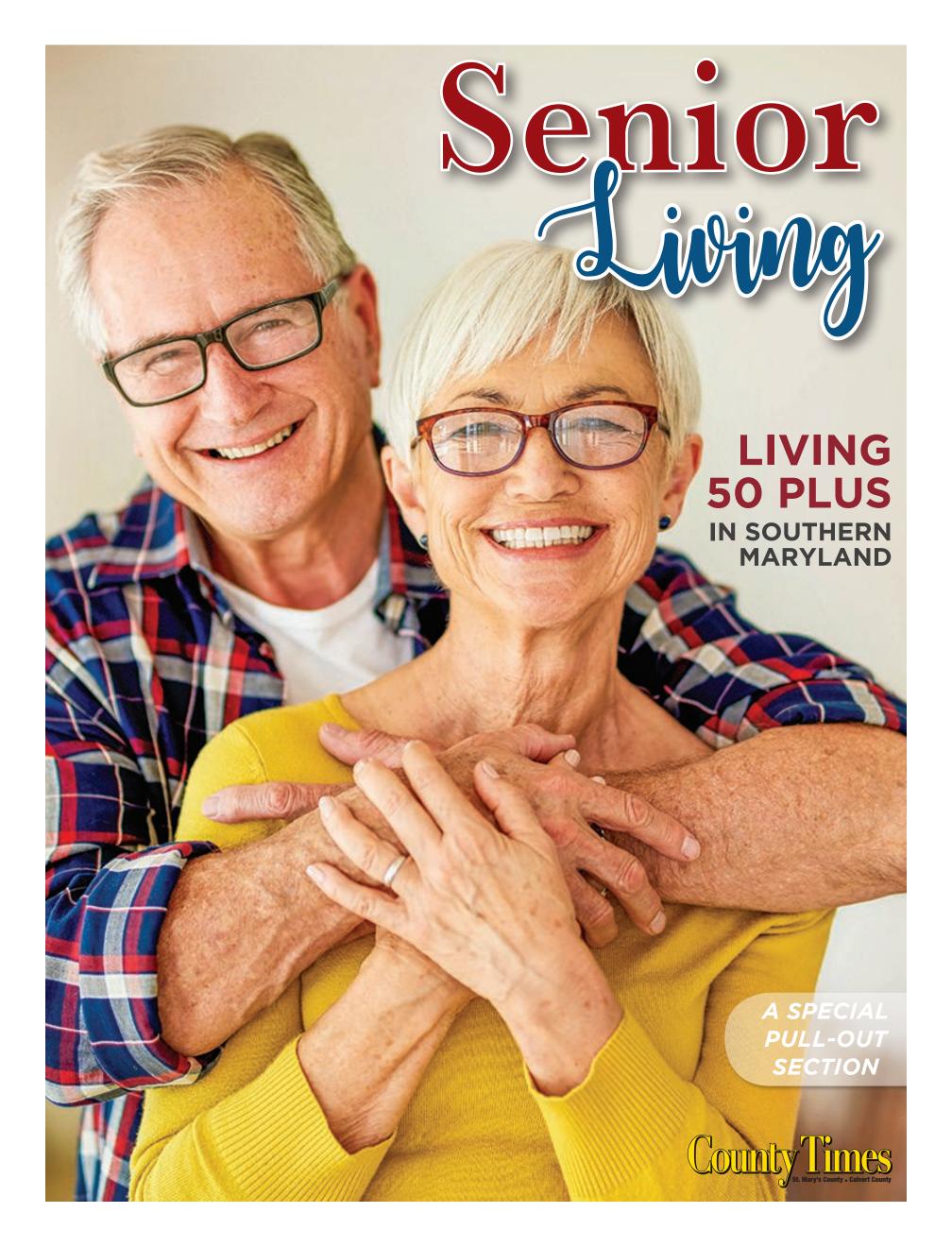
William Cooper

in Leonardtown.

Cooper was originally sentenced to 20 years in prison but that sentenced was reduced by five years.

guyleonard@countytimes.net







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## Calvert County Senior Centers

The mission of the Calvert County Office on Aging is to enable senior citizens to avail themselves of a full range of services and programs in order to maintain the best quality of life possible. The Office on Aging is a single point of contact for seniors to obtain information and services related to nutrition, socialization, health insurance. long term care, physical fitness, mental health, continued education, insurance, taxes, transportation, cultural enrichment, hobbies, and crafts. When necessary or appropriate, the Office on Aging will work with friends, relatives, and other agencies who may be in need of advice and assistance on behalf of a particular senior. Older persons are encouraged to maintain their independence as long as possible in the community setting. When alternative living arrangements are needed, the Office on Aging staff is able to assist in identifying possible appropriate placement. Efforts are directed towards providing a full range of opportunities and assistance, which will assist in perpetuating the seniors' dignity as human beings and enhancing their feelings of well being. www.co.cal.md.us/index. aspx?nid=113

The following centers are perated by the Calvert County Office on Aging. They provide hot meals and nutrition education as well as a variety of social services for seniors. They also have recreational activities such as Crafts, Fine Arts, Game Rooms, Card Games, Variety Players, Physical Fitness, Educational Classes, Inter-generational Activities, Trips/Cultural Events, Bowling Leagues, Special Event Celebrations/Activities, Golf League, Pool & Card Tournaments, Ceramics and Bingo. Check the website for the current schedule of classes and monthly newsletters. www. co.cal.md.us/index.aspx?NID=390

### Calvert Pines Senior Center

450 West Dares Beach Road Prince Frederick, MD 20678 410-535-4606 301-855-1170



### Southern Pines Senior Center

20 Appeal Lane Lusby, MD 20657 410-586-2748



### North Beach Senior Center

9010 Chesapeake Avenue North Beach, MD 20714 410-257-2549



### Home and Community-Based Services

Senior rights and advocacy Caregiver support and respite Community Options Waiver Community First Choice

Aging & Disability Resource Center/ Maryland Access Point (MAP)

### Retired and Senior Volunteer Program

Retired & Senior Volunteer Program (RSVP)

Open to persons age 55 and above

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### Community Programs & Outreach

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Health Fair: The Way to Wellness Friday, Oct. 18, 2019

> Veterans Resource Day Friday, Nov. 8, 2019



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www.stmarysmd.com/aging

Facebook - St. Mary's County Department of Aging & Human Services

Schedule a Road Show Presentation to learn more about the St. Mary's County Department of Aging & Human Services! Call 301-475-4200, ext. 71073, to schedule a presentation or to sign up for delivery of the Department's bi-monthly newsletter, New Beginning.

