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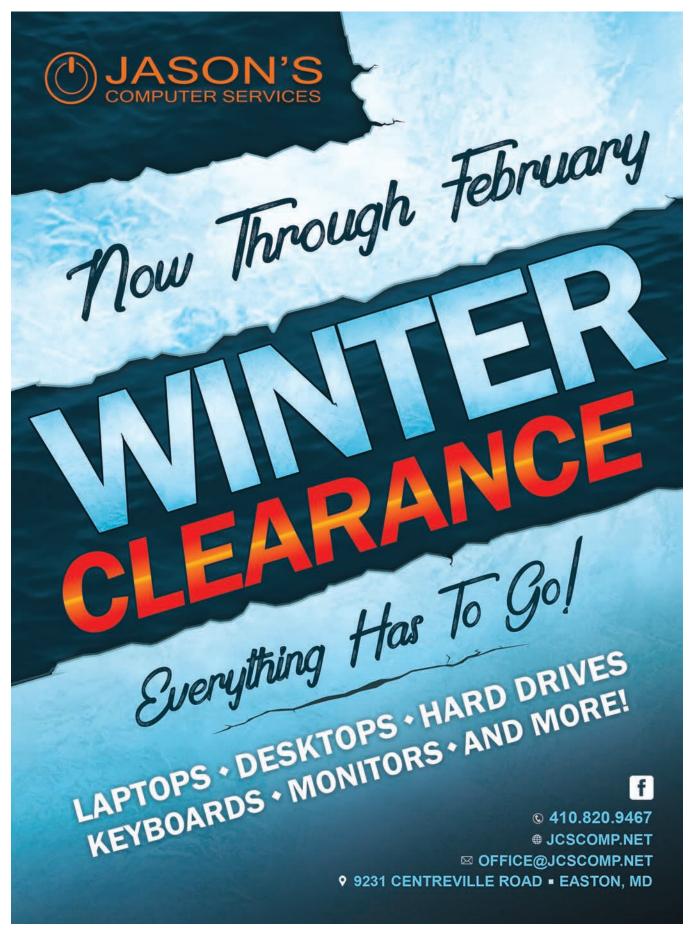
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PUBLISHED MONTHLY PUBLISHER - LORETTA B. WARFIELD

Contributors: La'Tara Brooks, Chad Dean, John Evans, Heather Grove, Mila Hathaway, Amy Horne, Leigh Marquess, Mary Moran, Tolbert Rowe, Tracey Snyder, Jeanne Trice, Rich Warfield

February Issue Deadline is January 15

Please email or fax all ad information by the above date. Proofs will be sent the following week.

ALL ARTICLES MUST BE SENT VIA EMAIL.

Visit our website to comment on stories.

Current and back issues can be viewed online at www.carolinereview.com

410-443-5922 • Fax: 1-866-311-7598

P.O. Box 171, Denton, MD 21629

Website: carolinereview.com carolinereview@gmail.com



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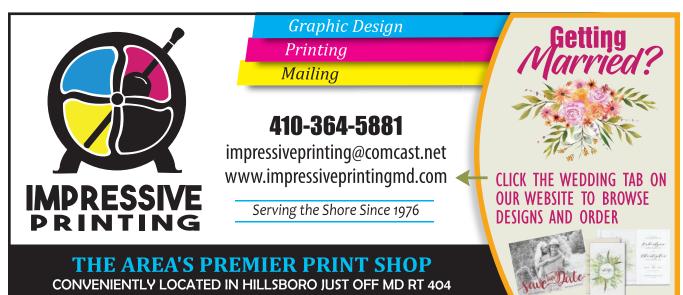
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Best wishes and warmest thoughts for a very happy and healthy New Year to everyone.

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Shore Noir: The Duels That Made Caroline County Famous

by Chad Dean

Most local history enthusiasts are familiar with the storied rivalry between Caroline County native son Charles Dickinson and future president Andrew Jackson that culminated in a fatal 1806 gun duel. After a dispute about the particulars of a proposed horse race led to alleged insults referencing Jackson's wife, Dickinson was mortally wounded when the two faced off at Harrison's Mill near what is now Adairville, Kentucky. The Caroline County Historical Society revisited the feud with a commemorative event the week of the 200th anniversary of its tragic climax.

