

# The NAVIGATOR

August 2010

**A monthly publication of the Calvert County Chamber of Commerce.**

*P. O. Box 9 Prince Frederick, MD 20678-0009 (located at 120 Dares Beach Road)*

*www.calvertchamber.org (410) 535-2577*

*calvertchamber@calvertchamber.org*

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## BOB

**Make your reservation today  
for the  
Business Over Breakfast!**

**August 5, 2010  
8:30-10:00 a. m.  
Prince Frederick Volunteer  
Fire Department**

**Don't miss this speed  
networking event sponsored  
by the Show Place Arena!**

**Space is limited.**

**\$10 members  
\$20 non-members**

**Refreshments provided by  
Lunch Box Café  
& Catering**

**See flyer for more info.**

## Come to the Party on the Point!



Mark your calendars for August 18th  
6:00 - 9:00

Drum Point Clubhouse in Lusby

This is a joint event with the St. Mary's Chamber of Commerce

**SPONSORED BY:**

**COMCAST**

**FANTASY WORLD ENTERTAINMENT**

**HOLIDAY INN CONFERENCE CENTER & MARINA**

**MAIN STREET COPY & DESIGN**

**SHOW PLACE ARENA**

Boat Rides, Glitter Tattoos  
Laser Shot Sheet Shooting  
Roulette, Air Hockey, Craps, Blackjack,  
Red Carpet Photos With Frames  
All Provided By

**Fantasy World Entertainment**



DJ Dave Karaoke  
& Entertainment

**Expressions Catering** will be on hand to provide their  
delicious Pig Roast Luau!!!

**Paid Advance Reservations Required. Must Be Made By August 13!**

**\$35 per person**

**\$60 per couple**

**Sponsorships**

**\$500- 4 tickets and a banner \$250- 2 tickets and a banner**

**\$100- banner**

**See enclosed flyer for reservation information.**

**The Navigator is published by**

The Calvert County  
Chamber of Commerce  
P. O. Box 9  
Prince Frederick, MD 20678-0009  
www.calvertchamber.org  
calvertchamber@calvertchamber.org

**2010 Board of Directors**

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President/CEO, Carolyn McHugh  
Office Manager, Cathy Wehrle  
Administrative Assistant, Sharon Stuart



**BUSINESS AFTER HOURS**

August - Gateau Physical Therapy  
September - Arts Council of Calvert County  
October - First Home Mortgage, Darren  
Rickwood & The McNelis Group  
November - TBD  
December - College of Southern MD

***NETWORKING MADE  
SIMPLE IN A RELAXED  
ATMOSPHERE***

*An excellent opportunity to finish the  
business day in the company of fellow  
members and expand your  
circle of contacts!*



**A VERY SPECIAL THANK YOU TO OUR  
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Fantasy World Entertainment  
PNC Bank  
Show Place Arena

**Lord Calvert Society**  
SMECO

**Chairman's Club Partner**  
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Comcast  
Community Bank of Tri- County  
Dominion Cove Point LNG



*For information on the Corporate Partner Program  
or Sponsor Level Program contact the Chamber at  
410-535-2577*



## *CHAIRWOMAN'S MESSAGE*

Hello fellow Chamber members,



As I write this for our August issue, I can't help but think to myself where has this year gone ? Our children will be back to school in a few weeks of receiving this newsletter.

I hope you have all enjoyed your summer and created lots of memories with family & friends. It has been fun on Facebook to see all my Chamber friends doing wonderful activities both personal & business all summer long. This has been a great way to stay connected. Make sure that you check out the Calvert Chamber Facebook page & become a friend. With the help of AdPro we have that page up & running. A few other committees of the Chamber also have pages, Women to Women & Young Professional Network. If you have a Facebook page for your business spread the word to all the members to use your services...

Congratulations to Asbury of Solomon's Island and our own Board member and Executive Director of Asbury, Andrew Applegate for being honored at CSM's Leading Edge Award for Calvert County Business of the Year! They have a wonderful team & facility, this award is well deserved.