### MAP/Senior Information and Assistance

Financial Assistance Programs

Senior Rides

State Health Insurance Assistance Program (SHIP) Legal Assistance

Maryland Access Point (MAP)

### Human Services

Homeless Prevention

After School Programs

Youth Services Bureau

Teen Court

Christmas Caring

**WARM Transportation** 

Local Management Board

Non-Profit Agency Monitoring

Community Development

### Senior Center Operations

Northern, Loffler, and Garvey - 8 a.m.-5 p.m.

Lunch available Monday-Friday

Trips, activities, and more for those

50 years+!

Home Delivered Meals for homebound seniors

### A Variety of Services Available for Calvert Seniors



The following is a list of services available to seniors and their caregivers as supplied by the Calvert County Office o Aging. See elsewhere in this issue for information on housing for seniors and the senior centers in in Calvert County. Call 410-535-4606 for more information.

### Behavioral Health Counselor

A counselor is available through the Calvert County Health Department, Tuesdays at Calvert Pines Senior Center, Wednesdays at North Beach Senior Center, and Thursdays at Southern Pines Senior Center. To make an appointment, contact Amanda Cipriani at 410-375-1047.

### **Caregivers Services**

Offers a drop-in time for caregivers to talk with Social Service staff the first Wednesday of each month at Calvert Pines Senior Center. Information, a quarterly newsletter, and limited respite funds are also available. Contact Amy Boucher or Liz Leclair.

### Calvert County Alzheimer's Caregiver Support Group

Meets at the Calvert Library in Prince Frederick at 7 p.m. on the 2nd Thursday of the month, facilitated by Jeannette Findley, 410-394-2647, and JC Hooker, 280-882-2590.

### Community First Choice

Assists adults aged 18-plus to remain in the community or return to the community from long term care placement. Contact Terri Gunkel for more information.

### Guardianship

Information is provided on private and/or public guardianship. Contact Melody Drisckell.

### Legal Aid

Attorney services are available by appointment regarding SSI, benefit denials, disability payments, Social Security and SSI overpayments, debtor and consumer problems, advance directives, and tenant issues. A Legal Aid attorney rotates on a schedule between the three senior centers. Call the specific center for an appointment. Appointments are taken between 1 and 3 p.m., July 11 at Southern Pines Senior Center and August 8 at Calvert Pines Senior Center.

### Long Term Care Ombudsman

An advocate is available for residents of long-term care facilities. For more information, ask for Lisa Caudle.

### Maryland Access Point

Provides options counseling and information/assistance for senior services, benefits, and resources.

- Calvert Pines Ann Newton, Amy Boucher Liz Leclair (Mondays, Tuesdays, Wednesdays)
- Southern Pines Liz Leclair (Thursdays)
- North Beach Liz Leclair (Fridays)

### Meals On Wheels (MOW)

Midday meals are provided for persons who are homebound and unable to prepare a meal for themselves. For more information, call Harry Mark ward or Patti Ryon.

### **Project Lifesaver**

This electronic tracking system helps to quickly locate and return lost/wandering persons suffering from Alzheimer's disease or other related disorders. Contact Tunya Taylor for more information.

### Senior Care

Limited funding is available for low-income and frail elderly for case management and assistance with some services. To find out whether you may be eligible, call Lisa Caudle.

### State Health Insurance Program (SHIP)

Staff are available to provide information and assistance with health insurance issues. For more information, ask for Ann Newton.

### Senior Medicare Patrol (SMP)

Education and prevention against suspected Medicare abuse and fraud. For more information, ask for Liz Leclair.

More information on programs for senior can be found in the bimonthly newsletter The Connection which can be accessed on the Office on Aging website: http://www.co.cal.md.us/113/Office-on-Aging

Information on Office on Aging programs is also supplied in every issue of the Calvert County Times in the column called "From the Heart."

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- Activities Program

- Registered Dietitian
- Podiatry Services
- Physical Therapy
- Occupational Therapy
- Speech Therapy
- IV Therapy
- Wound Care
- Respite Care
- Religious Programs
- Wifi Services









## Calvert Seniors Offered Housing Options

By Dick Myers Editor

Senior citizens in Calvert County have a variety of housing options available to them. In addition to several privately-owned facilities (in Solomons and North Beach), the Housing Authority of Calvert County (HACC) owns three senior housing projects and is a minority partner in a fourth. It also manages programs to place senior citizens and others in housing throughout the county.

The Housing Authority owns/manages 176 units in the following communities:

- Calvert Pines I Apartments, Prince Frederick 52 units
- Calvert Pines II Apartments, Prince Frederick 48 units
- Southern Pines Apartments, Lusby 76 units

The newest project in the county, Southern Pines II is "a partnership that will last for 15 years with a bunch of investors. It's just the way the middle-income housing tax credit works," according to HACC Executive Director Shawn Kingston.

Southern Pines II, with 67 units, is managed by Habitat America, an Annapolis-based non-profit.

The monthly rental varies among the various units and there are income requirements. "There is also a waiting list, but also turnover, so it's always advisable to get on that list. Names are taken for the list and income is verified when the unit becomes available," Kingston said.

Kingston said that sometimes a unit becomes available and the





Southern Pines II senior housing complex

next person on the list prefers to live at another location so that gives the next person a chance.

To get on the list you can call 410-535-5010 or go to the Housing Authority website. Their office is in Prince Frederick. Anyone interested in Southern Pines II can also apply there as the Housing Authority has a staff person there to assist. To reach Southern Pines II call 410-394-3900.

Kingston feels the county has stepped up when it comes to senior housing. "It's pretty good actually. I think actually the county has done a good job with senior housing, I feel there's always pressure for senior housing, but as far as the county goes, they've done a lot. They donated the land for Southern Pines II to get that developed."

In addition to the four senior housing locations, the Housing Authority manages the Housing Choice Voucher (HCV) Program and has available 346 vouchers. According to their website, the program "allows low-income families to rent quality housing in the private market via federal funds provided by the U.S. Department of Housing and Urban Development (HUD). Through the HCV Program, HACC pays a portion of eligible families' rent each month. These payments are made directly to the property owner/manager. Participating families can use their vouchers to rent a house or apartment from private property owners throughout Calvert County. This program helps families realize their potential and cultivate their personal, economic and social skills to support the transition from subsidized to non-subsidized housing."