I have scholarly reviewed numerous academic resources from national publishing companies chronicling this antebellum soap opera saga, not to mention closely examining the guide script and interpretive materials at Jackson's stately plantation home outside of Nashville. Known as The Hermitage, docents were excited to meet a visitor from Dickinson's home county when I first toured in 2006; I was also in Tennessee in 2010, when Dickinson was reinterred at Nashville's historic City Cemetery. His permanent resting place there was dedicated during a memorial service after burial remains were exhumed from the original family plot at what was once Peach Blossom, an in-law's property which had been overtaken by a suburban west Nashville housing development in the 20th Century.



Charles Dickinson

The ancestral Dickinson farm in Caroline County, Wiltshire Manor, was just south of modern Harmony. A now unmarked monument sits on the side of Maryland Route 16 as a subtle acknowledgment of the area where generations of the family once lived. Daffin House, site of a congenial first meeting between Dickinson and Jackson in the 1790s, still stands outside of Hillsboro but is not open to the public.

The above sequence of events and documented locations, as nationally notable and personally exciting as they are, have literally nothing to do with the more obscure and thus less celebrated story I am about to share. My hope is simply that history buffs will now acknowledge, appreciate, and possibly re-enact the other iconic duel on the local chronological record -- so I dutifully submit to monthly column readers the following:

One of the last duels between American "gentlemen" occurred this month in 1877 near Marydel. The participants, in this case, were not chivalrous Southern planters defending their family honor but rather -- of all people -- New York City socialites.

James Gordon Bennett, Jr., made a name for himself in the business world as publisher of the New York Herald, taking over for his father. Perhaps his greatest individual claim to fame is sending Henry Morton Stanley to Africa to track down missionary explorer David Livingstone, which did occur to much international fanfare in 1871. Coverage of these travels greatly elevated the profile of the family newspaper and made "Doctor Livingstone, I presume?" a memorable phrase in the global lexicon of English speakers.



Peach Blossom, the Nashville-area plantation where Dickinson was originally buried.

With that said, Bennett did just as much to tarnish the family name with a nationally-publicized scandal featuring the aforementioned duel.

The debacle began innocently enough. Bennett was set to publicly announce his engagement to a woman named Caroline May at an 1876 New Year's party. As he was prone to do, however, Bennett had too much to drink and this time outdid himself by apparently relieving himself in the May family's fireplace [also possibly a piano] within view of the assembled guests. He enjoyed absinthe cocktails in particular, if you are wondering, literally and figuratively, what got into him.

Immediately the wedding plans were called off. That was not enough revenge for Caroline's brother: Frederick May soon confronted Bennett in public and whipped him without remorse. Bennett subsequently challenged May, quixotically if not anachronistically, to a duel.

New York-area high society frowned upon dueling (consider the loss of Alexander Hamilton at the hands of Aaron Burr in 1804), so arrangements were made that the showdown would occur January 7th, 1877, in the rail-accessible vicinity of Marydel. Of additional note was the vagueness of the location: was it in Maryland? Was it in Delaware? One dispatch reported the town was actually in Virginia, impossibly! These semantics were just as important as the geography if authorities from one state or the other arrived on the scene or wanted to pursue criminal charges; indeed, New York investigators declared on the record that ascertaining the facts of the confrontation would be a hopeless



James Gordon Bennett, Jr.

endeavor and almost immediately lost interest in opening a case file.

The duel itself, even at a mere twelve paces, was anti-climactic. Both May and Bennett fired and missed, likely on purpose. In the era "rules" of dueling, gentleman participants typically needed only to show up to maintain or restore their honor. The two men had a drink together and parted ways, though the spectacle was given the yellow journalism "tabloid" treatment in newspapers around the country throughout the next week. Bennett soon left the country for France, likely in an attempt to rebuild his professional reputation but also to find a wife -- which he ultimately did but not until decades later at the rather advanced age of 73.

