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Charles County, Maryland

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Worst tornado in Md. history rips county

DESTROYER!



PHOTO BY RICHARD W. KING JR.

The deadly funnel cloud bears down on the center of La Plata. Parishioners (below) from the La Plata United Methodist Church rescue a stained glass window, which survived the partial collapse of the building. At U.S. 301 and Route 6 (bottom), the storm destroyed the Exxon station and twisted a highway sign.

'A funnel, twisting the sky down'

Former Maryland Independent news editor Jim Brocker and his wife, Conni James, came through La Plata minutes after the tornado touched down April 28. This is their account.

At 7 p.m. Sunday, we were eating beef sandwiches at Johnny Boy's, watching the black clouds of a weather front swallow a beautiful blue sky. Pulling out of the parking lot, we debated whether to go to WaWa for decaf and dessert, or go home and duck the storm.

As we pulled out of our parking space, we noticed other customers' outstretched arms were pointing north, and as our gaze followed, we saw it: a large funnel, twisting the sky down toward the trees, veering diagonally across our path.

In a few seconds, it was past. We were unnerved, but unharmed, so we headed north on U.S. 301 for the coffee.

As we approached La Plata, traffic began to slow, and we began to notice damage. Trees were down at the sheriff's office. Hunt Ford was missing plate glass windows and pieces of facade. Utility poles were tilted at dangerous angles. A damaged car was stalled in the southbound lane, its grill pierced by what looked like a shard of metal.

Traffic slowed even more. The tree line to our right had been redrawn. The motel to our left was in pieces. Debris blocked Centennial Street. Burger King — blown out. True Value Hardware — crushed, a waterfall from a broken main flowing through the rubble.

We sat stunned as the scene unfolded. People were walking, dazed and hushed. In the stillness, one woman ran screaming toward the

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STAFF PHOTO BY LAWRENCE JACKSON JR.



STAFF PHOTO BY GARY SMITH

Storm slams La Plata, wrecking homes; 3 dead

BY NANCY BROMLEY MCCONATY AND JAY FRIESS
 STAFF WRITERS

A deadly tornado — the most powerful in Maryland history — ripped through the region Sunday evening, devastating the La Plata area and killing three people.

Twenty-seven businesses and 38 homes were completely destroyed and hundreds of others damaged, causing a hundred million dollars in property damage.

In Charles County, the tornado was an extremely rare Category F5 — the highest rating on the Fujita Tornado Damage Scale — meaning that its wind speed exceeded 260 miles per hour. It weakened to Category F2 when it crossed the Patuxent River into Calvert County.

Gov. Parris N. Glendening (D) declared Charles and Calvert counties a state disaster area. Rep. Steny Hoyer (D-Md., 5th) said the federal government would also declare the region a disaster area as soon as the Federal Emergency Management Agency completed its damage as-

More coverage

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essment.

Those who died in the storm were:

•William G. Erickson Jr., 51, killed when his unfinished house collapsed on him on Martha Hawkins Place off Route 488 near La Plata.

•Donald Hammonds Sr., 54, of La Plata, who suffered a heart attack in his car at U.S. 301 and Charles Street.

•Margaret Alvey, 74, of Prince Frederick, killed when her small house was lifted up and thrown 100 yards into a tidal stream.

Erickson and his wife, Susan, had gone to the

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Born in Midwest, fueled by the Potomac

BY JONATHAN D. JONES
 STAFF WRITER

The largest tornado to ever hit Maryland was spawned by a powerful storm front that marched out of the Midwest and across the Mid-South on its deadly journey.

As the killer storm crossed the Potomac River Sunday night, the already powerful upper-level system gained con-

siderable strength from the atmospheric change along the river. It had already spun off one tornado in Virginia, before reaching the river.

"It was a strong storm as it was moving through Virginia," said Christopher Strong, a meteorologist with the National Weather Service. "When it hit that small but important atmospheric boundary along the Potomac River, that's what real-

ly sent that storm into a tornado super cell."

Strong said it isn't uncommon for storms to intensify when crossing the Potomac. The energy Sunday's storm picked up crossing the river was enough to create a Category F5 tornado on the Fujita scale, meaning winds were estimated at 261 to 318 miles per hour.

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SPECIAL EDITION: DESTROYER!

Family loses all but remains thankful

Account

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BY JIM BROCKER
SPECIAL TO THE INDEPENDENT

Laura Silk was in the dining room when she noticed the funnel cloud heading right for her La Plata home.

"I see it! I see it!" she screamed, according to her husband, Steve, who helped gather the children — Steven, 11, Philip, 9, and Dana, 7. They headed for the basement.

The family members initially huddled under the stairwell, but at the last second, they moved to another area, away from the stairs. The parents grabbed a mattress and covered themselves and the children just before the impact.

"The next thing I saw was daylight, daylight where the first floor had been," said Laura Silk.

The stairwell that they had originally tried to get under cover was destroyed. The entire house had been leveled to the foundation, lopped cleanly from the bottom. All their possessions had been scattered and smashed.

But the Silk family was alive, and that's what counted. They joined their fellow neighbors on Hawkins Gate Road who lost their homes, surveying the damage under the harsh beams of fire and rescue workers' floodlights on Sunday evening.

As the Silk children huddled under blankets, Steve and Laura marveled at their fortune, which at that moment seemed to be good fortune indeed, even though they had lost nearly everything.

Others were not as lucky.



STAFF PHOTO BY GARY SMITH

Laura Silk looks into the valley below her family's Hawkins Gate Road home in La Plata. Sunday's storm destroyed the home.

The Silks' neighbor, William G. Erickson Jr., 51, had died when his house, under construction nearby, was leveled by the storm. Erickson's wife, Susan, was injured. The couple was apparently looking over the house when the storm hit, according to neighbors and rescue workers.

Erickson's house, just up the street on Martha Hawkins Place, was just a few yards away from the Stapleton family, whose home was damaged but not destroyed by the storm.

"We saw it all through the basement window," said Sheila Stapleton. The storm approached slowly at first, she recalled. "Then we saw it moving. Stuff was flying."

When it was over, she and other neighbors began to check on one another. But the Ericksons' home was flattened. "We could hear some-

body screaming, crying... but we couldn't get to them," Stapleton said.

Rescue workers eventually arrived and transported Susan Erickson to a hospital, but what could have been a horror scene eventually became one of comfort and consolation, as neighbors throughout the Hawkins' Purchase subdivision stopped by to talk. They had all suffered tremendous losses.

Other homes along the end of the Hawkins Gate Road cul-de-sac were damaged. Windows had been blown out. Siding had been peeled away. Roofs had been sheared off. Another home that had just been completed, ready for final inspection, was now in pieces.

The Silk family probably should have been fractured by the events as well, but Steve and Laura were remark-

ably upbeat. They had even found their two macaws intact in their cage, which had been blown out of the house and into what had been their back yard, now filled with parts of what had been their home. Steve Silk had just put the birds in the cage before the tornado hit.

"We like the neighborhood. Quiet, up until today," he said with a laugh. "Right now we plan to stay."

The Silks said they planned to spend the night at the Stapletons' home.