There is also a significant waiting list for this program, so it is likewise advisable to get a spot if interested.

The HACC also owns and maintains 72 site-detached single-family RAD dwellings. RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock. The units are spread out over the county.

Kingston said, "They were purchased way back in the early eighties with a partnership to help develop them and there were mortgages against them at that time. It had what was called capital funds acquisition and development funding available, which we no longer have any of that money." The mortgages, however, have been paid off.

They are still responsible for the maintenance, Kingston explained.

The HACC is a non-profit entity run by a five-person board chaired by J.C. Hooker. Kingston is part of a full-time staff of 12.

### Local Senior Proves Golf's Health Benefits



By Guy Leonard Staff Writer

At 93, Mechanicsville resident Peter Chen has had to stop playing golf, but he was recently inducted into the Maryland Senior Olympics Hall of Fame for his competitive excellence in the sport over decades of play.

Starting in his mid-20s, Chen has played all over the country and all over the world, but he didn't start to compete until he was 65.



"I've been golfing since 1949," Chen told The County Times. "Several countries and several continents; I've taken money from a lot of people."

The takes were nickels, dimes and quarters mostly, he said, in pick-up games.

Competing as a senior citizen, he's won several gold and silver medals to prove his skill.

Golfing, he said, is also a great way to get exercise and stay active.



"The longer you can stay active the better it is for you," Chen said. "[For golf] you have to be able to walk."

For years Chen would carry his own clubs, often in high temperatures, and didn't use a golf cart until he was 76.

"As long as you've got that spirit, you can keep going," Chen said.

He's had a long career with various federal agencies, finally retiring when he was 60 but

wherever he was, at whatever age he had his beloved game.

"Always there was golf," Chen

He's always placed value in athleticism, having been a tennis coach at Chopticon High School as well as soccer coach.

"I try to give back to the community," Chen said.

Sadly, Chen qualified for the 2017 Senior Olympics but was hit with gout and arthritis that makes it too difficult to swing heavier clubs.

He had to stop competing.

But he still loves the game and watches it on television.

Most importantly he can still put a coffee mug on the floor and send a golf ball into it.

"I can still putt," Chen said.

guyleonard@countytimes.net

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## **Fourth Annual Solomons Dragon Boat Festival**



Teams from Patuxent Presbyterian Church, Smartronix and the O'Brien RiverRats competed in this close race won by O'brien.



The KBR Pirates of the Patuxent team went all out with their costumes while competing in the faces



Teams set up tents with colorful displays.

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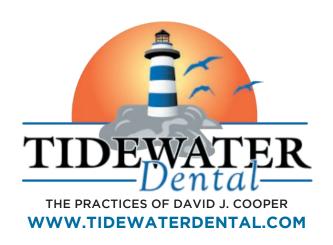
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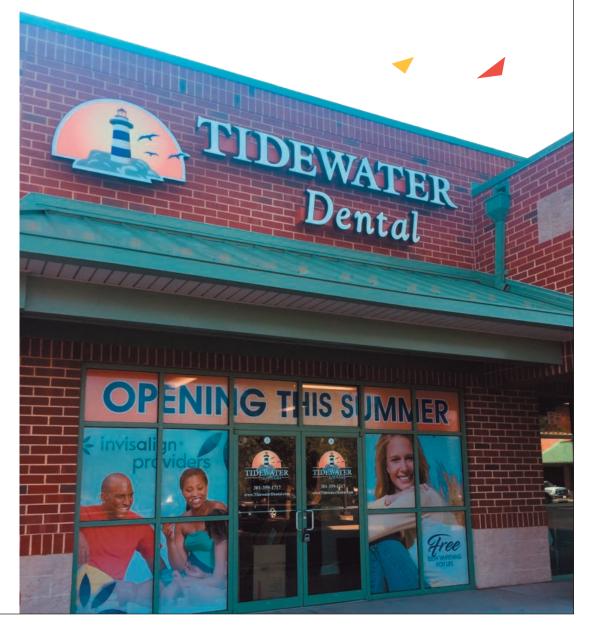
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Thursday, August 22, 2019 The Calvert County Times Sports 2

### **The Tackle Box Fishing Report**



Tyler Caldwell, center, chummed up this 42 inch cobia below the Target Ship and cast a live ell to it as it surfaced Monday Aug. 19.

### By Ken and Linda Lamb Contributing Writers

Spanish mackerel, spot, perch, rockfish, bluefish and cobia continue to satisfy fishermen in southern Maryland. The problem can be crowded waterways on the weekends. The fishing is so good no one wants to be left out so everyone is out on off days to get in on the bonanza.

The bottom fishing in the Patuxent and Potomac is fabulous for spot and perch, the problem is that there are so many small spot and tiny croaker that they eat up all the bait before and mess of decent fish can be caught. We have at least six weeks before the fall migration to the ocean begins and the

fish will grow to keeper size around the first of October. The future looks bright.

Spanish mackerel, bluefish, and rockfish wre taking trolled spoons behind planers all up and down the bay and into the mouth of the rivers. Most of the rockfish are undersized in the mix.

The shallow water rockfishing is excellent at daybreak for lure casters. The early morning window is short and the early worm gets the fish.

This week is forecast to be hottest spell of the year (well, it is August!), but there is a break coming Friday and the weekend will be chilly by comparison. The fish will go crazy. Do not miss this opportunity.

## Pet of the WEEK MEET SHERRY

This week we have chosen to shine the spotlight on Sherry! She is full of personality and will nudge your arm to let you know she wants your full attention! Sherry

loves to play with feathers and sit up on your lap, sometimes she gets sleepy and will just tuck her head under your arm and off to sleep she goes! Sherry is a staff/volunteer favorite, she even has a nick name - "Sherry's Berries". Come in and see why we love her so much. Sherry has been adoption fee will be waived for all qualified adopters!

The Linda L. Kelley Animal Shelter is located at 5055 Hallowing Point Road in Prince Frederick. We are open for adoptions Tuesday through Saturday. For more

information about this week's Pet of the Week or any of our other adoptable pets please check out our website www.calvertcountyanimalshelter.com or give us a call at 410-535-PETS (7387). Please follow us on our Facebook Page @ Calvert County Animal Shelter and Instagram @ CalvertCountyAnimalShelter.