Thanks for all who attended our Resuscitation event at the Greene Turtle for the Ambassador's committee. We had a great turnout & shared a ton of new ideas. That is where it all began for me over 10 years ago in my commitment to the Chamber so I am glad to see the enthusiasm that this committee will bring.

Our Mini-Business Expo held on July 8th was another success. Thanks to all the attendees & sponsors who made that happen. We hope this event made it possible for you to showcase your business to new people and other businesses. Please provide the Chamber office with any feedback.. we want to hear from you! Continue to check out the Chamber calendar for all our events, there is something for everyone..

"Change is inevitable, Progress is a Choice" Dean Lindsay

Stay connected & involved,

Carrie Polk

### **THE MEMBER-TO-MEMBER DISCOUNT PROGRAM**

#### **36 Participants Providing Various Discounts to Chamber Members**

In today's changing economy the Calvert County Chamber of Commerce provides many valuable resources to help businesses succeed. Among these are member to member discounts available exclusively to Chamber members and their employees.



- |   |   |   |                                       |
|---|---|---|---------------------------------------|
| Alexander Chiropractic Center               | American Bellydance, LLC                    | American Red Cross SO MD Chptr.                   | Arbonne International, Victoria Ronan |
| Arc of SO MD Chptr.                         | Armory Road Self Storage & 231 Self Storage | B-Sure Home Inspection                            |                                       |
| Calvert Business Machines/One Source        | Cash Flow Plus                              | Choice Home Center                                | DiGiovanni's Dock of the Bay          |
| Discount Realty Services, USA Sandra Monger | Dunkirk Chiropractic Center                 | Expressions Catering                              |                                       |
| Family Auto Mercedes BMW Specialist         | Gateau Physical Therapy                     | Glover's Septic Services, Inc. & Portable Toilets | J & J's Physical Therapy              |
| Jax Photography                             | Jon S. Frank & Associates                   | Keep Well Fitness Center                          | Law Offices of Julie A. Scheibal      |
| Liberty Tax Service                         |   |   |                                       |
| Little Protégés Early Learning Centre       | Mary Lou Too Charter                        | Meraj Dental Spa                                  | Polk Insurance & Investments          |
| Shelden Studios, LLC                        | Silpada Designs, Barbara Huber              | Sisk Auto Body                                    | Sleep Inn & Suites                    |
|   | The Calverton School                        | Tek-NiqueInk                                      | Wemyss Liquors                        |
|   |   |   | The Baynet.com                        |

Visit [www.calvertchamber.org](http://www.calvertchamber.org) for a list of discounts available to you as a Chamber member or call (410) 535-2577 to find out how you can provide a discount to your fellow Chamber members!

## Press Releases

### **Big Brothers Big Sisters of Central Maryland & Maryland Mentoring Partnership Announce New Organization . . .**

Big Brothers Big Sisters of Central Maryland, Inc. (BBBS) and The Maryland Mentoring Partnership, Inc. (MMP), today announce that they have signed an agreement to unite the two nonprofit organizations and create one entity that is capable of reaching and serving more Maryland children who are in need of the caring and consistent positive influence provided by an adult mentor. The union, which was announced jointly by the boards of directors of both organizations, comes following a comprehensive exploration process funded by the Morris Goldseker Foundation. "Over the years, BBBS and MMP often forged a working partnership to develop a specific program, or even encountered each other supporting mentoring relationships within the same organization," said Tom Turk, Vice Chair, Big Brothers Big Sisters of Southern Maryland Advisory Board. "We felt the most logical step was to join forces and build a local organization that, through the strength our collective expertise, will ultimately serve more youth." The new organization, which will now operate as Big Brothers Big Sisters of Central Maryland and the Maryland Mentoring Partnership, will continue to expand the availability of mentoring across the state of Maryland, from the Eastern Shore beyond Baltimore City to southern Maryland. Through its innovative programming and increased number of mentoring opportunities, this new entity will be able to serve a larger number of at-risk youth, including children with incarcerated parents and those already involved in the juvenile justice system. Robin Tomechko who currently serves as President and Chief Executive Officer of BBBS will hold the same role with the new organization. Selwyn Ray, current Executive Director of MMP, will serve as Vice President of Community Engagement and Partnership.

