

THE **St. Mary's**
County *in*
Chamber
OF COMMERCE



UPDATE

The Chamber currently has no upcoming events in December and January.

Save the date for our annual Golf Outing in 2021--Tuesday, October 19th at Wicomico Shores Golf Course (rain date October 26th).

There are many holiday events in Southern Maryland. Look through this issue to see what's happening.



The Chamber wishes our members, their families and friends a safe and healthy holiday season and a Happy New Year.

Business *After Hours*

Due to Governor Hogan's most recent mandates restricting the size of indoor gatherings, the December Business After Hours is cancelled. We hope to resume the BAHs in the new year.

~~~~~ Welcome to Our New Members ~~~~~

King's Power Washing and Roof Cleaning

42202 Ridge Road
 Mechanicsville, MD 20659
 Point of Contact: Jason Guy
 240-466-6340
www.kingspaintingpowerwashing.com Home
 Repair/Maintenance

New Life Builders & Home Improvement, LLC

22598 Three Notch Rd.
 Lexington Park, MD 20653
 Point of Contact: Kenneth Russell, Sr.
 301-904-0100
www.new-life.builders
 Custom Home Builder

~~~~~ Thank You to Our Renewing Members ~~~~~

Asbury-Solomons
 Care Net Pregnancy Center of Southern Maryland
 Charlotte Hall Rotary Club
 Chesapeake Wholesale, Inc.
 Clarke Consulting, LLC
 Educational Systems Federal Credit Union
 First Home Mortgage
 Hawkeye Tracking, Inc.
 Leonardtown Cigars
 Maryland Trust Title & Escrow, LLC
 Mehaffey & Associates, PC
 Mudd Engineering, LLC
 Saint John's School
 St. Mary's Landing Apartments
 Simmons Heating & Air Conditioning, Inc.
 Tobacco Barn Distillery
 Willows Recreation Center, LLC

AVIAN and ABSI Form Mentor-Protégé Relationship



Kevin Switick and Chris Sacco have a lot in common, and when they met, those commonalities forged the core of what would become a long-standing friendship. Now, that relationship continues to evolve as their two companies formalized a Mentor-Protégé relationship through the Small Business Administration (SBA) this summer.

"We met at a bar," Kevin said, laughing during a Zoom meeting between the two men. Chris took a minute longer to

reflect, and then reminded Kevin that it was in 2011 and that the reason they were both there was because a member of Kevin's company, AVIAN, was playing in a band at the bar. A mutual friend who worked for AVIAN brought Chris along. From there, they struck up a conversation and a friendship that's lasted a decade.

Over the years they've met for coffee or drinks, and moved from lamenting the difficulties of their leadership positions with the government and their time in the service into discussing the finer points of building a business in the defense contracting environment around Patuxent River, Maryland.

Chris credits Kevin with giving him the final shove into starting his company, ABSI Aerospace & Defense. "I kept hedging, telling Kevin I was worried about the risks. And he told me that there was no risk. That the worst thing that could happen was that I'd have to go back out and get a job. I remember that day, and that's what did it. That's when I decided to do it."

When asked what the benefit of formalizing their relationship through the SBA was, the men agreed. Both companies benefit from the arrangement. For AVIAN, about to cross the threshold from small business into the middle markets, the partnership opens the door to allow the company to continue to compete for contracts with small business set-asides. For ABSI, the relationship offers the opportunity to pursue work as a prime, something that isn't always possible at its current size.

From a customer's perspective, a Mentor Protégé agreement offers the best of both worlds. Customers can receive the personalized and passionate attention offered by a small business while enjoying the deep bench of expertise and resources offered by a larger company.

The decision to align, according to the friends, had a lot to do with company cultures. "Over the years as I got to know Kevin," Chris said, "I began to understand what AVIAN's culture is about, what kinds of things are important to them, and how they conduct business. And I saw a lot of similarities." Chris also points out that he did not take the decision to formalize the business relationship lightly. "A small business gets to choose only two official mentors during the entire business lifecycle," he added.

For AVIAN, Kevin says one of the benefits of mentoring is that it helps the larger company to remember how they got to where they are now. "To me," he said, "mentoring is remembering. I get a chance to revisit some of the mistakes and successes we had growing AVIAN and use those to help ABSI."

ABSI might be the smaller company in the relationship, but neither man sees that as a disadvantage. "Small means fast," Chris pointed out. "Decisions are made more rapidly, and we're willing to try new things—there's less process and red tape, and less risk." Kevin agreed with this sentiment. "Decisions can happen in an elevator ride," he quipped. "You don't need to schedule a meeting of stakeholders for weeks out."