# A View From The BLEACHERS Fare Thee Well

By Ronald N. Guy Jr. Contributing Writer

I never saw Washington Hall of Fame QB Sonny Jurgensen play a single down and I have been in his company but twice: once at an autograph show in Chantilly, VA and again at The Gingerbread Man in Carlisle, PA where he was having a pre-training camp lunch with then NBC 4 sportscaster Wally Bruckner a few tables down from my wife and me. For the record, I avoided fanboy mode and let the man eat in peace. Still proud of myself. Rare restraint.

Undeterred by my lack of personal experience, I have created — with the help of research, random videos and stories from elders — a mythical football hero of Jurgensen. He is — correctly — a swashbuckling, beerbellied, golden-armed gunslinger who, had he played on better teams, would have been considered among the greatest of all time and not just of his era. Don't try to convince me otherwise. Greater minds have the gods of Greek mythology; I have Sonny Jurgensen.

As a child of the 80s, my exposure to Jurgensen was through his long, do-all-things-'Skins media career. Jurgensen's on-air style reinforced his reputation as a player. Whether it was television pre-game shows, live broadcasts from the 'Skins' team facility or post-game locker room interviews, Jurgensen carried himself with hall of fame cool accompanied by a dash rascal – playful needling of co-hosts and "I know something you don't" wry smiles were part of his routine and charm.

Making a "People to have a beer with" list? Add Jurgensen...now.

Despite numerous accomplishments as a media member, Jurgensen's post-playing career legacy is his nearly 40-year run doing color commentary for 'Skins game day broadcasts. Along with Frank Herzog and fellow Hall of Fame player Sam Huff, Jurgensen formed one of sports' very best radio teams and provided 'Skins fans the soundtrack to the greatest moments in team history. Sadly, Herzog was nudged out in 2004. Huff retired in 2013. And last week, Jurgensen, the franchise's living legend and one of the last links to the glory days of the 1980s and early 1990s, called it a career. There was no attention-seeking, self-aggrandizing farewell tour; Jurgensen just quietly called it quits before a preseason game and bid 'Skins nation adieu.

It has been an abysmal 25-year stretch for 'Skins fans. The once elite franchise is now among the most dysfunctional in professional sports. Pride was first replaced by frustration. Frustration gave way to embarrassment. Embarrassment is now being displaced by indifference. Jurgensen's ever-presence was at least something to feel good about, something to remind us of better times and something by which to maintain hope for a brighter future.

Since Jurgensen's retirement, I've been thinking about that long-ago afternoon when our paths crossed at The Gingerbread Man. Had I been so inclined to approach him, what would have I asked Jurgensen? The first thing that comes to mind is his timing. Does he regret not being able to play in this modern, pass-happy era of football? He could have compiled video games statistics while carving up helpless defenses. Jurgensen was Drew Brees...30 years before Drew Brees became Drew Brees

I can imagine Jurgensen's answer. He's chewing on a cigar, cracks a smile and says, "Forget the stats, it's the money I could be making today... that's my beef with my D.O.B." A loud, authentic, infectious and roomfilling belly laugh would follow.

Jurgensen is a character who is full of class. He will be missed. Recalling a roadside quote I saw off Route 50 heading out from Ocean City a few years ago will temper the melancholy: "Don't be sad because it's over, be happy because it happened." Good advice – for expired vacations, retired broadcasters and life in general.

Bill Walton – another Hall of Fame athlete turned broadcaster – did color during an Angels baseball game last week. Walton, being a huge Grateful Dead fan, reminded me of a quintessential Dead phrase that is perfect to send Jurgensen off on his next adventure. So, Mr. Jurgensen, if you happen upon this piece, thank you...and "fare thee well." A simple ending from an extraordinary band to accompany a simple exit by an extraordinary man.

Send comments to RonaldGuyJr@gmail.com

## 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 jenicoster@countytimes.net after noon on Mondays may run in the following week's edition.

### Jaime Ernesto Rivera



Jaime Ernesto Rivera, known to family and friends as Jim, went to be with Our Lord on August 16, 2019 after a tenmonth battle with brain cancer.

Jim was born September 5, 1939, in La Romana, Dominican Republic to Jaime and Leonora (Pierce) Rivera, making him both a citizen of the Dominican Republic and the United States.

He served in the U.S. Navy on the USS Theodore Roosevelt (SSBN – 600) a nuclear powered fleet ballistic missile submarine from 1961 to 1969. He always felt honored to have served in the United States Navy and proud to be an American Veteran.

After serving in the Navy he, his wife and children moved to Maryland where he was employed at the Baltimore Gas and Electric Company in Baltimore, Maryland. He moved with his family to St. Leonard, Maryland, in 1971 to be one of the first six shift supervisors to open the nuclear power plant in Calvert County.

He was preceded in death by his father Jaime Anthony Rivera, his mother Leonora Rivera Pierce and his grandson Austin Rivera.

He is survived by his wife Angeline, his daughter Deborah Naugle and her

husband Timothy, His sons James Rivera and William Rivera, his brother Luis Rivera, three grandchildren, Amanda Tate, Neena Cassell and Henry Williams and their spouses and three great-grandchildren Mackenzie, Ethan, and Bella.

Jim enjoyed fishing and boating. What he loved most was spending time with family and friends. The grandkids and great-grandkids kept him smiling even through his cancer battle.

Everyone that knew Jim loved him. He was a man of high integrity, great character and a wonderful personality.

The family will receive friends on Friday August 23, 2019 from 10 until the time of Mass at 11 a.m. at St. John Vianney Catholic Church, Prince Frederick, Maryland. Interment will be private.

Funeral arrangements were made by Rausch Funeral Home.

## Robert Francis "Bobby" Pettit III



Robert Francis "Bobby" Pettit III, 59, of North Beach passed away August 15, 2019 at his residence. He was born April 28, 1960 in Washington, D.C. to Robert Francis, Jr. and Lena Ann (Windsor) Pettit. Bobby was raised in Croom and graduated from Gwynn Park High School

in 1978. He married Donelle Sweeney on September 29, 1995 and they lived in Drum Point where they raised their family. He and Donelle moved to North Beach in 2012. Bobby was employed as a mechanic with Prince George's County Board of Education and retired after 36 years of service. Following his retirement, Bobby worked for the Town of North Beach on the North Beach boardwalk, a job he thoroughly enjoyed. Bobby loved animals, especially cats. He enjoyed NASCAR, his favorite drivers were Dale Earnhardt Sr. and Dale Earnhardt Jr. He was an avid fan of the Washington Capitals and Dallas Cowboys and he enjoyed going to racetracks, traveling to Murrells Inlet, SC, and participating in car shows, where he won many awards and trophies for his truck.