The next morning, Steve Silk had pitched a tent on what remained of his well-manicured front lawn. He was surveying the damage once again, pointing to the family's vehicles that now lay in the middle of the debris. He saw bits of clothing and pieces of insulation wrapped around the remaining trees, and a Boy Scout uniform, which had been folded and ready to go the previous day when all was normal on Hawkins Gate Road.

Steve Silk said that one of his sons had been bothered by the movie "Twister" and that he had asked his dad if anything could happen to his home.

Of course, like any good father, Silk told his son he had nothing to fear. "Who would have thought we could be this close to ground zero?" he said.

damaged motel. People tried to stop her, ask her if she was OK, but she just kept running and screaming.

Traffic was fully stopped now; rubble and downed power lines made U.S. 301 and Route 6 impassable. We shut off the ignition and stepped out into what remained of La Plata's main intersection.

A car with Jersey plates, windows blown out, was parked beside us. The driver was brushing shards of glass from his hair. He said his name was Erik Bengaard and that he had seen the twister hit. He described the sky getting black, bricks flying across the street, downed power lines sparking, debris circling overhead.

We made our way further into the destruction. A wall of La Plata United Methodist Church was torn away, the rooms visible like a dollhouse interior. Husks of empty cars sat in the intersection, covered in a ghostly dust. A 30-yard swath of thick, whitish material was spread across both sides of 301 like peanut butter — actually drywall from one of the damaged buildings reduced to a paste-like substance by the force of the wind.

Looking down, stepping carefully, some small pieces of debris were recognizable: a skein of vivid red knitting yarn, a fire extinguisher. Large things — twisted strips of metal gas station roofs, cables, utility poles, piles of jumbled brick

and mortar — merged into a surreal blur.

By now we were in the middle of the intersection, looking up the hill of Charles Street. The Baldus building and Maryland Bank and Trust were ravaged. Posey's Market was gone.

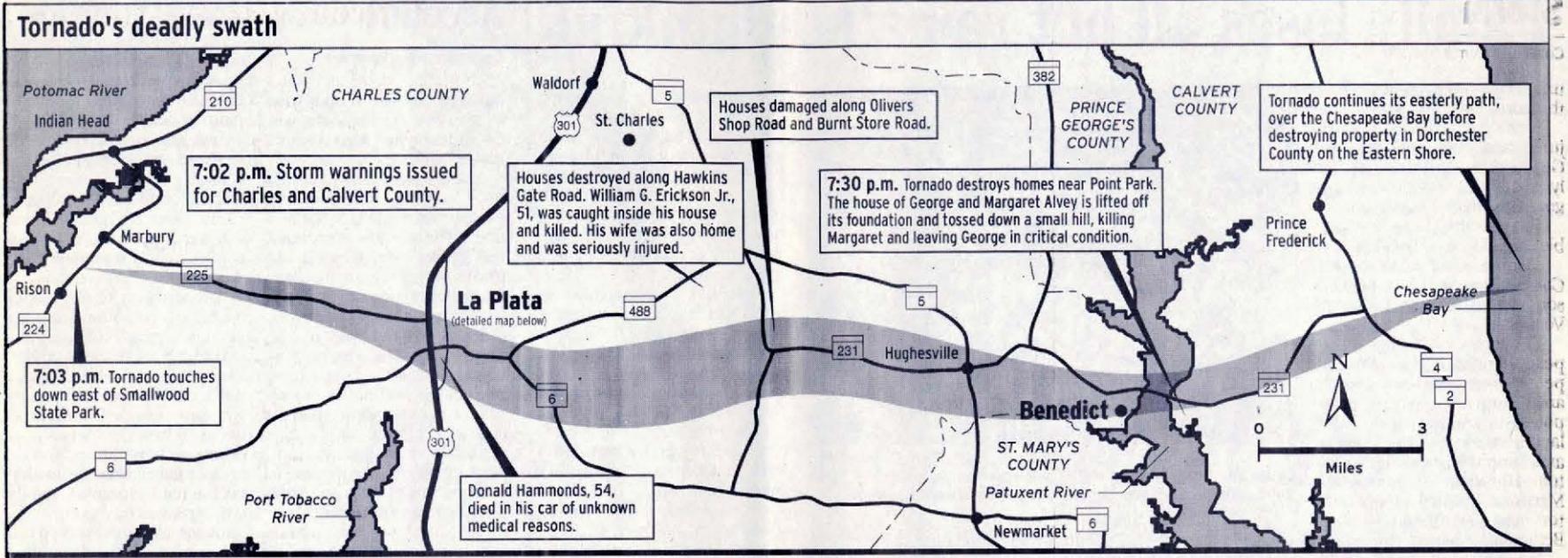
Historic buildings like the Charles County Courthouse with its serpentine wall and Christ Church Episcopal were still standing, but there was no way to tell if they had been damaged.

We had seen similar scenes on the television news dozens of times, strangers who had lost everything and towns that had been destroyed. But this was different. We know the people who own many of these businesses. They are friends and clients and co-workers. And we know families who live just beyond the intersection, certainly directly in the path of the destruction. We couldn't get a cell line, couldn't find a pay phone and the car radio offered simply that U.S. 301 was closed and "there seemed to be some damage to a KFC and a church."

Now, emergency vehicles stretched as far as we could see down 301 to our right, and to our left, a way had been made through the median so we could go back the way we came. We knew our own house lay in the direction the tornado had taken. We navigated our way across the debris-filled median and tried to find a way home, hoping that home would be there when we arrived.

We arrived at our home just outside La Plata about an hour later, thankful to find our home safe and undamaged.

SPECIAL EDITION: DESTROYER!



Path

Continued from Page A-1

"This time of year, spring weather is very volatile," said Susan Weaver, NWS public affairs officer. Weaver said it was an upper-level storm system that brought moisture in from the Gulf of Mexico creating conditions "conducive to super cell thunderstorms that produce tornadoes."

"That's one of the stronger storms I've seen since I've been here, in the last ten years," Strong said.

Strong said three conditions must exist to create a tornado.

The first is instability in the atmosphere. On Sunday the warm humid air near the surface underneath a cool system was what created the instability.

"Warm air wants to rise," Strong said.

The second condition is wind shear. Sunday's wind shear was caused by a strong westerly wind at about 5,000 feet and a weaker southerly wind close to the surface, Strong said. The shift in direction between the two winds is what causes the storm to become volatile.

"That's really what gets these towering thunderheads spinning," Strong said.

One more factor is needed to create a storm like Sunday's.

"Then you need an instigator," Strong said. A cold front moving through the area from the east is what acted as the instigator in this storm.

"The first two things, the wind shear and the instability, are potential energy," Strong said. "The instigator releases that energy."

The largest tornado the state had seen before Sunday also hit Charles County, an F4 in 1926.

Weaver said the National Weather Service issued a tornado watch, meaning conditions are right for a tornado, for Maryland and Virginia at 3:30 p.m. The weather service upgraded the warning to a tornado watch, meaning a tornado is imminent, at 4:37 p.m. for Shenandoah, Va. 21 minutes before the tornado touched down south of Mt. Jackson, Va.

The Virginia tornado destroyed four houses and damaged 18 significantly, Weaver said, based on the preliminary survey by the weather service's Storm Survey Team. It was rated as a Category F2 tornado, meaning winds ranged from 113 to 157 miles per hour.