The companies also recently formed a joint venture by the name of Velocity to pursue a variety of government and commercial work, and both are optimistic about the opportunities on the horizon.

The foundational friendship that led into the agreement holds strong. "Business is personal," Kevin pointed out. "When people say business is not personal, I'd argue they're completely wrong. Everything we do is based on relationships and networks. And this relationship just expands both our networks."

HISTORIC ST. MARY'S CITY

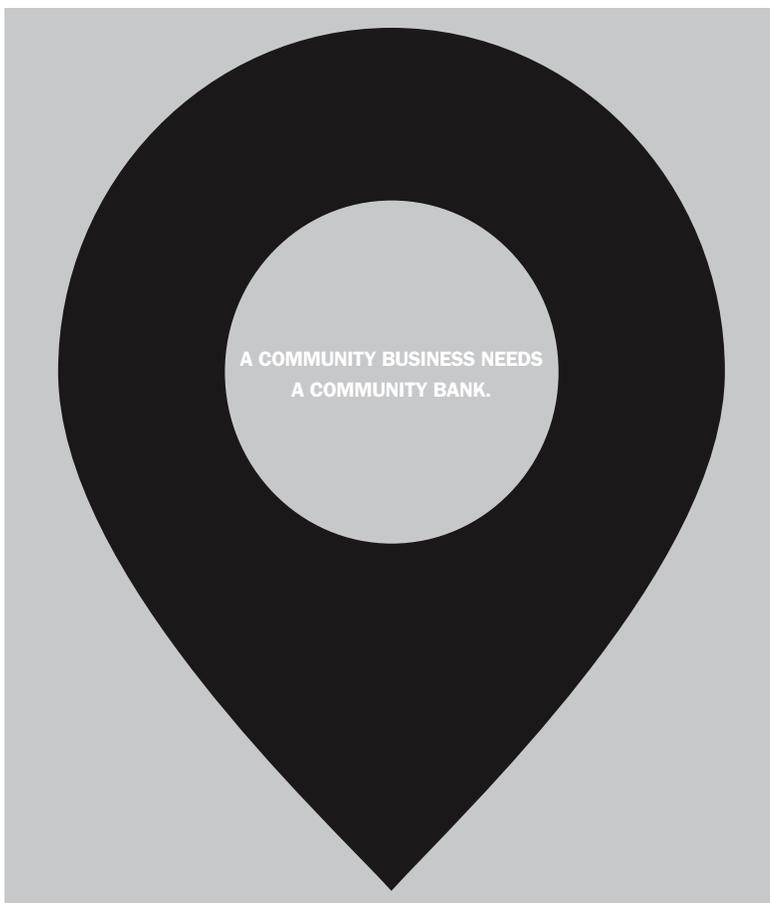
Historic St.Mary's City Closed for the 2020 Season

On November 10, 2020, Historic St. Mary's City (HSMC) closed temporarily after Maryland Governor Larry Hogan announced a series of actions to slow the spread of COVID-19. As a state agency, HSMC will follow the orders of Governor Hogan who directed "the Department of Budget and Management to implement a period of mandatory telework across state agencies." Originally scheduled to close the 2020 season on Saturday, November 28 after the annual Hearth and Home event, it has now been decided the outdoor exhibits and buildings will instead stay closed until spring 2021.

For the most recent announcement of Governor Hogan, visit <https://governor.maryland.gov/>

Historic St. Mary's City walking trails remain free and open to the public. Those enjoying the paths are asked to please bring a mask to wear and remain at least six feet from those not within their party.

Visit the Maryland Department of Health website for further COVID 19 updates. <https://health.maryland.gov>.



Making a business a success can be challenging, so it is important and valuable to have a community bank partner. To us, it's the relationship that matters, not just the transaction. We care for our customers, whether providing flexibility, lending money to help you grow, or simply being available when you need us. We are passionate about serving, we are happy to see you, we know your name, we understand your business and we're here for the long haul to exceed your expectations.



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Annmarie Garden in Lights



Annmarie Sculpture Garden & Arts Center in Solomons, Maryland, will host Annmarie Garden in Lights, from November 27, 2020 to January 1, 2021, 5-9 pm nightly (closed Nov. 30, Dec. 1, 7, 8, 24, 25). In response to COVID-19, the light show has been modified to ensure the health and safety of guests, staff and volunteers. This year, the event has moved to an all-outdoor set-up, including admissions, the Holiday Market, charming photo opps, food and drink service, and of course, the light show! Put on your mask and bundle up for a magical holiday experience.