### **Patuxent Habitat for Humanity Receives \$94,000 Energy Efficiency Grant from Maryland's Energy Administration . . .**

The Patuxent Habitat for Humanity organization is pleased to announce that it has received a \$94,264 grant from the "EmPOWER Clean Energy Communities" grant program. The grant program, overseen by the Maryland Energy Administration, helps local governments and nonprofits fund energy efficiency projects for low to moderate income Marylanders. Funding for the program comes from the Strategic Energy Investment Fund, which was created from public auctions of carbon credits through the Regional Greenhouse Gas Initiative. This grant was one of 21 grants in this round. "We are committed to building energy efficient homes for our partner families," said Dan Doherty, chairman, board of directors, Patuxent Habitat for Humanity. "We will use these grant dollars to incorporate energy efficient measures into existing and future homes in St. Mary's and Calvert counties to ensure that our families can continue to meet their energy costs in their new homes." The Patuxent Habitat for Humanity submitted the grant application with assistance from the Maryland Habitat for Humanity.

### **10th Annual Leading Edge Awards Celebrates Excellence of 6 Southern Maryland Companies . . .**

Honoring a decade of leadership excellence, the 10th annual Leading Edge Awards celebrated six of Southern Maryland's leading businesses and executives June 23 with Jeff Finkle, president and chief executive officer of International Economic Development Council, providing the keynote address. The annual event recognizes individuals and businesses that spur economic growth within the region, and this year's honorees exemplify the qualities

synonymous with business success: performance excellence, innovation and an unwavering dedication to customers and staff. Among those recognized are Naval Air Systems Command (NAVAIR), Asbury-Solomons Island, Brianna Bowling of Zekiah Technologies, Inc., Facchina Global Services, Briscoe-Tonic Funeral Home and Technology Security Associates, Inc. Asbury-Solomons Island is the Calvert County Business of the Year, presented by the Calvert County Department of Economic Development. A Continuing Care Retirement Community that serves approximately 500 individuals through its 228 apartments, 72 cottages, 24 unit assisted living and 48 bed skilled nursing facility, Asbury-Solomons Island operates by its four core values of valuing residents and associates, stewardship and financial strength, quality and innovation, and integrity. Despite a troubled economy this company has managed to thrive with noteworthy achievements with innovative approaches for efficient operations and fund-raising. They encourage their 122 associates to support the local community through their Community Benefits Program and last year provided 2,094 hours of community service and \$33,213 in goods and services to the local community.

### **Calvert Students Win Awards at SkillsUSA National Leadership and Skills Conference . . .**

Matthew Fisher was awarded a Skill Point Certificate in Firefighting and Team U consisting of Amanda Hance, Harleigh Reese and Edward Adams were awarded a Skill Point Certificate in Chapter Display. All four students attend the Career & Technology Academy- Calvert County Public Schools. "Over 5,600 students from every state in the nation came to compete in the SkillsUSA Championships this week," said SkillsUSA executive director Tim Lawrence. Industry leaders representing over 1,100 businesses, corporations, trade associations and unions recognized the students for their demonstrated excellence in 96 hands-on occupational and leadership contests.

### **Raleigh Weckbaugh of SendOut Cards Promoted to Manager . . .**

Raleigh Weckbaugh, a SendOutCards Independent Distributor, is pleased to announce that she has been promoted to the rank of Manager within the organization. This advancement takes place only after 12 distributors have joined her team and been trained in how to set up and use the system. In addition, on June 19th SendOutCards unveiled a new product that greatly enhances the ability to customize cards with pictures, graphics and logos. Picture Plus 2.0 received such an overwhelming response from SendOutCards users that the company had to add several more servers to handle the increased usage. If you would like to know more about SendOutCards, please call Raleigh at 410-610-2953, e-mail her at [simplysend-cards@yahoo.com](mailto:simplysend-cards@yahoo.com) or go to [www.sendoutcards.com/simply](http://www.sendoutcards.com/simply).