"As the storm moved across Virginia, a warning was issued for Calvert and Charles counties at 7:02 p.m.," Weaver said. "Approximately 8 minutes later, a tornado reached the county seat of Charles, La Plata."

The survey team preliminarily determined Monday, based on damage assessments from the air and the ground, that the tornado was an F5, the highest possible. Weaver said it traveled 24 miles in Charles County and was approximately 400 yards wide. It crossed into Calvert County and went another six miles, Weaver said.

"They look at where things were, and where they are now, like uprooted trees," Weaver said of how the survey team makes its determination. "They look at how much of a structure was destroyed."

She said a finalized assessment for both counties would probably be finished by the end of the week.

Catholic school vows to rebuild

BY KEVIN CONRON
STAFF WRITER

When Susan Mudd Vogel went Monday morning to see what was left of Archbishop Neale School in La Plata, she couldn't bring herself to enter the building. Her husband, Keith Vogel, did. He retrieved from their son's first-grade classroom a brick that had crashed through a window during the tornado. It's her souvenir of a school that educated three generations of the Mudd family.

Archbishop Neale parent Lisa Skeens took her four children to St. Joseph Catholic Church in Pomfret on Tuesday morning to say a prayer of thanks that more people weren't hurt.

Described as a close-knit community, parents and the 553 students who attended the school now wonder what will happen to the rest of this school year.

"I could not bring myself to go in the school, want to remember it the way it was," said Susan Vogel, who attended Archbishop Neale as a child.

The Roman Catholic school, which draws students from seven parishes, has been declared a total loss. Cardinal Theodore E. McCarrick, archbishop of Washington, toured the site Monday morning and offered Mass. The Rev. Matthew Siekierski, pastor of Sacred Heart parish that serves the school, has said the school will be rebuilt. But the more immediate concern is what to do about the rest of the school year.

Representatives of ANS, Sacred Heart and Catholic Schools Office met with Charles County Public Schools officials Tuesday at St. Peter's in Waldorf. There's not enough space at any public school to house all 553 students, said Katie O'Malley-Simpson, spokeswoman for the public schools. There are six classrooms at J.P. Ryan Elementary School in Waldorf and more space at James Craik Elementary, which are both in Waldorf. There is additional space at other schools as well.

The public schools have also offered the use of their buses to transport ANS students.

Superintendent of Schools James Richmond said the system has offered



STAFF PHOTO BY LAWRENCE JACKSON JR.

Storm damage has made the Archbishop Neale School uninhabitable.

its services because, "We feel education is critical to every child, no matter where they attend."

What Archbishop Neale students and parents need to keep in mind, Richmond said, is that "The spirit of ANS is in them, the children, not the building."

But the building is weighing heavily on the mind of Paul Skeens, president of the ANS school board.

The school, marking its 75th anniversary this year, is in the middle of a capital fund-raising campaign. Officials planned to build more classrooms as well as a multi-use building. Now everything is up in the air.

"It's a very frustrating situation," Skeens said of the fund drive. "You ask people to donate money and they wonder if it's to rebuild the school [rather] than to make improvements to the existing structure."

There may be a silver lining. The school was aging. Maybe it's better to think about positive aspects, Skeens said. "We can wire for computers. I don't think the wall or window air conditioning units were the most efficient. And the old boilers were a constant headache. We can make improvements."

Vogel agreed. "The school I have no doubt will

be rebuilt bigger and better than it ever was."

ANS parents are resolved to face the difficult situation. "I truly believe the spirit of the families will pull us together and get us through this," Lisa Skeens said.

A Mass and reception for Archbishop Neale School families will be held at 7 p.m. Monday at St. Peter's Church in Waldorf. Parents can contact Paul Skeens for updates at peskeens@aol.com.

Contributions to the building fund can be mailed to Sacred Heart Parish Rectory, P.O. Box Z, La Plata, Md. 20646.

TV weathermen defend accuracy of forecasts

BY JONATHAN D. JONES
STAFF WRITER

Two television meteorologists said their predictions concerning the strength and the path of Sunday's deadly tornado were as accurate as modern technology will allow.

Some residents of the devastated areas have been critical of local television stations' advance coverage of the storm. Several people said the predictions they heard put the path of the storm north of its actual route, but the TV forecasters disputed that.

Both Topper Shutt of Channel 9 WUSA and Doug Hill of Channel 7 WJLA in Washington said they were using Doppler radar technology Sunday night to warn metropolitan area audiences of the rapidly deteriorating storm conditions in Virginia and Southern Maryland.

With Doppler radar, once a tornado is on the ground its location can be pinpointed and

tracked.

Hill said he returned to the D.C. area from his weekend home in St. Mary's County in order to cover the storm as soon as he saw how bad it was going to be. The soon-to-be Calvert resident — he's building a home in Huntingtown — said he was in his Montgomery County home by 6 p.m. and was almost immediately on radio station WTOP 1500AM giving live reports.

WTOP contracts with The Weather Channel and WJLA to provide meteorological coverage along with information it receives from the National Weather Service, said Jim Farley, vice president of news and programming for the radio station.

"I have Doppler radar in my house. I was sitting there looking at it right where it was," Hill said. Hill said he was able to give pinpointed directions down to the street corners in La Plata.

"I had something absolute-

ly nobody else in the market has and I can absolutely tell you [Sunday] night was right on," Hill said.

The tornado struck Charles County at about 7:30 p.m. Once the tornado had passed, Hill went into the television station in Washington, D.C., to do his reporting from there, he said.

He said the complaint that he told the public the tornado was headed for Waldorf and not La Plata was flat-out false.

"Absolutely never in a million years did I say that," Hill said.

"Doug did indeed reference the thing heading towards La Plata," Farley said.

Shutt, Channel 9's chief meteorologist, said he was predicting a serious storm for Sunday as early as Friday.

"On Friday at 6 p.m., I said there were going to be big storms on Sunday," Shutt said. He said the channel's storm team was keeping close tabs on the cell as it approached the metropolitan area.

"Any time we see moderate risk, we take it seriously," Shutt said. When the storm was still in Virginia they were warning people the system would be crossing the river and Southern Maryland would be in its path. Because of the severity of the storm, the station preempted CBS's "60 Minutes" to stay on the air with coverage.

"Our radar did project it to hit certain neighborhoods at certain times, that was the key," to helping people stay safe, Shutt said. From a meteorological perspective, Shutt said it was an interesting tornado because "it was a classic hook echo."

"It's like a fat comma laying on its side," Shutt said. "We don't normally see those in the East."

Hill said it is important when broadcasters are predicting volatile weather that people know where they live and understand the differences between watches and warnings. "I think we still continue to

have a big problem between people knowing the difference between tornado watches and tornado warnings," Hill said.

Watches are issued by the National Weather Service's Storm Prediction Center and indicate that conditions are right for dangerous weather.

The field offices of the NWS issue warnings, which mean treacherous weather is imminent.

Hill also said knowing the geography of where they live is important so that when forecasters use a reference point, such as 10 miles east of La Plata, the people who are in the affected area know they are the ones being referred to.

"The more people know where they live geographically, the next time — and there will be a next time — the more they will be prepared to know what they should do and be where they should be," Hill said. "People have got to know where they live when you start using these towns."

SPECIAL EDITION: DESTROYER!

Storm

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unfinished house to secure it from the storm, neighbors said.