Maybe someday one of our local history organizations, on either side of the state border, will see fit to stage an annual re-enactment replete with an incompatible relationship wedding announcement, a tasteful bladder voiding simulation, a stern public rebuke, errant pistol fire, a round of stiff adult beverages for attendees, and a raffle for a cruise to Paris. Why not? These wry suggestions seem tame compared to the plot twists of 2020.



Flowers at Dickinson 2010 reburial service



Charles Dickinson marker at City Cemetery in Nashville today.

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Business Owners: You Need Your Own Retirement Plan

Submitted by Ann Jacobs, Financial Advisor Edward Jones - Denton -443-496-1755



As a business owner, you can't afford to ignore your competition. You can't afford to miss out on the trends affecting your industry. You can't afford to alienate customers. And here's one more item to add to the list: You can't afford not to create a retirement plan for yourself.

Of course, you might think that, one day, you'll simply sell your business and live off the proceeds. But selling a business isn't always simple, and there's no guarantee you'll receive enough to pay for a comfortable retirement – which is why you should strongly consider creating a retirement plan now.

Here are some of the most widely used plans:

SEP-IRA: You can contribute up to 25 percent of your compensation — as much as \$56,000 in 2019 — to a SEP-IRA. Your contributions are tax deductible and your earnings grow tax-deferred until withdrawn. This plan offers you significant flexibility in making contributions for yourself and your employees. Plus, as an employer, you can generally deduct, as business expenses, any contributions you make on behalf of your plan participants.

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Deposits are FDIC-insured up to \$2.5 million (\$5 million for joint accounts of two or more people). More information about the Insured Bank Deposit program, including the program disclosure, is available from your financial advisor or at www. edwardjones.com/bankdeposit. For more information about FDIC insurance, go to www.fdic.gov.



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- SIMPLE IRA: In 2019, you can put in up to \$13,000 or \$16,000 if you're 50 or older to a SIMPLE IRA. As is the case with the SEP-IRA, your earnings grow tax deferred. You can match your employees' contributions dollar for dollar, up to 3 percent of compensation. If you work for yourself, you can combine employee and employer contributions, so if you use the 3 percent matching rule, and you earn enough to fully match employee contributions, you can put in up to \$26,000 per year (or \$32,000 if you're 50 or older). Alternatively, you could contribute 2 percent of each eligible employee's compensation each year, up to a maximum of \$5,600, regardless of whether the employee contributes. Contributions to your employees are tax deductible.
- "Owner-only" 401(k) plan: If you have no employees other than your spouse, you can establish an "owner-only" 401(k) plan, which functions similarly to a 401(k) plan offered by a large employer. Between salary deferral and profit sharing, you can contribute up to \$56,000, in pre-tax dollars, to your owner-only 401(k), or \$62,000 if you're 50 or older. Like a SEP-IRA and SIMPLE IRA, a 401(k) provides the potential to accumulate tax-deferred earnings. However, you could choose to open a Roth 401(k), which can be funded with after-tax dollars. With a Roth 401(k), your earnings can grow tax-free, provided you've had your account at least five years and you don't start taking withdrawals until you're at least 59-1/2.

Which plan is right for you? The answer depends on several factors, such as whether you have any employees and how much money you can contribute each year. But all the plans mentioned above are generally easy to establish, and the administrative costs are usually minimal. Most important, any one of them can help you build some of the resources you'll need to enjoy the retirement lifestyle you've envisioned. To select an appropriate plan, you may want to consult with your tax and financial advisors.

In any case, don't wait too long. Time goes by quickly, and when you reach that day when you're a "former" business owner, you'll want to be prepared.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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Your Chamber at Work

by Tracey Snyder, Executive Director of Caroline County Chamber of Commerce

2021 is finally here and we are hopeful it will be far better in every way than 2020.

Please welcome Patrick W. Thomas, Esq. MacLeod Law Group, LLC as our new President and Anthony Casey, Senior Account Executive, Shoreline Vinyl Systems and Ridgely Commissioner as our Vice President. President Rob Griffith, Turnbridge Talbot, will move to Immediate Past President. What a year! Special thanks to the entire Executive Committee and Board of Directors for their support during a very difficult year.