### **CSM to Hold Grant Training Seminar in August . . .**

The College of Southern Maryland will hold a grant training seminar, Maintaining Your Organizations Mission in Tough Times, at the La Plata Campus on Aug. 27 from 9:30 to 11:30 a.m. Owner of consulting firm KSC Solutions, Kendall Sorenson-Clark, will lead a seminar on how organizations can remain successful in today's challenging financial climate. Topics discussed will include choosing grants and funding strategies to match organizational strategic plans, types of grants and funders, and key concepts for implementing grant-funded programs. The seminar is sponsored by Charles County Public Library, Maryland Governors Grants Office, Maryland Association of Nonprofit Organizations, Charles County Public Schools, Tri-County Council for Southern Maryland, College of Southern Maryland and Charles County Government. The seminar is free, but space is limited and participants should pre-register by contacting Becky Cockerham at 301-934-7648 or [beckyc@csm.edu](mailto:beckyc@csm.edu).

Certain Press Releases provided through the courtesy of Danita Boonchaisri, Marketing & Communications Specialist, Calvert County, Maryland Department of Economic Development

## More Press Releases

### CSM Hosts Career Starters Open Houses--with Benefits Four Scholarships to be Awarded for Non-Credit Training Programs . . .

The College of Southern Maryland is hosting four Career Starters program open houses beginning with its La Plata Campus on Aug. 3, the Leonardtown Campus on Aug. 5 and the Prince Frederick Campus on Aug. 10 to introduce its slate of non-credit training courses for people who want to kick start a career in a high-demand industry in 10 to 16 weeks. CSM will host an open house for the Center for Trades and Energy Training in Waldorf on Aug. 12, to introduce construction non-credit training for people who are interested in carpentry, welding, electrical, and heating, ventilation and air conditioning (HVAC) careers. Open House guests can enter a drawing for an instant scholarship for the fall 2010 semester with one scholarship to be awarded at each of the four open houses. Career Starters programs include classes offered in short sequences for students to gain skills quickly to enter the workforce. The career fields of bus ness, construction, early childhood, healthcare, hospital-ity, information technology, transportation and veterinarian are offered through the program. During the open houses, prospective students will have an opportunity to meet with a program coordinator and instructors from each career field, learn the schedule of classes for individual training programs, learn about financing options and register for classes. The Center for Trades and Energy Training, located at 17 Irongate Drive in Waldorf, will offer training courses focusing on construction trades. All other Career Starters training program classes will be offered at CSM campuses in La Plata, Leonardtown and Prince Frederick. Additionally, through Career Services, students can receive assistance in building a resume and developing solid interview skills as well as have access to the college's online Job Connections employment database. Career Starters Open Houses will be from 4 to 6 p.m. on Aug. 3 at the La Plata Campus, Center for Business and Industry, Room 113; from 4 to 6 p.m. on Aug. 5 at the Leonardtown Campus, A Building, Auditorium; from 4 to 6 p.m. on Aug. 10 at Prince Frederick Campus, Flagship Building, Room 119; and from 4 to 6 p.m. on Aug. 12 at the CSM Center for Trades and Energy Training. For information on Career Starters, visit [www.csmd.edu/CareerStarters](http://www.csmd.edu/CareerStarters) or call 301-934-7765 or 301-870-2309, 240-725-5499 or 443-550-6199, Ext.7765. To view videos of Career Starters electrician student Ed Harrod, visit <http://students.csmd.edu/ed/> or [http://www.youtube.com/csmdtube#p/c/BE69BC7E510576CD/0/UjnONGN\\_FyLY](http://www.youtube.com/csmdtube#p/c/BE69BC7E510576CD/0/UjnONGN_FyLY)

**Arts Council Presents Mary D. Harrison Award . . .** The Arts Council presented it's annual Mary D. Harrison Award to the College of Southern Maryland at it's annual meeting. Vice President and Dean of the Prince Frederick Campus Richard Fleming was on hand to accept the award from Arts Council President Bill Chambers. Also featured was the announcement that the Arts Council has awarded over \$25,000 in grants to 21 Calvert County Schools to fund 52 different programs for the students in Calvert County.