Bobby is survived by his wife Donelle Lynn Pettit of North Beach, children Justin Edward Sears and his partner Nick Sullinger of Brooklyn, NY and Megan Grace Sears and her fiancé Tyler Gilkerson of Fort Collins, CO, parents Robert and Lena Pettit of Upper Marlboro, sister Anne Marie Lindsay and her husband Jimmy of PA, brothers James Albert Pettit and his wife Karen and Charles Anthony Pettit, both of Upper Marlboro, mother and father-in-law Ron and Donna Sweeney of Chesapeake Beach, sister in law Dawn Fitzgerald and her husband Darrell of Prince Frederick and his beloved cats Elsie and Teeny. He is also survived by numerous nieces and

In lieu of flowers donations in Bobby's name may be made to Calvert Animal Welfare League, 1040 Prince Frederick Boulevard, PO Box 1660, Prince Frederick, MD 20678; 410-535-9300; Link: https://www.cawlrescue.org/ or Humane Society of Calvert County, P.O. Box 3505, Prince Frederick, MD 20678; 410-257-4908; Link: https://humanesocietyofcalvertcounty.org/

Funeral arrangements were made by Rausch Funeral Home.

### Thomas Edward "Tommy" Decatur



Thomas Edward "Tommy" Decatur opassed away at home at the age of 69 on Saturday, August 10, 2019, the very same day that his father died 47 years earlier. Tommy was born to Clarence and Elizabeth Decatur in Washington, D.C. He was the oldest of their four children. He was preceded in death by his brothers, Johnny and Mike. He is survived by his only sister, Brenda Lee; his three children and their spouses, Douglas and Alisa, Karyn and Jay, Daniel and Rachel; his five grandchildren, Kevin, Olivia, Chloe, Ava, and Clarence; his sister-inlaw, Leslie and her two children, Diana Lee and John; and his girlfriend, Linda.

Tommy was known for being a kind and generous man. He was also very hospitable—his door was always open. He was loving and tenderhearted; also, a good father and a good friend. Tommy was a very hard worker. He spent 33 years as an ironworker and was always seen busy with some new project at home. He loved the water and enjoyed being on his boat crabbing with his family and friends.

He will be greatly missed by the many people who knew and loved him.

Funeral arrangements were made by Rausch Funeral Home.

### Benjamin Edwin Wilson

Benjamin Edwin Wilson, 72, a lifelong resident of Friendship, MD passed away August 17, 2019. Known as Edwin, he was born September 14, 1946 in Annapolis, MD to Eleanor Arundel (Cunningham) and John William Wilson, Sr.

A Memorial Service will be held









Friday, August 23, 2019 at 10 a.mn. at Rausch Funeral Home-Owings, 8325 Mt. Harmony Lane, Owings, MD 20736.

Interment will be in St. James' Parish Cemetery, 5757 Solomons Island Road. Lothian, MD 20711.

Memorial contributions may be made to Mandrin Chesapeake Hospice House, 3675 Solomons Island Road, Harwood, MD 20776; 410-798-0791; Link: https://www.hospicechesapea

## Diana Josephine "Diane" & "Bubbles" Vermillion

Diana Josephine ("Diane" and "Bubbles") Vermillion, 73, of Lusby, MD passed away on August 11, 2019. Born July 8, 1946 in Washington, DC, she was the daughter of the late Frederick Vermillion and Mary Frances (Panholzer) Vermillion.

Diana moved to Calvert County from District Heights, MD in December of



1973. She was an accountant for Chesapeake Ranch Estates for over thirty years.

Diana is survived by her children, Kenneth Moreland (Tina) of Lusby, MD, Richard Moreland, Sr. (Tara) of East Bend, NC and Randi Blake (John Sr.) of LaPlata, MD; eight grandchildren; and two great-grandchildren.

Family will receive friends on Friday, August 16, 2019 from 9:00 a.m. until 10:00 a.m. with a Funeral Service conducted by Pastor Dave Huffman following at 10:00 a.m. at Rausch Funeral Home, 20 American Lane, Lusby, MD. Interment will follow in Southern Memorial Gardens, Dunkirk, MD.

Serving as pallbearers for the Aug. 16 funeral were Kenneth Moreland, Richard Moreland, Sr., Bradley Moreland, John Blake, Jr., Brandon Blake and Jarrett Moreland.

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

## REMEMBRANCES IN PRINT & ONLINE St. Mary's Country , Daivert Country St. Mary's Country , Daivert Country



## PAYING OFF CREDIT CARD DEBT

According to a survey by Credit-Cards.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 vour 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.

Lyn Striegel

## Community Calendar

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

### **ONGOING**

#### **August Show**

ArtWorks@7th is featuring the eclectic talents of multimedia artist, Lonnie Harkins with works in photography, scratch board, painting, wood, and glass. Through August 31. 8905 Chesapeake Ave., North Beach. Thursday-Sunday 11:00 AM - 6:00 PM

### **Summer Public Art Project**

S.O.S–Save Our Seas, Scavenge Our Shores. Daily through September 3. 10:00 AM - 5:00 PM. Annmarie Sculpture Garden & Arts Center, Solomons. Designed to call attention to the growing problem caused by plastics in our oceans. The public is encouraged to drop off collected beach plastics to add to the mural. A unique mural depicting the Thomas Johnson Bridge will be displayed at Artsfest 2019 in late September. 410-326-4640. www.annmariegarden.org

### Birds, Bees and Blossoms

The CalvART Gallery presents Gail Chenevey, Mickey Kunkle and Mary Blumberg. A colorful, light hearted mixture of the whimsical and traditional, the old and new.

Through September 8. Prince Frederick Center, Rts. 4/231. Wednesday through Sunday 11:00 AM -5:00 PM. www.calvartgallery.org. 410-535-9252.