Susan Erickson was critically injured and was flown to Prince George's Hospital Center in Cheverly, said Nina Voehl, Charles County government's public affairs officer.

She was listed in serious but stable condition Tuesday, Voehl said.

Members of the Fairfax County Collapse Rescue Team pulled Erickson and his wife from the rubble, Voehl said.

The tornado left more than 100 people wounded in La Plata. Many people were treated on the scene and dozens more were either transported by private vehicles, ambulances or MedEvac helicopters to area hospitals, including Washington Hospital Center, Southern Maryland Hospital Center in Clinton and Suburban Hospital in Bethesda, Voehl said.

On Sunday and Monday, rescue teams from around the region dug through what remained of the La Plata shopping center and La Plata United Methodist Church at the intersection of Route 6 and U.S. 301, other crumpled commercial structures and collapsed homes in search of trapped people.

Golf ball-sized hail bombarded businesses, houses and vehicles during the height of the storm. In addition to the businesses, officials estimated Monday the tornado destroyed one apartment building and one public building in La Plata.

Several of the town's historic structures were either destroyed or severely damaged as well.

Law enforcement and rescue personnel poured in from St. Mary's, Calvert, Prince George's, Montgomery, Anne Arundel and Howard counties in Maryland and Fairfax and Arlington counties in Virginia to help the stricken town.

Commissioners' President Murray Levy (D) helped pull a couple from underneath the rubble of the collapsed church Sunday night.

"They had to cut through metal to get to them," he said Monday morning. "We got the wife out first, and she immediately asked about her husband.

"They're both fine," he added. "You can't imagine what it feels like to do something like that. It was a miracle."

The tornado destroyed the private Archbishop Neale School on Route 6 behind La Plata shopping center. Charles County Superintendent James Richmond said the public school system would try to house the displaced students while the Archdiocese of Washington rebuilds the school.

"Whatever we can do to help them, we'll do," he said Monday morning. "I've toured the destruction, and I've offered my deepest sympathy to the Archdiocese of Washington. I told them I would do whatever we can to accommodate them."

None of the county's public schools were severely damaged from the tornado, Richmond said. Schools were closed throughout the county Monday and Tuesday because of the storm.

The tornado's 24-mile rampage through Charles and Calvert counties left as many as 17,908 homes without power Sunday evening, according to the Southern Maryland Electric Cooperative.

Power was shut off in La Plata immediately following the storm, Voehl said. Downed electrical wires were strewn across Route 6 and many of the side streets. Felled trees still hung across downed power lines all along Route 6 Monday morning.

On Tuesday, power had been restored to all but 500 customers, said Joseph Norris, SMECO spokesman. Most of the remaining outages were in La Plata.

"We really don't know when La Plata will be back up. It's so extensive over there," he said.

The tornado played havoc with the road system. Police stopped traffic on both the northbound and southbound lanes of U.S. 301 so the highway could be used as a landing strip for MedEvac helicopters.

Route 6 was also shut down to all traffic except emergency vehicles that came from every direction and jurisdiction. About an hour after the tornado ripped through the town, Route 6 was backed up well past Bel Alton-Newton Road near Dentonsville because people were using that road to circumvent the town.

The Gov. Harry W. Nice Memorial Bridge in Newburg and the Patuxent River Bridge in Benedict were closed in an attempt to keep traffic from snarling local roads immedi-



The La Plata water tower (bottom) was in the path of the storm's destruction through downtown.

STAFF PHOTO BY DAN GROSS

Scenes of destruction

Marty Martin gazed on the crumbling remains of Martin's, the gas station his family has operated at 309 Charles St. in La Plata since 1922.

"It's unreal," he said in disbelief. "Unreal." One of his relatives handed him two plastic funnels Monday morning that were lying in the parking lot.

"They're probably scattered all over town," he joked bitterly.

Martin's office survived with a blown out window. However, the attached garage was on the verge of collapse Monday, being supported only by the steel frame of the station's car lift.

Martin hoped to get his tow truck and his expensive diagnostic machines out of the garage before the structure was condemned and bulldozed.

JAY FRIESS

The Dash In convenience store on Charles Street, east of Civista Medical Center, was missing its roof Monday morning. The metal shelter of its fueling island tilted toward the road.

Just across the street at the 7-Eleven convenience store, the only thing damaged was employee morale. Employees claimed they could not get their cars close enough to the store to go to work.

Area Franchise Director Gary Gray and Market Manager Pat Seifert didn't buy their excuse. The two drove down from Washington, D.C., managed to talk their way into the courthouse parking lot and opened the store.

"Tell everyone over at the courthouse that we are open for business," Gray announced to the customers walking in.

The two officials were obviously out of their element, but their energy more than supplemented their inexperience. Gray busily made coffee, and Seifert, lacking a key to get into the cash register, recorded purchases with a notebook and made change with money from his own pocket.

"This is a good chance to make some money," Seifert said.

JAY FRIESS

Brian Saunders, 11, was playing catch with his father, David, at the family's business, Saunders Distributors, when they saw lightning streak the sky and movement among the clouds.

"Next thing our neighbor was yelling, 'Tornado! Get someplace safe!'" Brian said.

Father and son darted into the warehouse of the beverage distributing business in Hughesville. Before heading inside, Brian saw the funnel cloud reaching out of the sky. "It crept me out," he said.

"We ran inside the warehouse and got inside my dad's route truck," Brian said. "Like, a second later it hit. It felt like two long hours, but really it was two short minutes."

"It sounded like a freight train coming through," he said.

In its wake, the tornado left the cinder block warehouse on Route 231 severely damaged. "Me and my dad, we were just staring," Brian said.

Some of the business's trucks were turned over, one was lifted 20 feet before smashing into another vehicle. The back wall of the warehouse was blown out and the roof was stripped.

"It was unreal," Brian said. "I saw it," he said of the tornado. "It was tearing things up, things were flying everywhere."

"It was spooky."

SARA K. TAYLOR

John Sherbert said he was watching the news on television when he heard a report that a tornado was heading for Waldorf. He said he then looked out the back door of his La Plata home and saw a big black cloud heading his way.

"Guys, get to the basement," he told his family. He, his wife and children headed to safety.

And 10 seconds later, he said, the house above him — two stories — was gone.

Sherbert was standing across the street from his home at 9848 Charles St. in La Plata Sunday evening studying the destruction all around him as a light rain started to fall. He pointed out places where other homes had once stood.

Sherbert got out of his house with the clothes he was wearing — jean shorts, gray golf shirt, a Redskins cap and white socks. No shoes.

A woman stopped to inquire how he was doing and to ask what his shoe size was.

"Size 13," he said.

"Oh," she said, "Can't help you there."

ANGELA BRECK

Raymond Curran went out his back door Monday and saw a piece of paper blowing in the wind. That was not an unusual occurrence, but when he captured the paper he discovered something strange indeed.

The paper, a form from a bank, included totals of deposits at branches in La Plata and Waldorf from Nov. 22, 1995. Curran lives and works at Curran-Bromwell Funeral Home on the Eastern Shore.

"I found [the paper] on my parking lot here in Cambridge. I go out the back door in the morning to a feed a duck in the back that has a nest of eggs," he said. "I saw this thing blowing around, which is not unusual... I'm located next door to a bank so I thought it might have come from there, until I saw it had Waldorf and La Plata on it."