**Business in Leaders Forum . . .** These are tough times, but we are all in it together, and we all have a stake in the future of the people that live and work in Calvert County. Leaders in business and industry are known for their creative solutions and decisive actions. United Way of Calvert County invites you to bring your expertise to the forefront of our efforts in addressing community issues. Find out how your business can get involved on Tuesday, August 17, 5-6 pm at the College of Southern Maryland, Prince Frederick campus, Room 119. Call (410) 286-0103 or e-mail [uwvrc@unitedwaycalvert.org](mailto:uwvrc@unitedwaycalvert.org) to RSVP.

**New Calvert Hospice Executive Director Brings Wealth of Experience . . .** Peter Briguglio comes to Calvert Hospice from Hilo, Hawaii where he recently served as Director of Patient and Family Support Services for Hospice. Briguglio arrived June 28 and immediately went to work, familiarizing himself with Calvert Hospice and focusing on his vision of offering services to patients sooner. "Whether a patient is enrolled in hospice for one day or 100 days, they often report that they wish they had known about hospice sooner," said Briguglio. He plans to launch *Transitions*, a community service program designed to enhance the quality of life for those with a prognosis of one year. With a passion for people, Briguglio completed his undergraduate work in Sociology at Saginaw Valley University in Michigan, and went on to receive a master's degree in Counseling at Central Michigan University. He began his career in counseling, working with youth, addiction and grief. During his counseling work, Briguglio concurrently served on hospice boards. Over time, he became more interested and involved in hospice -- where his passion lies today. Briguglio brings a wealth of management experience, with over 25 years of working towards expanding community visibility for several medical facilities. Briguglio has directed hospice organizations across the country, served on several hospice boards and was a founding board member of Hospice of Saginaw and Hospice of Cheboygan, both located in Michigan. Now a resident of St. Leonard, Briguglio along with his wife and two dogs, are looking forward to enjoying the outdoors in Calvert County and getting to know the members of the community.

**SMHEC to Hold an Executive Leadership Doctoral Program Informational Session . . .** George Washington University's Graduate School of Education and Human Development invites the public to a program information session on their executive Leadership Doctoral Program in Human and Organizational Learning. The session will be held at the Southern Maryland Higher Education Center in California, MD on August 19th at 5:00 p.m. Light refreshments will be served. For more information and/or to make a reservation contact Dr. James Leslie at 301-737-2500 ext. 250.

**SMCN Expands . . .** Southern Maryland Community Network successfully bid on and won the grant to provide Targeted Case Management services in St. Mary's county. Targeted Case Management (TCM) services are already established in Calvert with a total of 53 consumers being served. TCM is a resource linkage program that is available for adults and children suffering from severe and persistent mental illness. The opportunity to begin offering these services in St. Mary's county is very exciting for the agency. The current Program Director for the Calvert office (Joanne Gay) will also be overseeing the St. Mary's office. SMCN has set up an office in Leonardtown with one case manager already in place. The agency feels that the St. Mary's program will grow to have the same success as our Calvert program. Also, for over a year now, the In-Home Intervention Program (IHIP) has already been providing services to adolescents and children in St. Mary's. The IHIP program offers intense services to children and adolescents who are at risk for out of home placement. The program has grown within the past year by adding Psychiatric Rehabilitation services. SMCN recently placed all three of these programs within the same location to better serve the St. Mary's community. We are very happy to offer these award winning services to both Calvert and St. Mary's counties. For more information about SMCN, please contact Corey Hilliard at: 410-535-4787 x. 301.