### Folksy: Cultural Traditions & Outside Visions

Kay Daugherty Gallery, Murray Arts Building Annmarie Sculpture Garden & Arts Center, Solomons

Through September 22. Explores the wide realm of folk art, outsider art, and visionary art - and other artistic expressions often outside the mainstream fine arts. Folksy highlights unconventional, authentic, and self-taught artists. 410-326-4640. www.annmariegarden.org

### Friday, August 23

### Strollers in the Park

Hallowing Point Park, Prince Frederick 10:00 - 11:00 AM

Meet in the park and get some exercise. Bring a child in a stroller or not, all are welcome. Meet friends, new friends and exercise. Free.

### Summer Luau

Southern Community Center, 20 Appeal Lane, Lusby 10:30 - 11:30 AM

Dress to impress in grass skirts and summer luau gear! Limbo, snacks, crafts, games and music — a guaranteed good time! 410-586-1101

### Saturday, August 24

### Residential Paper Shredding

Huntingtown High School, 4125 Solomons Island Road

8:00 AM - Noon

Destroy unwanted paper documents at this fee event. Proof of Calvert County residency required. Rain or Shine.

### Women's Self Defense

Southern Community Center, Appeal Lane, Lusby  $9:00-10:30\ AM$ 

Designed to make individuals more aware, prepared and ready for situations that may occur in everyday life. Learn how to use common items as weapons while building self confidence and mental awareness. Ages 14+. \$24. 410-586-1101

### The Healing Power of Nature

Flag Ponds Nature Park, Lusby 9:00 -11:00 AM

Being outside makes you feel better. Learn what science is saying about how nature can heal bodies, minds and spirit. Take a forest hike. \$8/family. Reservations required. 41-535-5327

### Home Buyer Workshop

Harriet Brown Community Center, 901 Dares Beach Rd., Prince Frederick

10:00 AM - Noon

Led by a local professional to help prepare you to become a homeowner. Information about the homebuying process. Topics include: the difference between pre-qualified and pre-approved, available loan products and grants that may help you. Free credit evaluation and consultation. Breakfast/lunch serve. Free. 410-535-7080

### **Toy Boat Building**

Calvert Marine Museum, Solomons 2:00 - 4:00 PM

This program, sponsored by the Patuxent Small Craft Guild, has been part of the museum for over 30 years and is offered on the fourth Saturday of every month. \$2 donation per boat. Museum admission required. Ideal for ages 5 and up. 410-326-2042. www. calvertmarinemuseum.com

### Dee of St. Mary's Public Sail

Calvert Marine Museum. Solomons 2:30 – 4:30 PM

Sail on the Dee of St. Mary's, leaving from the museum dock. \$25 ages 13 and up, \$15 ages 5–12. No children under 5 please. Pre-registration required; visit bit.ly/DeeOfStMarysCruises

### **Moonlight Cruise**

Rod 'N' Reel Dock, 4165 Mears Ave., Chesapeake Beach

7:00 - 9:00 PM

Subtle Rock and Pop and country music by Ross Crampton. Ross has been making music for over 30 years both as a band member and as a solo act. \$32 person. Tickets at CB Town Hall.

### **Monday, August 26**

### **Tot Beach Day**

North Beach Welcome Center, Bay Avenue 10:00 - 11:00 AM

Fun in the sand and at the playground. Designed for toddlers (1½-5 yrs.) with various special needs, their siblings and friends. Free. Pre-registration required. 410-535-7080 x8204 or 5.

### **Tuesday, August 27**

### **History in the Making**

Southern Community Center, Appeal Lane, Lusbu 11:00 AM - Noon

History learning experiences are presented. Designed for ages 18+. Free. 410-586-1101

### Bingo

North Beach VFD, Rt. 261, Chesapeake Beach 6:00 PM

Join friends and neighbors and support your local

first responders. Games at 7:30. Food and drinks for purchase. Jackpot - possible prize \$1,000.

### **Wednesday, August 28**

#### **Therapeutic Recreation Wacky Wednesday**

Mt. Hope Community Center, 104 Pushaw Station Rd., Sunderland

10:00 - 11:00 AM

Social program includes themed crafts, games and activities designed for ages 18+ with various disabilities. Free. 410-257-6770

### Restoration Advisory Board (RAB)

Northeast Community Center, 4075 Gordon Stinnett Ave., Chesapeake Beach

5:00 - 7:00 PM

Open House Public Meeting for the Naval Research Laboratory – Chesapeake Bay Detachment (NRL-CBD) to discuss an Environmental Restoration Program and Community Involvement. The Navy is considering establishing a Restoration Advisory Board for NRL-CBD if there is sufficient interest from the community. Regina Adams, regina.adams@navy.mil. 202 685-0384.

### **End of Season Adult Swim Social**

Chesapeake Beach Water Park

6:30 - 8:30 PM

No charge for Chesapeake Beach Residents and their guests. The Beachcomber Grille and the Cool Zone will be open for purchasing dinner or snacks.

### Kenpo Karate - Jutsu

Northeast Community Center, Chesapeake Beach 7:30 - 9:30 PM

History, philosophy, strategy, advance training and recovery techniques. Also offered through August 31 at 10:00 AM -12:30 PM. Mature students only (21+). Free. 410-257-2554

### **Thursday, August 29**

### **County Government Blood Drive**

County Services Plaza, 150 Main Street, Prince Frederick

9:00 AM - 2:00 PM

Join Calvert County Government for an American Red Cross blood drive. Open to the Public. Schedule an appointment for your life-saving donation. Call 800-REDCROSS or log on to www.redcrossblood.org and enter the sponsor code "CCG."

### Little Minnows

Calvert Marine Museum, 14200 Solomons Island Road, Solomons

10:30 - 11:30 AM

Special program for ages 3 to 5 years and their caregivers. This program focuses on one of the museum's three themes and includes a story and craft activity. This month's theme is "Marsh Detective." \$5. 410-326-2042. www.calvertmarinemuseum.com

### Bavcritters

North Beach Waterfront Pavilion

1:00 - 2:00 PM

Conservation Conversations. Free program offered by the Town of North Beach, Lisa Garrett, Director of Ecotourism. Lgarrett@northbeachmd.org or 301-855-6681.

## Calvert Vents

For more information & to register for events visit http://calvertlibrary.info

### **Thursday, August 22**

Asbury Book Discussion. 10:30-12:00pm. A lively book discussion every other month on the 3rd Thursday. The book for August is The Heart is a Lonely Hunter by Carson McCullors. Next book to discuss is decided by the group. Hosted by Calvert Library Southern Branch at Asbury, Solomons, 410-326-5289.