Work has begun on the Caroline County Chamber of Commerce 2021 calendar!

It is our hope to fill it with workshops, events and fun! Here is a sneak peak of what we are working on: Best in Business Awards, Legislative Breakfast, Coffee with the County, Women in Business Network, Caroline Non-Profit Network and fun activities like the First Annual Amateur Dog Show and Mactoberfest 2021! Whether it is in person or virtually we look forward to seeing you there!

We will continue to work to represent our members and community in a safe way! Keep your eyes out for more information on all we have planned soon!

Thank you for your continued support for the Chamber and our community. We wish you a very healthy and Happy New Year! If you are interested in becoming a member or learning more, you can visit our website at www.carolinechamber. org.

Caroline County Chamber of Commerce January 2021 Events*

7th Cash Mob -Virtually

11th Women in Business Committee meeting

14th Ann Jacobs/Edward Jones Workshop- Prepare Don't Predict

15th Executive Committee Meeting

22nd Board of Directors Meeting-Coffee with the new Board virtual

*Subject to change please see our website for updates

Help Wanted

The Caroline County Chamber of Commerce is seeking an Administrative Assistant to enhance and grow our unified member based organization. Please visit www.carolinechamber.org for contact information.





Denton Rotary Speakers Schedule

Denton Rotary Club Meetings are held Wednesdays from Noon to 1 PM at the Caroline Culinary Center, 512 Franklin St., Denton. Come join us for a free lunch and

find out about the exciting "Service Projects" the club is working on.

With the easing of some restrictions of the COVID-19 virus, the Denton Rotary Club has been able to resume meetings with certain restrictions in place. The club is practicing social distancing and holding the meetings outdoors on the lawn at the Chesapeake Culinary Center weather permitting. Box lunches are being provided by Shore Gourmet. We will continue to address the situation and hope to resume our normal weekly meetings as soon as possible. If you have any questions, please contact Charlie Huber at charliehuber21@gmail.com or at 410-479-2070 X5. We appreciates everyone's understanding during this unprecedented time. The Denton Rotary Club hopes everyone practices good habits and stays safe."



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Caroline County Economic Development Working to Bring Resources to the Business Community

By Debbie Bowden, Director, Caroline County Economic Developmen

Happy 2021! We all are happy to see the calendar change from December 31, 2020 to January 1, 2021, given the year that 2020 was – pandemic, economic uncertainty, national election, and changes in how we go about our daily lives.

However, as the national, state, and local public health leaders have said, COVID-19 doesn't know that the calendar has changed. There is good news in the availability and use of broad testing to identify those who have the virus, symptomatic and asymptomatic, to help stave the spread of the virus. And as of mid-December 2020, the first wave of vaccines for front line workers is being administered.

We are moving into the first quarter of 2021 continuing to deal with the virus and its impact on economic conditions. The data, anecdotes, and observations indicate that the general economy in Caroline County is somewhat stable overall, but certainly sectors are suffering greatly. The fall/holiday surge in cases seems to bring more uncertainty for business, particularly community-based businesses. Given that after-holiday time is usually slower for restaurants, hair salons, and retail, owners and managers are concerned what that means for revenue and profits for first quarter in 2021. There is chatter about additional federal stimulus support, but nothing is certain.

"Economic recovery" is happening in every business in the County - large manufacturers, health care services, poultry farmers, trucking, and the hospitality and entertainment companies. Caroline County Economic Development is supporting this recovery by continuing to advocate for federal and state fund sources to provide grants to businesses and workers. Additionally, we are working to bring other resources to the community and identify best practices to share with those businesses hurt the most.

Speaking of business grants, the draft final numbers for the Caroline County COVID-19 Small Business Emergency Relief Grant shows nearly \$2,038,000 was awarded through 212 grants. In addition, the State of Maryland provided \$144,223 in grants for restaurants, all of which was awarded to local eateries.

For updates on any future business support, please visit carolinebusiness. com or follow Caroline County Economic Development on Facebook.