Cambridge is due east across the Chesapeake Bay from La Plata, Hughesville and Prince Frederick.

"The storm that hit over there came over here," Curran said. "It didn't hit Cambridge itself, [it] sideswiped us, I guess."

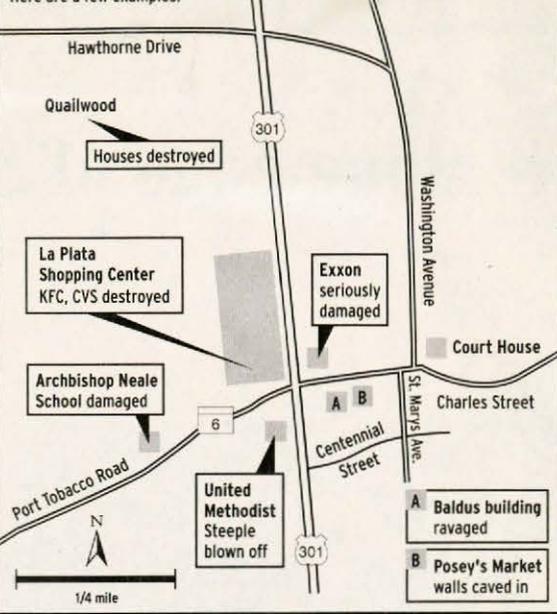
What does a paper that has flown across the Chesapeake Bay look like?

"It's kind of beat up," Curran said.

GENNA COCKERHAM

Disaster in downtown La Plata

Sunday's tornado delivered its fury to buildings and businesses along U.S. 301. Here are a few examples:



STAFF MAP BY MATTHEW A. NICKOLS

Charles County no stranger to tornadoes

As unbelievable Sunday's tornado may have seemed, it was hardly the first to strike Southern Maryland.

There have been 21 confirmed tornadoes to touch down in Charles County since the early 1800s.

The first — in August 1818 — uprooted and snapped trees, damaged houses and sank at least nine vessels on the Potomac River, causing about 30 people to drown.

But the deadliest tornado hit Nov. 9, 1926 about five miles southwest of La Plata. Until Sunday, it was the most powerful tornado to hit the region — registering F4 on the Fujita scale.

That storm destroyed five homes, 14 tobacco barns and a schoolhouse in La Plata, killing 14 people killed and injuring 56.

A series of lesser tornadoes have hit the region over the years, including four from one storm system that hit on July 27, 1994 in the vicinities of Ironsides, La Plata and Port Tobacco, damaging trees and houses.

Compiled by Staff Writer Jonathan D. Jones from information provided by the National Oceanic and Atmospheric Administration



William G. Erickson Jr. died when the storm destroyed his unfinished home.

ately following the storm, according to county emergency officials.

La Plata's 125-foot metal water tower crashed to the ground in the storm. Water pressure dropped drastically when the tower fell.

"We were blessed there were no fires," said Charles County Sheriff Fred Davis (R). "With the water tower down it would have created serious problems trying to put fires out." Pressure was restored Monday.

La Plata Mayor William Eckman said the town would probably replace the familiar landmark at some point, but said three other water

storage towers serve the town.

Eckman was shaken by the destruction. "The whole center of town is wiped out," he said in a phone interview soon after the storm passed. "Nobody has ever seen anything like this before. We're in bad shape."

The tornado's power was evident in the destruction revealed as Monday dawned.

Posey's grocery store on Charles Street lacked a roof and half of its four walls. Rubble filled the remaining structural elements, topped by mangled shopping carts. A lone set of shelves rested intact against the west wall, still filled with neat rows of instant coffee.

Christ Church on Charles Street, a large historic stone building whose cornerstone reads "Burned and rebuilt 1906," suffered a large puncture on the west side of its roof, and the hall behind it was nearly demolished.

About 2,000 customers were without telephone service because of the tornado, according to Verizon. Cell phone capacity is being bumped up on the Port Tobacco tower and a temporary tower is being installed to increase communication in La Plata, officials said.

The Charles County Sheriff's Office imposed a 9:30 p.m. to 6 a.m. curfew Sunday and a 9 p.m. to 6 a.m. curfew Monday to prevent

looting. Despite official government reports that no looting occurred Sunday night, business owners were still very concerned.

Lawrence Wright, senior vice president of Maryland Bank and Trust Co.'s branch operations, said a few looters had stormed the bank in the initial minutes after the tornado crashed through town, but "they didn't make off with any money."

The tornado's destruction may slow down but it won't stop plans to revitalize La Plata's downtown, Eckman said. The La Plata Town Council has been working on a plan to revitalize the downtown area for the last several years.

"The tornado's impact to the town is very severe. Just how severe it is I don't know yet," the mayor said. "We have a vision plan to rebuild the town, but I didn't want to have to do it this way."

"It's going to get rebuilt now," Freddie Clements said. He stood among the wreckage of his utility shed, which was launched from behind his commercial building on U.S. 301 and Centennial Avenue to a hillside below the Post Office building on the other side of Centennial. Looking up the hill to the decimated town center, he said, "There won't be anything left in downtown La Plata once they get done bulldozing."

SPECIAL EDITION: DESTROYER!

Red Cross offers victims shelter from the storm

BY SARA K. TAYLOR
STAFF WRITER

Staying at the temporary American Red Cross shelter Monday morning in Thomas Stone High School, Debora McClain remembered what she was doing before her life changed.

She was cooking dinner in her La Plata home when her son, Dominique Barnes, 13, came running toward her yelling that a tornado was coming.

"He's a kid," McClain said. "I thought he was just exaggerating."

But Wayne Barnes, the boy's father, looked out the window and saw something.

"Wayne started yelling for us to get down to the basement," McClain said.

She and Barnes shepherded their six children, ranging from 6 to 16 years old, to the basement and waited.

The tornado that walloped La Plata Sunday evening, left the McClain-Barnes home in shreds.

Initially classified as an F-4, the tornado that hit the area is now being called an F-5, the most violent in terms of measurement, with winds clocking in at more than 261 miles per hour.

"It was like a train was roaring through," McClain said. "The wind was howling and whistling. I heard windows breaking."

"I think I was just scared," said Davita Barnes, 6.

The tornado ravaged the family's home of three years — tearing off the roof, hammering the walls until they were slanting at an angle, and flinging the family's beds out the back of the house where a wall once stood.

"We were lucky that all of us were in the house together," McClain said. "It went right through our street. Trees that have been there for 100 years are gone. I've never seen something of this magnitude."

"We had no choice but to come together," she said.

The temporary shelter at Stone in Waldorf housed about 30 people displaced by Sunday's tornado. Ironically, the Charles County chapter of the American Red Cross building in La Plata was leveled and the volunteers that were tending to the victims at Stone are not sure what will happen next.

"Our chapter house has been destroyed," said Mike Miller, a disaster relief worker with the Red Cross of Charles County. "All we had when we started last night was literally this," he said holding up one tablet of paper and a pen.

But they were ready.

"Within a couple of hours we had staging areas set up," Miller said. "A bathroom and a roof over their heads until we could get them here [at Stone]."

Help came from the Montgomery, Prince George's and national chapters of the Red Cross, as well, Miller said.