JobSource Mobile Career Center. 1:00-3:00pm. Stop by to visit the JobSource Mobile Career Center for your job search needs! Get job counseling and résumé help, search for jobs and connect with Southern Maryland JobSource. No registration. Calvert Library Southern Branch, 13920 H. G. Trueman Road, Solomons, 410-326-5289.

### Friday, August 23

On Pins & Needles. 1:00-4:00pm. Bring your quilting, needlework, knitting, crocheting, or other project for an afternoon of conversation and shared creativity. Calvert Library Prince Frederick, 850 Costley Way, 410-535-0291 or 301-855-1862.

### **Monday, August 26**

Green Crafting. 2:00-4:00pm. Make crafts out of materials that would typically be thrown out. Crocheting, needlework, sewing, and simple tying techniques will be used. Calvert Library Southern Branch, 13920 H. G. Trueman Road, Solomons, 410-326-5289.

### **Tuesday, August 27**

Flying Needles. 6:00-9:00pm. Knitting, crocheting and portable crafting group open to anyone wanting to join in and share talents, crafting time or learn a new skill. No registration. Calvert Library Southern Branch, 13920 H. G. Trueman Road, Solomons, 410-326-5289.

### **Wednesday, August 28**

DLLR Veteran Assistance. 9:00-11:00am. Representative from DLLR Disabled Veteran Outreach Program will be available from 9-11 am to meet with veterans seeking employment. Registration encouraged, but not required. Calvert Library Prince Frederick, 850 Costley Way, 410-535-0291 or 301-855-1862.

Brain Games: Mahjongg, Scrabble & More. 10:00-1:00pm. Want to learn Mahjongg? Hope to make your Scrabble skills killer? Games are a great way to keep your brain sharp while having fun! Join us! Please register. Calvert Library Prince Frederick, 850 Costley Way, 410-535-0291 or 301-855-1862.

Song Circle / Jam Session. 6:30-8:30pm. Singer-musicians trading songs, taking turns in choosing and leading a group of musicians. It's a sing-along with space for learning from each other and trying new things. A range of playing abilities and experience can be expected. Public is welcome to participate or just observe. Calvert Library Southern Branch, 13920 H. G. Trueman Road, Solomons, 410-326-5289.

### **Thursday, August 29**

Mokuyōbi Anime night. 6:00-8:00pm. Last Thursdays Anime night - Cosplay end of summer party. Calvert Library Southern Branch, 13920 H. G. Trueman Road, Solomons, 410-326-5289.

### Friday, August 30

On Pins & Needles. 1:00-4:00pm. Bring your quilting, needlework, knitting, crocheting, or other project for an afternoon of conversation and shared creativity. Calvert Library Prince Frederick, 850 Costley Way, 410-535-0291 or 301-855-1862.

### **Tuesday, September 3**

Writers by the Bay @ the Library. 7:00-8:30pm. Looking for a writers' group? All writers and would-be writers are welcome to come for critique & camaraderie. Calvert Library Prince Frederick, 850 Costley Way, 410-535-0291 or 301-855-1862.

### Wednesday, September 4

Book Discussion - (Lotus Cafe). 6:30-8:00pm. Recurring monthly book discussion held at Lotus Cafe. This month is "Educated," by Tara Westover. Calvert Library Southern Branch, 13920 H. G. Trueman Road, Solomons, 410-326-5289.

### **Thursday, September 5**

Garden Smarter: Invasive Plant ID for Professionals.1:00-5:00pm. Geared toward landscape and natural resource professionals. Learn to identify and manage invasive plant species. Includes a presentation, hands-on exercise & a short grounds tour. Visit http://umd.edu/invasive-prof for full description & required registration. Calvert Library Prince Frederick at Community Resources Building, 30 Duke Street, 410-535-0291 or 301-855-1862.

Teen Movie Night! 6:00-8:00pm. Join us for the movie based on Harry Potter and the Chamber of Secrets. Watch a cool movie, hang out with your friends! Calvert Library Prince Frederick, 850 Costley Way, 410-535-0291 or 301-855-1862.



### **National Senior Citizens Day**

Each year on August 21m there are various events and actives held across the United Stated in recognition of National Senior Citizens Day. This day was created as a day to support, honor, and show appreciation to our seniors and to recognize their achievements. Please take time to spend with seniors, and listen to their stories of wisdom and experience. Gain from their hard-earned knowledge. The Office on Aging is honored to assist and serve our senior citizens.

### State Health Insurance Program (SHIP)

Office on Aging staff are available to provide information and assistance for Medicare beneficiaries which include: Medicare Parts A and B; Medicare Part D – Prescription Drug Plan; Medicare Part C – Advantage Plans; Medicare Supplemental Insurance/Medigap Plans; Medicare Saving Plans; Detecting Fraud and Abuse. Contact your local Office on Aging for more information to make an appointment.

### **Heat Warning**

If there are three consecutive days of a 105° heat index (combination of temperature and humidity), the County Heat Emergency Plan will go into effect. On the third day of that high heat index, effective until the temperature drops, certain County facilities are open to the general public until 7 p.m. To find your nearest county cool-

ing center, please call the Calvert County Courthouse, 410-535-1600 or 301-855-1243.

#### **Calvert Pines Senior Center**

Join us for an exciting game of CREATE! Bingo, Monday, August 26, 10:30 a.m. Play amongst friends and staff.

Paint beautiful works of art for the summer season with Beach Rock Art, Tuesday, August 27, 10 a.m.

#### **North Beach Senior Center**

If you, or a loved one, is Deaf, hard of hearing, late-deafened, DeafBlind, or has cognitive, mobility or speech difficulty, join us Tuesday, August 27, 11 a.m. for a Maryland Relay Presentation that offers many free calling options that enable you to make and receive calls.

Put your artistic skills to the test making beautiful Recycled Art with Bottle Caps, Thursday, August 29.

### **Southern Pines Senior Center**

Enjoy a lesson in history with (H)Our History Presentation: Hiroshima, Tuesday, August 27, 11 a.m. Barry will be discussing the events surrounding the dropping of the first atomic bomb.

Is someone you know grieving from a loss? Please join us Tuesday, August 27, 1 p.m. for Grief and Loss Support. There is no right or wrong way to grieve, but there are healthy ways to deal with the grieving process.