Caroline County Economic Development is a department within Caroline County government. Its mission is to help businesses thrive in the community. Debbie can be reached at 410-479-4188 or info@carolinebusiness.com

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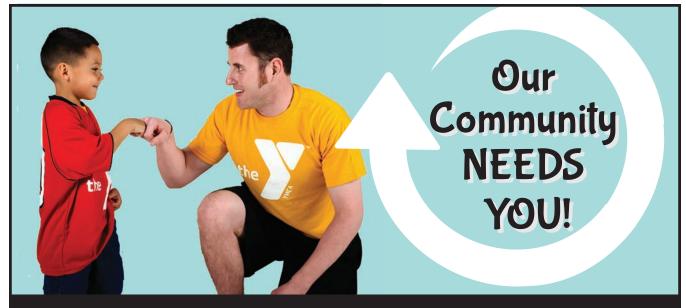
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- Monthly outgoings are planned for the program.
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- Connection to community resources to help in the relationship between mentor and mentee.

For more information contact Angel Perez, Program Coordinator at 410-479-3060 or carolineymcamentoring@ymcachesapeake.org.



CAROLINE COUNTY FAMILY YMCA A Branch of the YMCA of the Chesapeake 46 Denton Plaza, Denton, MD 21629 410.479.3060 www.ymcachesapeake.org

Building Permits

Alan Jay Morris, 2960 Mowbray Creek Road, Addition.

Gregory G. Turnell and Jeanne L. Scott, 9542 Willoughby Road, Porch.

H & W Properties, LLC, 11375 Maplewood Drive, New home.

Consider It Done, LLC, 8425 Tuckahoe Road, Remodel / Renovation.

Jason Micah and Jessica Marie Tuel, 25291 Depue Landing Way, Porch.

Legacy Enterprises, LLC, 18240 Lepore Road, Lot 19, Remodel / Renovation.

Kimberly Lane Warner, 218 Deep Shore Road, Denton, Remodel / Renovation.

Brent L. Durham, 27480 Possum Hill Road, Agricultural Building.

John Douglas and Sandra Lee Little, 27246 Sandtown Road, Pole Building.

Michael S. and Gretchen Frazier, 12396 Greensboro Road, Hot tub.

Carrie A and Chester Wilcox, 6349 Harmony Road, Pole Building.

Ryan Michael Breeding, 7195 Breeding Road, Remodel / Renovation.

George A. and Katherine L. Sands, Jr., 24659 Mill Creek Lane, Addition.

Dean Michael and Michele Renee Gann, 25956 Garey Road, Swimming pool. James C. Johansen, 23641 Gilpin Point Road, Agricultural Building. David E. and Kelly M. Hall, 25710 Paradise Lane, Pole Building.

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Caroline County Council of Arts

401 Market Street, Denton • carolinearts.org Noon - 5 PM, Wednesday – Friday; 10 AM - 3 PM, Saturday

January Virtual Series

Watch for more performances at noon on the Caroline County Council of Arts Facebook page.

January 16 - Vintage Blue (bluegrass)

Featured Artist



MELODY PRAIRIE Medium: Painting 410-714-9874

Melody has been painting for about four years. Her passion for painting began in middle school, but was set aside in high school for career preparation and pursuits.

Four years ago, encouraged by church leadership, Melody began painting as an expression of worship during services at Church of the King in Easton. Since then, her passion has developed into a compulsion to paint daily. Melody's work is available for sale at the Foundry.

Second Saturday at the Artsway

Join us online on Saturday, January 9 at 1 PM and see a demonstration of Poured Painting techniques with Foundry Artist Melody Prairie. This event is free and will be an online event.

The Artsway is located in downtown Denton. Demonstrations and activities from a variety of artists are typically held at The Foundry community arts gallery (401 Market St.), FACES (7 N. Fourth St.) and at the Community Demonstration Garden (behind FACES).

Art Classes

Monday, January 4, 11, 18 and 25, 3-5 PM, Mosaic Club: Ongoing open workshops for either previous mosaic students or students who have some mosaic experience. Bring your own project and use supplies here. Register on our website as the class is limited to five people. Masks and social distancing will be required. Each session is \$15.