Advance tickets required; attendance will be limited each night, with timed-entry admissions, to ensure social distancing.

This outdoor family-friendly light show is a joyful outing for all ages. The 30-acre sculpture garden is transformed into an outdoor twinkling wonderland that will transport 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!

Put on your mask and bundle up to enjoy the outdoor Holiday Market with shopping, music, fun holiday photos opps, and food and drink. Hardesty Haven Holiday Café will be open nightly.

This is a MASK ON event – all guests over the age of 2 must wear a mask at all times, unless seated and eating. Guests are asked to review the Event & Safety Information prior to purchasing tickets: <https://www.annmariegarden.org/annmarie2/event-safety-information>.

“We are pleased to bring this much-needed, safe and joyful experience to the community,” says Stacey Hann-Ruff, director of Annmarie Garden. “We have been working closely with local health officials adapting strict safety guidelines and following protocols mandated by the Governor’s office. Our goal is to create a safe place to celebrate the holiday with your family.”

Advance timed-entry tickets are required. Admission is \$10/12 (depending on the date); free for Annmarie members. Visit www.annmariegarden.org to purchase tickets and review complete safety information.



Cedar Point Introduces Innovative New Technology

Cedar Point Federal Credit Union is soon introducing an exciting, new piece of technology to its members. Starting on December 14th, an innovative biometric palm scanner called MyPalm will be available for members to use at all five branches. Cedar Point is the first financial institution in Maryland to offer this technology to its members, which will increase security, efficiency, and speed of transactions.

The technology in MyPalm is developed by Fiserv, a leading global provider of technology solutions for financial institutions. It works seamlessly with Cedar Point's new Fujitsu tablets, which are already at every teller window and service desk. Cedar Point employees have been using the palm scanners since January 2019, which helps them save time and avoid security risks throughout the day. Employees are looking forward to the transition because it means members will be authenticated more quickly, securely, and accurately.

"Traditional forms of authentication, like presenting a government-issued ID, can be inefficient and add to wait times," said Charles Roach, President and CEO of Cedar Point. "With MyPalm, our members will no longer have to show their driver's license because their ID is literally in the palm of their hand."

With MyPalm, a member simply hovers a palm over an infrared sensing device that detects each person's unique palm vein pattern and matches it to an encrypted digital signature. Palm vein authentication is a highly reliable method of identification because palm-vein patterns are unique for each person and remain stable throughout a person's life. Palm vein patterns have more than five million reference points, making forgery virtually impossible. In addition, scanning the palm takes only a few seconds and can drastically cut down on transaction times.

"The palm scanners will allow our tellers to spend less time on verifying members' identities and more time on member experience," said Roach. "Part of our mission at Cedar Point is to create meaningful experiences with our members. MyPalm will help us do that more efficiently."

Members will be able to enroll in MyPalm beginning on December 14th at any of Cedar Point's five branches in St. Mary's and Calvert Counties. The enrollment process will be quick and only requires the member to bring two things: a government-issued photo ID and the palm of their hand. Only members in good standing, who are 18 years of age or older, are eligible for enrollment. Cedar Point recognizes that not everyone will be interested in this new technology, so while registration is encouraged, it is optional. For more information about this technology, visit www.cpfcu.com/MyPalm.



Why is Tax Planning Important?

One definition of tax planning is the analysis of a financial situation or transaction from an income tax perspective. It is the legal art of arranging your financial affairs in ways that minimize the income tax impact. While tax planning is something typically viewed as an end of a tax year exercise, good tax planning is something that should occur on a continuous basis throughout the year. Year-end tax planning is nonetheless important because there are many things that can be done before the end of your tax year that will either reduce your taxes or defer your income tax liability until some future year. (There are very few things that can save taxes after the close of your tax year.) But good tax planning is typically the result of understanding the income tax consequences of every financial transaction engaged in throughout the year.

Failure to take the income tax consequences of a specific transaction into consideration before entering into that transaction can easily result in paying much more tax than you may have had to pay with good planning. That is not to say that the income tax considerations of a prospective transaction should dictate whether to enter into the transaction or not. Financial transactions should be entered into based upon the overall financial results, and income taxes are only a part of the decision process. By the same token, ignoring the income tax impact of a transaction will always yield an unpredictable, and likely undesirable result.

Tax planning is not typically a do-it-yourself project. The complexities of the tax laws make it extremely risky for the do-it-yourselfer. One little misinterpretation or misunderstanding of an income tax provision can yield wildly unexpected results. Tax planning should always be done with the assistance of a qualified, experienced tax professional, and it should always be done in concert with your financial planner, and, if applicable, attorney.