**CSM Board Elects Krug as Chair, Slater as Vice Chair Theodore Harwood Appointed as Newest Trustee . . .** The College of Southern Maryland Board of Trustees at its June meeting elected Mary Maddox Krug of Calvert County to a first term as chair and Austin Joseph Slater Jr. of St. Mary's County to a first term as vice-chair. Newly appointed to the board is Theodore Harwood of St. Mary's County.



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Have business information you feel might be useful to share with other Chamber Members? Email Sharon Stuart (sharon@calvertchamber.org)

Deadline for submissions is the 10th of each month. Space fills up quickly so the earlier you submit an article the better chance you have for it to be included. Due to space limitations, the Chamber reserves the right to edit press releases received.

### THANK YOU TO OUR CHAMBER MEMBERS WHO DONATE DOOR PRIZES MONTHLY FOR OUR BUSINESS AFTER HOURS EVENTS.

Alexander Chiropractic Center  
American Red Cross SO MD Chapter  
Arbonne International-Victoria Ronan  
EmbroidMe  
Chesapeake Church End Hunger  
Glover's Septic Services, Inc. & Portable Toilet Rentals  
Greenstreet Gardens  
Liberty Tax  
Meraj Dental Spa  
My Phone Man  
Raleigh Weckbaugh, SendOut Cards  
Servpro of St. Mary's & Calvert  
Show Place Arena  
Silpada Designs-Barbara Huber  
Smoothie King

The Chamber is always in need of door prizes. If you are interested in donating prizes for our Business After Hours events, please contact the Chamber at (410) 535-2577 or [calvertchamber@calvertchamber.org](mailto:calvertchamber@calvertchamber.org)  
Businesses receive recognition in the Navigator, monthly BAH flyers and on the Chamber website.

### August Event Reminder

Tuesday, August 3 - Lead Share Mtg. 8:30 a.m. Chesapeake Church  
Thursday, August 5 - BOB 8:30 a.m. P. F. Volunteer Fire Department  
YPN Executive Mtg. 4:00 p. m. Chamber  
Tuesday, August 10 - Govt. Affairs Mtg. 4:00 p. m. Davis,  
Upton, Palumbo & Keffler, LLC  
Thursday, August 12 - BAH 5:30 p.m. Gateau Physical Therapy, Lusby  
Friday, August 13 - Executive Board Mtg. 8:30 a.m. Chamber  
Tuesday, August 17 - Lead Share Mtg. 8:30a.m. Chesapeake Church  
Wednesday, August 18 - Party on the Point 6:00 to 9:00 p.m.  
Drum Point Club House, Lusby  
Tuesday, August 27 - Awarding Excellence Nominations Due

\* \* No August Women to Women Meeting

**WELCOME  
NEW  
MEMBERS**



**American Bellydance, LLC**

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*Please join us in welcoming our newest Chamber members by patronizing their businesses. Their Chamber membership reflects their integrity as responsible business owners and demonstrates commitment to the community.*

**Calvert County Chamber of Commerce  
Annual Meeting & Awards Ceremony**

Mark your calendar for October 20, 2010 and plan to attend this important event! Four Chamber businesses will be awarded for their excellence in the following categories:

- Small Business of the Year
- New Business of the Year
- Chamber Member of the Year
- Home-Based Business of the Year

This year the entertainment will be provided by Taylor Mason, a stand-up comic who started out as a writer and performer at the famous Second City Theater in Chicago and has headlined at every major comedy club across the country. Taylor combines ventriloquism, music and comedy in a unique way. He's performed for corporate clients like Microsoft and Walmart as well as performing at college campuses. His humor is a throwback and yet it's contemporary. He's inclusive, he's genuinely interested in his audience and he's 100% committed to every performance.

See the enclosed nomination form and for more details call the Chamber at 410-535-2577.

**Map Your Way to Success**

**Promote your business on the Chamber's Calvert County Street & Road Map.**



Advertise your business on 5,000 full color maps and on the interactive online version which links viewers to your website! Both versions will give you two years of exposure and will direct residents and newcomers or tourists to your business. See the enclosed flyer for more info.