Saturday, January 9, 1 PM, Second Saturday: Poured painting techniques and demonstration with Foundry Artist Melody Prairie online. Free!

Saturday, January 9, 4:00-5:15 PM, Kids' Art Classes: Paint Your Pants class for kids taught by Foundry Artist Joanne Gelles. Class materials can be picked up prior to class. \$15/ per child. **Tuesday, January 12, 6:30-8 PM, Write On: (For Adults)** Write On! is an adult writers group that meets every 2nd and 4th Tuesday. Come write, share your writing, or just listen! Free! Topic: Open Topic.

Wednesdays, January 20, 3-5 PM and, January 27, 3-5: PM, Mosaic Heart Class (For Adults): Make a fairy mosaic heart in time for Valentine's Day with Foundry Artist Joanne Gelles. Participants will design their heart. In the second class they will glue and grout their design. This class will be taught inside using social distancing and masks. \$25/CCCA Members, \$30/ Non-Members, \$10 for the supply kit.

Thursday, January 21, 5:15-7:00 PM, Online Macrame Bracelet for Beginners class: (For Adults and ages 14 & up) Make a macramé bracelet using special knots and beads to create a unique design. This class will be taught by foundry Artist Janice Knauss using the Zoom platform. \$15/CCCA Members, \$20/ Non-members.

Tuesday, January 26, 6:30-8 PM, Write On! (For Adults): Write On! is an adult writers group that meets every 2nd and 4th Tuesday. Come write, share your writing, or just listen! Free! Topic: To Be Determined.

Register for classes and log-in directions at: https://carolinearts. org/classes-events/



ARE YOU HOMELESS OR IN DANGER OF BECOMING HOMELESS?

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TUESDAY: JAN 26,2021 AARON'S PLACE FEDERALSBURG MD TBD

WEDNESDAY: JAN 27,2021 ST. LUKE'S DENTON MD 10:00AM-1:00PM *COAT GIVEAWAY AND LUNCH PROVIDED*

> WEDNESDAY: JAN 27, 2021 MARTINS HOUSE 6:00PM- 7:30PM

THURSDAY: JAN 27, 2021 AARON'S PLACE TBD

if you have any questions please call 443-448-7297







Caroline CASA Court Appointed Special Advocate

2020 has taught us many lessons, and one of them is definitely how important it is to stay healthy. Mind, body, soul, and spirit – getting and staying healthy means everything. January is a time to reflect on the previous year and resolve to be healthier in the coming one. Many of us will make New Year's Resolutions for physical self-improvement like quitting smoking, going to the gym, eating more fruits and vegetables. But there is one thing you can do to improve your physical, mental and spiritual health all at the same time. Volunteer.

Volunteers make an immeasurable difference in the lives of others. But did you know that volunteering can benefit your own health as well? From lowering stress to boosting selfconfidence, research has shown that volunteering offers many health benefits. According to the Corporation for National and Community Service, a division of the U.S. Government, studies show there is a significant relationship between volunteering and good health. By volunteering, you are not only helping your community, you are increasing your chances for better overall health.

The Mayo Clinic identifies six ways volunteering contributes to better long-term health. First of all, it decreases depression by increasing social interaction and creating a support system with people who share common interests. Second, volunteering provides a sense of purpose and teaches valuable skills. Third, it helps people remain mentally and physically active. Fourth, it may reduce stress levels by enhancing social networks and providing the opportunity to savor time spent in service to others. Volunteering may also contribute to living longer. The Longitudinal Study of Aging found that people who volunteer have lower mortality rates than those who don't. And finally, volunteering is a great way to meet other people and make new friends!

The COVID-19 pandemic has created conditions for a potential rise in child abuse and neglect. Anxiety about health, education and finances is high. Children aren't seeing teachers, counselors and other adults who normally raise concerns about their well-being. The role of a CASA volunteer is more vital now than ever. Volunteers are the backbone of CASA of Caroline. They are the advocates who represent the best interests of an abused or neglected child in the courts. They are the ones who help a child navigate the legal system. They are the ones who provide stability in the life of a child in foster care. They are the ones who are by the side of a child or youth whose world has been turned upside down. They are the ones who "Change a Child's Story".