At this point in the year it is probably safe to say that there won't be any changes that will affect your 2020 income tax liability. We continuously monitor activity in this arena and once there is something concrete on the table, we will certainly be available to assess its impact on an individual's financial situation. Askey, Askey & Associates, CPA, LLC is available to assist you with your tax planning. We have a section on our website specifically to provide a multitude of tax planning ideas and the link to that is <http://www.taxguideonline.com/aaacpa/>. Just give us a call and we will assist you with your tax planning needs.

St. Mary's County Museum Division Holiday Events

St. Clement's Island Museum Holiday Open House

Sunday, December 6, 2020
12PM – 4PM

Enjoy the opening of the St. Clement's Island Christmas Doll & Train Exhibit 2020 inside the museum with take-home kids activities, music, take-home refreshments and much more. Get a jump on your holiday shopping with a wide variety of unique and local items inside the Museum Store. All guests must always wear masks while in the museum building, and social distancing guidelines are encouraged outside family units. Museum staff will be wearing masks, and frequently cleaning all public contact areas and restrooms. There will be individually bagged cookies and crafts for the kids to take home. Free admission and activities are available for visitors of all ages.

St. Clement's Island Museum
38370 Point Breeze Road, Colton's Point, MD 20626
301-769-2222
Facebook.com/SCIMuseum
More info: <https://www.facebook.com/events/3498747020169840/>

St. Clement's Island Museum Christmas Doll & Train Exhibit
December 1, 2020 – January 3, 2021
12PM – 4PM, daily (Closed Christmas Eve & Christmas Day)

Enjoy a holiday exhibit of antique and collectible dolls (like Barbie, American Girl and more), classic trains and other retro toys in this festive holiday display inside the museum.

St. Clement's Island Museum
38370 Point Breeze Road, Colton's Point, MD 20626

301-769-2222
Facebook.com/SCIMuseum

More info: <https://www.facebook.com/events/337594374341716>



St. Mary's County Library Temporary Reduction of Services Due to COVID-19

The St. Mary's County Library will begin a temporary reduction of services starting on Friday, November 13, 2020. Curbside services will continue uninterrupted including picking up materials by appointment, drive-through service at Leonardtown Library, and printing services via curbside. Starting tomorrow, November 13, all Library buildings will be closed as we move to an appointment system. The Library plans to open the buildings for appointments to use the public computers, make copies, or use the fax machines starting Monday, November 16. Public use of the Library to browse the collection will not be permitted.

The Library is changing our service model temporarily to keep our customers and our staff safe during the current COVID-19 surge. We are working closely with the St. Mary's County Health Department, following guidance on safe practices, and abiding by the state-wide mandates. We plan to reopen the buildings to the public as soon as it is deemed safe for both our staff and our customers to do so.

Appointments

The St. Mary's County Library plans to open the Library buildings, by appointment only, starting Monday, November 16. The process for making an appointment will be explained on the Library website, www.stmalib.org, as well as shared via email to our customers and on our Facebook page. Appointments will be for computer use, copy/print use, or fax machine use. Browsing the collection will not be permitted. Staff, when available, will be able to help customers with computer, copy/print, or fax questions while maintaining a safe distance. Staff will not be helping with personal devices.

Curbside pickup

Hours of operation will continue to be Monday through Thursday, 1 p.m. to 6 p.m., and Friday and Saturday 12 noon to 5 p.m. Closed Sundays. Customers may reserve materials online through the Library website or by calling the Library. Customers will be notified via email (or the preferred contact method set in the customer's Library account) when their items are ready to be picked up. Once notified that holds are available for pickup, customers should use our online scheduler to schedule a time to pick them up. Instructions for using the online scheduler are available on www.stmalib.org. Customers are also welcome to call the Library to check on holds and schedule a time to pick up items if they do not have the ability to use the online scheduler.

Pickup at new Leonardtown Library is at the drive-through window on the side of the building. Please park in designated spots at Charlotte Hall Library and Lexington Park Library for curbside service.

Please wear a mask and do not leave your vehicle when you come to pick up your items. Library staff will be wearing personal protective equipment and practicing social distancing during curbside transactions. We prefer to place your items in vehicle trunks or through windows at which no one is seated. Please do not return items to staff. Use the book drops to return all items.

"It is with heavy hearts that we make these changes," said St. Mary's County Library Director Michael Blackwell. "We were one of the first libraries in Maryland to restore in-branch services, and rolling back some services is as unwelcome for us as for our customers. We make these changes to maintain as many essential services as possible while trying to ensure the safety of the community. We look forward to the day when we can reopen completely for our full hours with all our services. Be safe and well!"