The shelter received victims who were transported by bus or the few who could make it by car, while hospitals admitted at least a hundred patients for care.

Stone was equipped with nurses' stations and makeshift health offices in the school's guidance offices for those suffering from minor injuries.

Where school counselors normally sit, tornado victims phoned to check on their families, and volunteers took calls from area businesses looking to help.

"We've had some major contributors that have really helped out," said Karen Maguire, a disaster relief volunteer with the Red Cross. "Checkers, BoJangles, I-HOP, Old Country Buffet, Snow Valley Water Co., the Food Lion on [Route] 925, [and] the [Leonardtown Road] 7-11 have stepped up."

The shelter is not accepting clothing or other household items at this time, Maguire said.

But the Community Bank of Tri-County did set up an account for donations to help the families displaced.

Kathy Levanduski, chairman of the Charles County Board of Education, was up at 6 a.m. working as a volunteer at Stone, scrambling eggs for breakfast, donated by the Old Country Buffet. Heath Morrison, Stone's principal, along with teachers, students and parents, set up cots, talked to those shaken up by the event and served meals.

About 20 volunteers from the Charles County Department of Social Services were at Stone on Monday morning to lend support to the Red Cross, and community volunteers stopped by, too.

"There has been a great response within the general populace wanting to help out," Miller said. "The response has been fantastic, and I hope we get an equal response later on in the weeks and months to come when we will need it. We want to capture people's willingness to help, donate time, labor and blood. It is going to be a long process in some instances."

Gov. vows to pursue federal aid

Gov. Parris Glendening (D) toured La Plata Tuesday afternoon. He told county officials he was going to send a letter to President Bush asking him to declare Charles, Calvert and Dorchester counties federal disaster areas.

The letter is the first step in obtaining federal disaster funds, the governor said.

"The extent of the destruction is truly extraordinary," he said. "But, it is no less extraordinary than the way Marylanders from every part of the state are pulling together to support their neighbors in Southern Maryland ... This was a terrible tragedy, but Marylanders once again are showing their unity and compassion."



La Plata resident Ron Johnson sorts through his belongings in the aftermath of the tornado Sunday. Johnson's home is on Oak Avenue in La Plata.

'This will hit me in about a week'

BY DALLAS COGLE
STAFF WRITER

It was a typical Sunday afternoon for Ron Johnson and his son, Lee.

By Sunday night, their world had been turned upside down — literally — by the worst tornado the state has ever seen. The F5 twister, classified as the most powerful of tornadoes according to the Fujita scale, spewing winds at least 261 miles per hour, devoured everything in its path and left a town in ruins.

And Johnson's Oak Avenue residence in La Plata was among the hardest hit, ripped apart like a dollhouse with many of its belongings scattered in the front and back yards.

"It was a heck of a party," Johnson half-joked while rummaging through his possessions, looking for anything to salvage early Monday morning. "This will all hit me in about a week, and then I'll probably do a lot of crying."

The two-story house is all Johnson knows. He inherited it from his family, living there since he was born in 1954. But neither Johnson nor his son were at home when the tornado hit shortly after 7 p.m. Sunday.

Johnson's tenant, however, was in the house.

"The guy that was in this room," Johnson said while pointing to the second-floor deck now lying in his back yard. "He had come home from work. He was watching TV and heard the tornado coming. He looked out the window, and then headed for the doorway of his bedroom. When he hit the door, the whole room fell behind him and sucked him back out and threw him down to the ground. The door shattered into little bits and pieces."

"He had on a pair of boxing shorts, and the only thing he could say was, 'Where's my T-shirt?'" Johnson said.

While Monday was just the first day of a very long and arduous cleanup task ahead for many residents and business owners of Charles County's ground zero, Johnson never lost perspective as daylight gave way to dusk.

"I thank the dear Lord that I'm alive. See the house — I'm alive," he said. "But we're going to have to tear it down. It's done, and I'm moving to Hawaii."

"No, I'm just kidding."

Adding to Johnson's joy was when his family and friends discovered his American and state flags buried among the pile of damage. Even if the house was condemned, nothing could stop Johnson's heritage from rippling in the wind on top of his battered edifice.

"This ain't nothing. I'm alive, and I can't tell you how happy I am."

Tornado rides along edge of St. Mary's

BY JOHN WHARTON
AND SUSAN CRATON
STAFF WRITERS

At about 7 p.m. Sunday, St. Mary's emergency dispatchers put out the word that a tornado was coming out of Charles County toward the county line, and would likely touch down in the Golden Beach community within four minutes.

Mechanicsville fire and rescue volunteers were called to their stations, and law officers also were alerted. But the twister stayed just north of St. Mary's as it headed east, spewing destruction through Hughesville and Benedict and across the Patuxent River into Calvert County.

"It's almost like somebody put a curtain up," Mechanicsville Volunteer Fire Chief John Raley said Monday, as it became apparent that St. Mary's had indeed avoided the wrath inflicted on neighboring counties.

St. Mary's fire and rescue volunteers stayed busy Sunday evening, however, including 25 Mechanicsville firefighters who initially headed toward the core of the devastation in the La Plata area, and were rerouted back to Hughesville and later Benedict, the fire chief said.

Trees fell in areas around Charlotte Hall, he said, but the only significant damage in St. Mary's occurred when a tree hit a house on Pleasant View Drive just below the county line and put a hole in the roof.

"The citizens in the community had the tree off the house by the time we got there," Raley said. "We put a tarp over top of [the damaged roof] to protect it."

Herman Buchanan, a Golden Beach resident, said a caller from Waldorf had warned that the tornado was coming.

"I don't think it touched down in Golden Beach," Buchanan, 62, said. "There was a lot of wind. The trees got really rocking, real good. It got a



On Homeland Drive in Hughesville, a van was tumbled and smashed.

little dark, but that was OK, and the storm moved on by."

Electrical service to Buchanan's home was off for about an hour, he said, but it was restored before dark.

The outage affecting 2,347 utility customers in Golden Beach, plus 2,204 in nearby Mechanicsville and 2,296 in Oakville, occurred when an Oakville-Hughesville electrical substation stopped working during the storm, according to Joseph Norris, a communications supervisor for Southern Maryland Electric Cooperative. Isolated outages of shorter duration also were reported in Leonardtown, Clements, Milestown and along Ryceville Road north of Budds Creek.

Nine people injured in Charles County by the tornado were brought to St. Mary's Hospital in Leonardtown for treatment, said Martha Beavers, the hospital spokeswoman. None of the injuries were serious, ranging from minor contusions to cuts requiring stitches. Everyone was released by Monday morning.

St. Mary's responding rescue crews and firefighters — also from Hollywood, 7th District, Leonardtown, Bay District, 2nd District,

Ridge and the county's advanced life-support team — began returning to their home stations at about 2:30 a.m. Monday, the Mechanicsville fire chief said.

On Homeland Drive in Hughesville, Mechanicsville rescue volunteers provided comfort for a man and woman who had been found at the scene.

"They were in the woods, and had lost their home. They were devastated," Mechanicsville Volunteer Rescue Chief Missy Raley said. The man and woman sat in an ambulance for about 30 minutes as their blood pressure was checked and they drank water, and the woman also was given some oxygen.