Experts say that volunteering just 1-2 hours/week can make a difference in an individual's overall health. CASA of Caroline says that it can also make a tremendous difference in the life of a child. As we all strive for better health in 2021, perhaps the greatest way to improve our own health is by volunteering to help those in need. If you're interested in learning more

about CASA of Caroline or applying to become a volunteer advocate, please visit www.carolinecasa.org or call Shelly Kulp at 410-479-8301. By becoming a volunteer advocate and committing just 4-6 hours/month, you will not only "Change a Child's Story", you will change your own too.

The Governor's Office of Crime Control & Prevention funded this project under sub-award number CJAC-2019-0004 and VOCA-2018-0063. All points of view in this document are those of the author and do not necessarily represent the official position of any State or Federal Agency. This project is supported by a grant from the Maryland Judiciary's Administrative Office of the Courts number AOC-G20CA02251.



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DOLLARS AND SENSE

by Tolbert Rowe

2 + 2 = Freedom

At North Caroline High Graduation this year Dr. Patricia Saelens identified in her comments what graduates were doing once their diploma was firmly in their grasp. Of the 239 graduating seniors 84, (35%) were planning on attending Chesapeake College in the Fall. Equally impressive was that 49 of 120 Colonel Richardson graduates (41%) were charting the same course. These numbers did not take into consideration those who will be attending Delaware Tech or Anne Arundel Community

Why do I consider these numbers significant? Community College, and I will single out Chesapeake since it is technically "our" community college, has suffered somewhat in the eyes of high school students, as being comparable to "13th grade". For years it was a place for high school graduates to go when they couldn't or wouldn't commit to a 4-year college experience, or join the military or God forbid, go to work right out of high school.

College.

Whether deserved of this reputation or not, community college just didn't have the swagger of going to a 4-year college and was more of a "landing zone" for those who really couldn't figure out what they wanted to do when they grew up. The exception of course being those

whose career path was enhanced with a 2-year Associates Degree.

But something happened about 15 years ago in public education that began to steer middle school students into experiential learning and career exploration. Career tracks were developed where students who identified certain interests could focus their high school experience on careers that interested them. This has not happened without some pushback from those of us a little longer in the tooth, so to speak. What high school freshman really knows what they want to do with their life and how many really know the different paths they can take to get there?

For those of us who graduated from High School in the 60's ,70's and 80's we had three academic tracks. You were college prep if you wanted to prepare yourself to go to college and achieve a bachelor's degree. Or you were vocational if you wanted to learn a trade that would provide opportunities to work directly out of high school or lastly you were general ed which was kind of a mixed bag of some college prep and some vocational classes.

Now high school students are asked to choose a career path that will provide more focused classes in the chosen field. These focused classes are not the only



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classes they are getting as they also are responsible for those classes necessary to earn a diploma. In other words, high school students are being asked to make some choices about their futures, instead of just learning for learning sake.

Chesapeake provides a lot of vocational training programs that award certificates upon completion that often translate into immediate employment. A certain percentage of the 133 Caroline County graduates who will be attending Chesapeake will be enrolled in these certificated programs. But an increasingly larger percentage of those attending right out of high school are using the community college experience as a way to lessen the overall expense of a bachelor's degree.

A dear friend and local philanthropist, Mr. William Greenly, who supports graduating North Caroline High School seniors by awarding scholarships, wrote in this very publication an article titled "Earn a bachelor's degree for Half Price" back in April of 2011. In it he advocated for lowering the overall cost of a 4-year degree by going to Chesapeake and getting an AA degree first at a significantly lower cost than on campus at a 4-year institution. Complete two years at Community College and the final two elsewhere. In his article he noted that the average balance for those with student loans in 2010 was \$23,000 and that an "affordable college education was an oxymoron for most American families".

As of the end of 2018 the average student loan debt has swelled to \$37,172 with an average monthly payment of \$393 for those whose loans are not in deferment. This is a 62% increase in the amount a person owes in less than 10 years. Borrowing is the only way for many families to pay for a higher education. Please don't get me started on the out of control spending at institutions of higher education.