### Eating Together Menu

### **Monday, August 26**

Stuffed Pepper, California Blend, Corn, Bread, Dinner Roll, Fresh Seasonal Fruit

### Tuesday, August 27 Tuna Fish Sandwich,

Lettuce & Tomato,
Tossed Salad w/
Dressing, Carrot/
Pineapple Slaw, Banana

### Wed., August 28

Fish Patty on a Bun, L/T/O, Marinated Cucumbers & Onions, Mediterranean Chick Pea Salad, Applesauce

### Thur., August 29

Pulled Pork on a Bun, Cole Slaw, Fresh Seasonal Fruit

### Friday, August 30

Oven Fried Chicken, Baked Sweet Potato, Seasoned Spinach, Dinner Roll, Fruited Jell-O

Lunches are served to seniors, aged 60-plus, and their spouses through Title IIIC of the Older Americans Act. Suggested donation is \$3. To make or cancel a reservation call: Calvert Pines Senior Center at 410-535-4606, North Beach Senior Center at 410-257-2549, or Southern Pines Senior Center at 410-586-2748. Lunches are subject to change.





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### LAST WEEK'S PUZZLE SOLUTIONS

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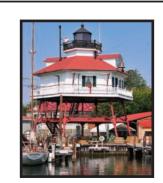
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The Calvert County Times is a weekly newspaper providing news and information for the residents of Calvert County. The Calvert County Times will be available on newsstands every Thursday. The paper is published by Southern Maryland Publishing Company, which is responsible for the form, content, and policies of the newspaper. The Calvert County Times does not espouse any political belief or endorse any product or service in its news coverage.

To be considered for publication, articles and letters to the editor submitted must include the writer's full name, address and daytime phone number. Submissions must be delivered by 4 p.m. on the Monday prior to our Thursday publication to ensure placement for that week. After that deadline, the Calvert County Times will make every attempt possible to publish late content, but cannot guarantee so. Letters may be condensed/ edited for clarity, although care is taken to preserve the core of the writer's argument. Copyright in material submitted to the newspaper and accepted for publication remains with the author, but the Calvert County Times and its licensees may freely reproduce it in print, electronic or other forms. We are unable to acknowledge receipt of letters. The Calvert County Times cannot guarantee that every letter or photo(s) submitted will be published, due to time or space constraints.



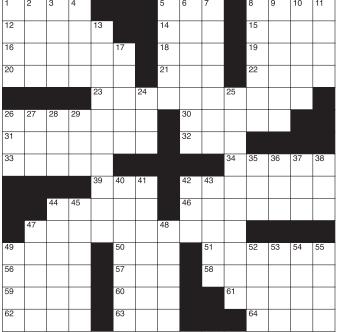


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#### **CLUES ACROSS**

- 5. Retirement account 8. Parent-teacher
- organizations
- 12. Audibly
- 14. Leavened bread in Indian cooking
- 15. "To \_\_\_ his own"
- 16. Violent disorder
- 18. Not wet
- 19. Worst (French)

- 21. Georgia rockers
- 22. Moved quickly

- 32. Pearl Jam's debut
- mammal
- 34. Hymn

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5					7			4
4		6	8			5		7
1	7		9					8
9	5			1		7		
					3		6	
		4					1	

- 39. One who engages 20. Move with springy in arbitrage
- 23. Blood proteins
- 26. Return to
- 30. Related to Iran
- 31. The first
- 33. Nocturnal, catlike
- 57. Not young 58. Log-shaped pastry 59. Professional engineer association 60. Arabic feminine name 61. Sacred text 62. \_\_\_ and ends

42. Less bright

44. Indian lute

46. Discovers

47. Weatherman

49. Jai \_\_\_, sport

50. Spy organization

51. Ancient Greek

oracles

56. Swindles

64. Type of watt

63. What remains after

#### **CLUES DOWN**

- 1. Pack full of clay
- 2. Relating to wings
- 3. Type of bean
- 4. Former MLB

- 8. Enzyme
- 9. Taiwan capital
- 11. Remove
- 26. Hastily set up
- 27. Midway between

- 35. One point east of
- due south

- 40. Grayish-brown
- 41. Written language
- for blind people
- 44. Cleaned

- 48. Anwar \_\_\_\_,
- 49. Currency exchange
- 52. Dark stain
- 54. One who does not tell the truth
- 55. Soluble ribonucleic

- commish Bowie
- 5. Short-tailed lemur 6 Cheese dish
- 7. To any further
- extent
- 10. Extensive landed property
- 13. Remove the head
- 17. High IQ group
- 24. Israeli city \_\_\_ Aviv
- 25. Sportscaster
- northeast and east
- 28. Beloved basketball
- player Jeremy
- 29. Consumed
- 36. Television network
- 37. Allow
- 38. Wife
- mammal
- 42. Insecticide
- 43. Della \_\_\_, singer
- 45. Eye membranes
- 47. Past tense of fly
- Egyptian statesman
- charge
  - 53. Easily manageable

### TAX PREPARERS

Able Accounting and Tax Service is seeking a qualified and licensed Maryland tax preparer.

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### Assist your employees with their Commute to Work. You will Reap the Benefits...

Area businesses that encourage and support the use of vanpools and public transit services may be eligible for commuter tax credits. The Maryland State Legislature created an income tax credit (House Bill 646/ Chapter 560 and Senate Bill 390/ Chapter 559 of the session laws of 1999) for employers who provided commuting benefits to their employees.

The Council's Regional Rideshare Coordinator/Employer Outreach Specialist will assist your business with a FREE evaluation of the commuting needs of your employees.



The Tri-County Council for Southern Maryland assists the

Maryland Transit Administration's (MTA) operation of a large number of express commuter bus routes from the Southern Maryland Region into numerous areas of the Metropolitan Washington Region.



### Free Instant Ridematching Services. Sign up today!

The Council's Commuter Assistance Program also assists with introducing residents, employees and employers to other drive alone alternatives such as: carpools, vanpools, subscription bus, local public transit, and tele-work options.



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the utmost importance to you. For this reason
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information and never information about your
children. Take advantage of School Pool to get yo
children to school in a safe and serve manner.

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GRH provides a free ride home for registered commuters who ride in a carpool, vanpool, take transit, bike or walk to work at least twice a week. In the event of an unexpected emergency or unscheduled over-time, GRH will arrange for a free taxi ride, a free transit ride, or even a free rental car up to four times each year to get you home.

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