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WWW.TCCSMD.ORG

(301) 274-1922
 (301) 870-2520
 FAX (301) 274-1924

November 20, 2020

Via email

Re: 2021 Southern Maryland Reception Cancellation

Dear Friends of the Council,

As you are aware, at the time of this writing, to reduce the spread of COVID-19, the U.S. Centers for Disease Control and Prevention and the Maryland Department of Health recommend canceling large gatherings and social distancing in smaller gatherings. See [ORDER OF THE GOVERNOR OF THE STATE OF MARYLAND NUMBER 20-11-17-01](#)

Therefore, due to the above recommendations, it is with regret that we announce the Annual Southern Maryland Reception scheduled for February 25, 2021 has unfortunately been cancelled.

While we are still as dedicated as ever to serve as a forum for the discussion and resolution of issues affecting the Southern Maryland Region, the safety of attendees must always come first.

We sincerely apologize for any inconvenience this may cause and look forward to gathering for the 25th Southern Maryland Reception in February 2022! In the meantime, please stay safe.

For questions, please contact us via email at info@tccsmd.org

Sincerely,

Gilbert "BJ" O. Bowling, III, Chairman
 Tri-County Council for Southern Maryland

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Piney Point Lighthouse Museum Reopens

Piney Point Lighthouse Museum in Piney Point, MD reopened its galleries, including a variety of brand-new exhibits, to visitors with pre-purchased tickets, November 13, 2020, from 12 p.m. to 4 p.m. after being closed since March due to COVID-19 shutdowns.

Due to COVID-19 protocols, any interested guests to Piney Point Lighthouse Museum must register online for timed tickets at bit.ly/PineyPointTickets. For the safety of museum staff and the community, the number of tours are limited to two per day. Each tour takes approximately 1.5 hours, excluding museum store time. All members of your group will need an admission ticket, and registration includes choosing a preferred visitation time as well as prepayment. Museum admission is \$7 for adults, \$3.50 for military and seniors, \$3.50 for children (age 6-17). Children 5 years or younger are free.

While the museum was closed, the St. Mary's County Museum Division took the opportunity to design and install brand-new exhibits and displays that had been in development for several years. Though the division was sad to close the museum during the pandemic, it gave the organization the perfect chance to implement these exhibits.

"We are extremely excited to showcase all the new things at Piney Point, which visitors of all ages will enjoy," says Karen Stone, Manager of the St. Mary's County Museum Division. "We've even put in some displays children will find engaging, as well as some fascinating information regarding local history not found anywhere else." What's more, for the first 50 people to visit when the museum reopens, they will receive a free Tolson's Hotel postcard to commemorate the occasion.

Museum staff will be wearing masks and frequently cleaning all public contact areas and restrooms. All guests must wear masks while in museum buildings or on guided tours of the historic park. Social distancing guidelines are encouraged outside family units. A designated "mask break" will be included during the tour while on the grounds. Hand sanitizing stations will be available, and use is encouraged. Children's hands-on activities will be limited at this time.

The Museum Store at the museum will be open for purchases. The public is encouraged to not touch any Museum Store merchandise unless intent upon purchase.

The museum will operate on winter hours, 12 p.m. to 4 p.m. daily, through March 25, 2021. For more information or assistance with registration, please call 301-994-1471.

The Chamber's Member Discount Program

Thank you to our Chamber members listed below who are already participating in the Member Discount Program. If your company would like to participate, please contact the Chamber office at 301-737-3001 or send us an email to info@smcchamber.com. Current available discounts are listed on the Chamber's website: <https://smcchamber.com>.

Participating Chamber Member Businesses

Aicy Karbstein, Artist; Alexander Chiropractic Center; BalanceLogic, LLC; Baldwin, Briscoe & Steinmetz, PC; Barefoot Graphics; California Total Body Massage; Cedar Point Federal Credit Union; Corwin Home Improvement, LLC; Country Inn & Suites Lexington Park; Cube Smart LP; Extra Space Storage 8338; Dance Fitness Studio Twelve Twelve; Heritage Printing & Graphics; Hilltop Signs & Graphics; Mid-Atlantic Skin Surgery Institute; Oasis GrafX; PaxFitness; Printing Press, Inc.; St. Mary's Roofing & Home Improvement; Dylan Schneider, DDS, MS, LLC Orthodontics; Servpro of St. Mary's & Calvert; T.N. Bowes Heating & Air Conditioning, Inc.

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