### Fantasy World Entertainment Once Again Provides Fun & Games at the White House!

For the 2nd year in a row, chamber member Fantasy World Entertainment was chosen to provide games for President Obama's 4th of July festivities for military members and their families.

Fantasy World's CEO Brooks Grady transported the carnival style basketball games and was accompanied by Calvert County Chamber of Commerce's CEO/President Carolyn McHugh.



*The Chamber would like to thank the following members for reaching this membership milestone in August.*

#### Five Years

*Liberty Tax Service*

#### Ten Years

*R&R HVAC, LLC*



### **Credit Card Tips From the Consumer Protection Division of the Maryland Attorney General's Office**

**These are some things to consider when reviewing a credit card offer:**

- **Balance Transfer Fee** - Some cards, even if they offer 0% interest on balance transfers charge a fee to transfer the balance from one credit card to another. Be careful to make certain that the balance transfer plus any balance transfer fee does not cause you to exceed your credit limit.
- **Credit Line** - The amount of credit offered may not be available to you. If you look closely, you'll probably see the words "up to" before the credit limit. Depending on your credit history, you might receive a card with a lower credit limit than you were expecting.
- **User Rewards** - Some cards offer perks such as frequent flier miles or cash back for using the card. Often, these cards charge annual fees or have a higher interest rate than cards that don't offer rewards. If you carry a balance, you might be better off choosing a lower interest rate card even if it offers no rewards.
- **Credit Limit** - Unless a consumer authorizes the credit card company to allow transactions beyond the credit limit, all transactions that surpass the limit will be denied. If you elect to allow over-the-limit transactions and spend beyond your credit limit, the company may only impose one over-the-limit fee per billing cycle for those transactions.
- **The Federal Credit Card Act of 2009** - under this Act, your credit card company cannot increase your interest rate during the first year of your account. If the company does increase rate, the new rates will only apply to new charges, and any balance remaining from the first year will be calculated based on the initial interest rate. There are a few exceptions that you can read about on the federal Reserves website at [www.federalreserve.gov/consumerinfo/wyntk\\_creditcardrules.htm](http://www.federalreserve.gov/consumerinfo/wyntk_creditcardrules.htm).
  - Consumers may visit the Federal Reserve's website at [www.federalreserve.gov/creditcard/](http://www.federalreserve.gov/creditcard/).

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-Ralph Garner, Cut Sheets, Owings, MD

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[www.southernsolution.com](http://www.southernsolution.com)

## Calvert County Job Fair

**September 2, 2010  
10:00 a.m. to 3:00 p.m.  
Calvert Fairgrounds**

**Registration is FREE!**

**This is an excellent opportunity to showcase your business.**

**This event is sponsored by:  
Calvert County Dept. Of Economic Development  
Calvert County Chamber of Commerce  
MD Dept. of Labor, Licensing & Regulation  
Tri-County Council for Southern MD**

**See enclosed flyer for registration form and more details.  
Registration must be made by August 20th.**

**Direct any questions to Kelly Robertson-Slagle at  
410-535-4583 or  
slaglekr@co.cal.md.us**

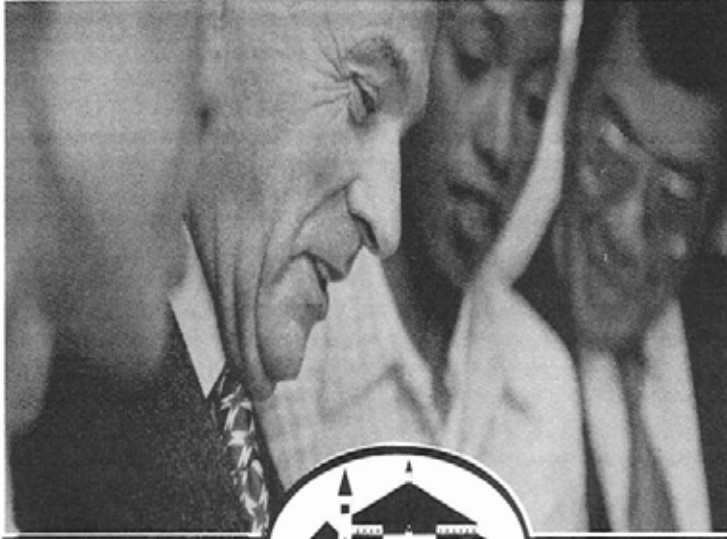
## WHAT IS SCORE?