St. Mary's sheriff's deputies also went to the La Plata area, including 20 off-duty sheriff's deputies called into service from their homes at 8:30 p.m. Sheriff's detective Lt. John Horne said the group of patrol, investigation and special operations officers were replaced by 20 more at 6 a.m. Monday, to begin the first rotation in a series of 12-hour shifts to assist Charles County authorities.

"They called and asked for assis-

tance as a neighboring jurisdiction in a time of disaster, and we responded with as many of our personnel as we could. We authorized the overtime," Horne said. "They were assigned to different businesses in the La Plata area ... that were damaged in the tornado, to keep people away from the area. We were told that there was looting there right after the incident."

Horne said enough manpower to handle law-enforcement needs in St. Mary's remains on duty in the county.

Maryland State Police from Leonardtown also responded to Charles County.

Computers serving St. Mary's Circuit Court in Leonardtown are networked to the La Plata courthouse and were inoperable on Monday.

St. Mary's Hospital called in extra staff Sunday evening in anticipation of receiving victims from the tornado. Not as many patients as originally expected, however, were referred to the hospital in Leonardtown.

The office that housed the Charles County chapter of the American Red Cross was destroyed by Sunday's tornado. The St. Mary's office is taking back-up calls for the Charles County office, while the Charles County employees and volunteers temporarily work out of a mobile command unit on Baltimore Street in La Plata.

In addition, volunteers and representatives from the St. Mary's Red Cross office are assisting with the tornado relief effort, according to Jackie St. Clair, director of disaster operations for the St. Mary's County chapter.

St. Clair suggests that people interested in helping the tornado victims send a financial donation rather than actual items so victims can make their own purchases for their most immediate needs.

"That's the best thing right now. It gives them a sense of control over their life," St. Clair said.

SPECIAL EDITION: DESTROYER!

Questions, answers in aftermath of tornado

How can I volunteer to help victims of the tornado?

Citizens who want to help the victims of the tornado should attend a meeting sponsored by the Capital Area Crisis Response Team in the auditorium of the Charles County Government Building from 4 to 6 p.m. today. The Crisis Response Team will also hold a meeting for victims, family, friends and concerned citizens to help support each other in dealing with this disaster. That meeting will be held from 7 to 10 p.m. Thursday in the county government building.

The governor has declared a state of emergency in Calvert and Charles counties. What does that mean?

It mobilizes the Maryland Emergency Management Agency. It also allows the governor to call in the National Guard, which he has done in Charles County, and extends the hours utility crews can work.

My power is still out. When will it come back on?

Direct your inquiries to the Southern Maryland Electric Cooperative call center at 301-274-4451. They'll do their best to answer your query.

Will the county pick up tornado debris?

The county will pick up uninsured tornado-related debris free of cost. Crews will only pick up trees, limbs and brush strewn about from the damaging force of the tornado that hit the area Sunday evening. Residents are asked to put the debris on their property line for pick up.

Will volunteers help with the cleanup?

Volunteers are available to assist residents with the removal of tornado debris on their property and to help people secure their homes from rain damage. For information, call 301-645-0509.

Where will worship services be held?

Christ Church in La Plata is holding a worship service at Sacred Heart Catholic Church on St. Mary's Avenue in La Plata at 7 p.m. Wednesday. All faiths are welcome.

I get my prescriptions from the La Plata CVS pharmacy. What should I do now?

The La Plata CVS pharmacy has temporarily moved to the store in Festival Way shopping center in Waldorf. The Festival Way store will remain open 24 hours to accommodate the additional demand for prescription services. CVS plans to open a temporary pharmacy in La Plata.

There's a downed line in my yard. I want to cut the grass. Can I move it out of the way?

Never touch downed lines or anything contacting lines. Although you may see lines that are down, they could still be energized. Let qualified people from SMECO handle the clearing and repair work. Never attempt to remove trees from power lines. If you have to clear debris in or around your home after a severe storm, don't pile it under or near electrical lines or equipment.

If wires come down on a vehicle that you are riding in, do not leave the vehicle. Wait until SMECO confirms that the lines are de-energized.

What do I do when the power comes back on?

Give the electrical system a chance to stabilize by gradually reconnecting the appliances you previously disconnected. When the power first comes back on, turn on only the most essential appliances and wait 10 to 15 minutes before reconnecting the others.

In order to prevent an additional power outage in your neighborhood, wait as long as possible before setting the thermostat on your heat pump to the on position. Because units vary, be sure to follow the in-



Police guard a damaged bank and drug store in downtown La Plata.

STAFF PHOTO BY LAWRENCE JACKSON JR.

Most schools open, MSPAP delayed

BY SARA K. TAYLOR
STAFF WRITER

Most Charles County schools were scheduled to reopen on time today following a two-day closing in the wake of Sunday's tornado, but six La Plata area schools will remain closed to students.

The only school remaining closed to both students and staff is Milton M. Somers Middle School in La Plata, which was still without electricity Tuesday afternoon, said Katie O'Malley-Simpson, spokeswoman for the public schools.

However, staff is expected to report to work at five schools that remain closed to students: La Plata High School, Mary H. Matula and Walter J. Mitchell elementary schools, Radio Station Road Academy and EB. Gwynn Educational Center. There will be no after-school activities at any of the closed schools until they reopen.

The closings will be reviewed every day as staff confers with local county and police officials to determine the safety of area roads, O'Malley-Simpson said.

Transportation issues were the main reason schools were closed throughout the county Mon-

day and Tuesday, she said.

Some bus routes affecting students living in Hughesville have been temporarily altered and bus stops have been changed.

Bus routes for students living on Homeland Drive in Hughesville will be altered for the remainder of the week until debris can be cleared from the roads allowing buses to return to normal routes.

Beginning today, buses will pick up and drop off students at the Izaak Walton League parking lot.

Bus 125 to Thomas Stone High School will pick up at 7 a.m. and drop off at 3:20 p.m.

Bus 562 to John Hanson Middle School will pick up students at 8 a.m. and drop off at 4:05 p.m.

Bus 603 to T.C. Martin Elementary School will pick up students at 8:40 a.m. and drop them off at 4:20 p.m.

The Maryland School Performance Assessment Program tests, scheduled to start April 29 have been pushed back a week in Charles County.

The fifth and eighth grades will start MSPAP the week of May 6, and the third grade will begin testing the week of May 13, O'Malley-Simpson said. Maryland gives the tests annually to

grades three, five and eight.

In the tornado's immediate aftermath, "We don't care about tests," said Charles County school board Chairman Kathy Levanduski. "We care about kids. We just want to make sure everyone is OK."

Maryland education officials decided to shift MSPAP for Charles County students when the tornado closed schools.

"Other counties are going forward" this week with the annual tests, said Bill Reinhard, spokesman for the state school system. "While we haven't had this type of disaster before, shifts are made every year for one reason or another."

It was unclear Tuesday if the last day of school in Charles County, scheduled for June 14, would be pushed back because of the tornado. The county is awaiting the state's decision.

"By law, our students have to attend school for 180 days in any given school year," O'Malley-Simpson said. "We have already set the last day of school. We have to request a waiver so we don't have to make up these past two days."

"Our closing [date] may change," she said. "It is a possibility."

structions from your heat pump manual or HVAC contractor for proper operation of your unit.

While the outage experience is fresh in your mind, make a list of items that you wish you had kept on hand for the emergency. Restock your emergency supplies, adding the items from your list.

My power is back on, when will I get my cable TV back?

Comcast, the local cable company, can't fix problems until SMECO has restored electrical service in your neighborhood. So Comcast can't estimate when service will be up and running. But you can call them at 800-266-2278.

What about phone service?

Repair crews follow SMECO crews. Only when electricity is restored does Verizon go to work to repair phones. An estimated 1,800 to 2,500 Verizon customers were without service in Charles. In Calvert 60 customers were expected to have their service back on by Tuesday. Verizon has set up a bank of pay phones in La Plata at Wal Mart at Heritage Green Parkway.

If you have further questions, call Verizon at 800-275-2355.

I hear Verizon had a cell tower in La Plata knocked down by the storm.

Not true. Cell phone customers overloaded the circuits Sunday and Verizon erected a temporary cell tower to handle the additional traffic.

What can I do to help?

Right now, the American Red Cross says the most urgent need is for money. It's estimated that it will take up to \$500,000 to help the families and businesses that suffered major losses.

Since the Red Cross office in La Plata was among those buildings destroyed in the storm, The Community Bank of Tri-County is serving as a collection point. Checks should be made payable to The American Red Cross Disaster Relief and can be mailed to the American Red Cross Disaster Relief, c/o Community Bank of Tri-County, P.O. Box 38, Waldorf, Md. 20604.

You can also drop off checks at any Community Bank branch. Their phone number is 888-745-BANK.

The American Red Cross in Calvert County is also accepting donations. Its address is P.O. Box 150, Prince Frederick, Md. 20678.

The Southern Maryland Food Bank at the intersection of routes 5 and 231 in Hughesville welcomes food from 8 a.m. to 5 p.m.

Children's Aid Society is accepting clothing, food, personal hygiene items and small appliances, such as toasters, hand mixers, microwaves. Drop them off at its headquarters, 3000 Huntington Circle in St. Charles from 9 a.m. to 4:30 p.m. If you're dropping items off later, call 301-645-1561 or 301-843-0352.

Cedar Point Federal Credit Union has started a Southern Maryland Tornado Relief Fund. Make checks payable to Cedar

Point Federal Credit Union with the note of tornado relief fund in the memo area of the check. Drop off checks at any of its six branches or mail them to 22745 Maple Road, Lexington Park, Md. 20653.

The place where I worked was damaged by the storm. I am out of a job for a while. Am I eligible for state unemployment benefits?

Yes. The easiest way to file is to call 1-877-293-4125. Or go to www.dllr.state.md.us.

I live in La Plata. Who do I call for answers to my questions?

Call the town hall at 301-934-8421 or 301-870-3377.

I live outside La Plata, who do I call?

Call the Charles County Emergency Preparedness Office at 301-645-0509.

Someone approached me about repairing my roof. Any advice?

Maryland Attorney J. Joseph Curran Jr. is warning Southern Marylanders to beware of home repair scams. "Unfortunately, con artists often try to take advantage of those whose lives have been affected by storm damage and other disasters," Curran said. "In many cases, con artists travel state to state, disaster to disaster, looking for victims of storms."

Curran said that homeowners whose homes have been damaged should be wary of offers from home contractors who solicit door to door after a storm, especially those who say they will accept only cash

payments or pressure the homeowner for an immediate decision. Curran said other storm-related scams might include promises of guaranteed loans for home repairs or solicitations for phony relief efforts. He offered these tips to consumers:

Avoiding home repair fraud: Homeowners should first check with their insurance agents to find out the procedures for making a claim. Also:

Only deal with contractors who have an established local business.

Check to see if the contractor is licensed by the Maryland Home Improvement Commission by calling 410-230-6309. You can also ask about the contractor's complaint history. Also check if any complaints have been registered against the contractor with the Attorney General's Consumer Protection Division at 1-888-743-0023 toll-free in Maryland or 410-528-8662.

Obtain at least three bids for major repair work and check references. Be cautious if one bid is much lower than the others.

Make certain that all important details concerning the work are written into the bid and contract, including: the dates the work will begin and is expected to be completed, the total cost of the work, the type and quality of materials to be used, how and when payments will be made, and the provisions of warranties on the materials and labor.

Advance-fee loan scams: You may need a loan to rebuild your home or business. However, don't be tempted by promises of "guaranteed" loans that require you to pay upfront fees. You may never get the loan or see your money again. Tips to protect yourself include:

Legitimate lenders may charge a processing fee, but they don't guarantee in advance that you will qualify for a loan.

Be wary of ads that give you a 1-900 number to call and require you to pay a significant amount of money before receiving a loan.

Don't believe the promise that bad credit won't keep you from getting a loan.

Someone came to my door asking for a donation to aid victims.

A number of legitimate organizations provide assistance and relief to storm victims. Citizens should contribute only to organizations that they know well and that willingly provide written information about their charitable efforts. If you are thinking about contributing:

Check that a charity is registered with the state, as required, by calling the Maryland Secretary of State's Charities Division at 410-974-5534 or 1-800-825-4510. Also report any suspicions of fraudulent solicitations to the Charities Division.

Be aware that fraudulent solicitors may use an organization name similar to established and well-known charitable or-

ganizations.

Avoid cash donations and make checks payable to the organization, not to the individual soliciting.

I lost my job and my credit cards. What do I do?

After a storm, many of your belongings may be temporarily or permanently lost. Jobs may also be lost and income reduced. Here are tips on how to manage your credit and to make sure your credit record is not harmed:

If any of your credit cards are missing, call the card issuer immediately. If you don't have the card issuers' telephone numbers, you may be able to obtain them by calling directory assistance or contacting a local card-issuing bank.

If you are temporarily out of work due to a storm and are unable to make payments on your credit cards, call the card issuer and try to work out a new payment schedule. You may need to use your credit card to cover extra expenses while you get your life back in order. Do so cautiously. Repaying debt can take a long time, and exceeding the limit on your credit card can be expensive.

Cash advances can seem like a convenient way to help you through a tough financial period, but they are very costly. You will be charged a transaction fee and interest on the cash advance. There is usually no grace period, so the interest accrues as soon as you receive the cash. Most financial institutions may charge higher interest rates for cash than for purchases on your card.

If you have encountered a problem and wish to file a complaint against a business, contact the Attorney General's Consumer Protection Division at 410-562-8662 or 1-888-743-0023 toll-free in Maryland.

Is dry ice being distributed?

Dry ice is available at the Wal Mart parking lot on Heritage Green Parkway in La Plata for customers whose power hasn't been restored. An instruction sheet handed out with the ice will explain how to use it safely in the freezer.

Is the food in my refrigerator and freezer safe to consume?

Without power, a full upright or chest freezer will keep everything frozen for about two days. A half-full freezer will keep food frozen one day.

Without power, the refrigerator section will keep food cool four to six hours, depending on the kitchen temperature.

A full, well-functioning freezer unit should keep food frozen for two days. A half-full freezer unit should keep things frozen for about one day.

Block ice can keep food on the refrigerator shelves cooler. Foods still containing ice crystals or that feel refrigerator-cold can be frozen.

Discard any thawed food that has risen to room temperature and remained there two hours or more. Immediately discard anything with a strange color or odor.