SCORE is the Service Corps of Retired Executives, a 13,000-member volunteer association sponsored by the U.S. Small Business Administration. Score provides free counseling to small business people and would-be entrepreneurs. Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE and their approach is confidential and personal. SCORE counselors willingly share their management and technical expertise and after having enjoyed successful careers in business, they want to give something back to their communities.

If you would like to take advantage of this free assistance, please contact the Chamber to set up an appointment with a SCORE counselor. The sessions are held at the Chamber office in the board room. Call (410) 535-2577.

# Show Place Arena . . .



## The Place to Meet

The Show Place Arena has the flexibility, location and hospitality to make your next meeting a success.

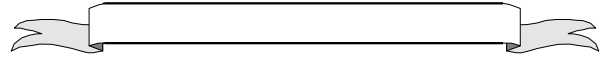
No one delivers the nation's 4th largest market like The Show Place Arena. You'll find our beautiful and modern facilities extremely flexible and able to hold meeting of 10 people or 2000.

We are conveniently located near major highways and airports in and around suburban Maryland, Washington D.C. and Northern Virginia. Our well-informed, courteous staff is waiting to help make your event a success.

To learn more about The Show Place Arena check out our website [www.showplacearena.com](http://www.showplacearena.com) or call Bill Chambers at 301-952-7900

14900 Pennsylvania Avenue UpperMarlboro Maryland 20772

[www.showplacearena.com](http://www.showplacearena.com)



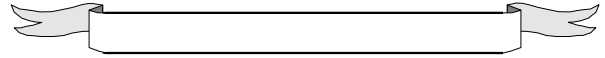
### 2010 Excellence Awards

Nominations for the  
New Business  
Small Business  
Home-Based Business  
&

Chamber Member of the Year  
are now being accepted by the  
Chamber until August 27, 2010.

Please take this opportunity to  
nominate a deserving individual  
or business.

The winners will be recognized  
at the Annual Meeting held on  
October 20, 2010



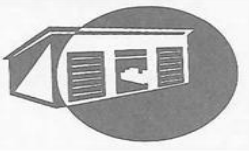
### Chamber Phone & Fax Number Changes

Effective immediately, the  
Chamber no longer has the  
301-855-1930 phone number.  
You may still reach the Chamber  
at 410-535-2577.

The Chamber has a new fax num-  
ber which is 443-295-7213. The  
old number is no longer in ser-  
vice. Please update your records.

### An Exclusive Offer For Chamber Members

Through April 30, 2011 Chamber  
members can enroll in the  
BAYNET.com's Business  
Directory for only \$275. Take  
advantage of this great opportu-  
nity to advertise your business  
online with a dynamic listing  
that can include a link to your  
website, connect to your email,  
display pictures & more!!  
Contact the Chamber for more  
info.



# 231 Self Storage & Armory Road Self Storage

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**10% Member to  
Member Discount**

**10% off packing  
supplies\***

\*\*You must bring in your coupons  
in order to receive your discounts.

*Self Storage can offer your business:*

- The extra space it needs to grow
- A place to move your files so you can unclutter your home office and reclaim your closets
- An alternative to expensive warehouse space

We offer secure, clean, and convenient storage alternatives! Call our friendly staff today.

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**410-535-1799**

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Prince Frederick, MD

**410-535-7565**



Calvert County Chamber of Commerce  
P.O. Box 9  
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Chamber of Commerce,  
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