11.5% of the 44.7 million Americans with student loan debt are 90 days past due and facing a credit black hole where those who default on a student loan are no longer eligible for mortgages and other federally insured or guaranteed loans. Not to mention the higher interest rates they will be forced to pay when they can borrow, or try to avoid paying them by declaring bankruptcy, since student loans cannot be eliminated through a bankruptcy.

The fundamental question all high school students and their families must answer is what educational foundation is necessary for them to be successful in their chosen career, and will those educational experiences translate into other career paths should they decide that they would like to do something different.

Going to community college directly from high school is like getting on a Ski Boat that is easily maneuverable and

can change direction easily and quickly. Changing your mind and wanting to go off in a different direction is relatively easy, and without the burden of having borrowed money for a career path you didn't go down.

Going to a 4-year college is like getting on an aircraft carrier with 5,000 sailors enjoying the camaraderie and closeness of belonging to a community of people from many different backgrounds focused on a common mission, where



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there are hundreds if not thousands of different things to learn and experience and know. But aircraft carriers are big and, in many ways, slow to change direction. Changing direction (your mind) can be very challenging and expensive.

Bill is a staunch advocate for higher education at a reasonable cost. He calls his commonsense plan "2+2" for two years at community college, or an Associate's Degree and then moving on to complete the remaining two years for a bachelor's degree at a 4-year school.

I would like to finish Bill's equation and say that "2 +2 Equals Freedom". The freedom gained from the "2 + 2 Program" comes in many different ways.

There is the obvious freedom from having to borrow, possibly heavily to fund the first two years of school. Only half of those entering college will complete their bachelor's degree in four years or less. Many take five or more years with many dropping out completely. The odds of someone getting a bachelor's degree having acquired an AA degree first and ending up with the average of \$37,172 in student loan debt is very low. The "2 + 2 Program" sets a solid foundation for someone to enjoy more financial freedom because they are not burdened with \$393 in monthly student loan payments for ten years or more. They are free to allocate funds toward other assets like a house or retirement.

Another freedom is the freedom to attend college and work at the same time. Many students attending Chesapeake also work. It is much easier to get a "pay as you go" education when you also have a source of income. Many students use work experiences to leverage their education goals and vice versa.

You also have the freedom to earn your degree at your pace. You don't have to do two years at Chesapeake and two years to achieve your bachelor's degree. Employment opportunities present themselves all the time and you can easily coordinate and continue your education around your job, family or work requirements without the costly overhead of a 4-year school.

And with the Eastern Shore Higher Education Center on the Chesapeake College campus you can attend many classes toward your bachelor's degree without the expense of having to secure housing on or near university or college campuses.

To me, the biggest Freedom enjoyed by those graduates attending a community college is the freedom to change their mind without budget busting financial ramifications. Thinking of the community college experience as a ski boat and the 4-year college experience as a battleship, I believe is a good analogy. How many of us are working in fields not related to our degrees? How many of us altered our educational track because of things we discovered about ourselves while in college? How many of us took more than four years to get our bachelor's degree? I confess, I did!

Please do not take what I am writing as being against those high school graduates who do aspire to go to a 4-year college. Many of them have taken advantage of dual enrollment and Advance Placement classes to secure college credits before getting their diploma.

"2 + 2 = Freedom" is a commonsense strategy that can be implemented by more and more students as academic offerings have increased on the Chesapeake College campus. And with the explosion of college costs translating into the mortgaging of one's future, the value proposition is, as it should be a major consideration of any family of a graduating high school senior. How much more valuable will the institution's name be on one's bachelor's degree to a potential employer?

Mr. Rowe is Vice President/Lending for Bay Capital Mortgage Corp. with offices in Easton and Annapolis. He has lived in Caroline for his entire life and supports the county by volunteering in a variety of ways. He currently lives near Greensboro with his wife Jeanne and daughter Kelsey.

A Child's Future Shouldn't Fit Inside

Children in foster care who have a CASA volunteer are more likely to succeed in school and adjust to change. And they're half as likely to re-enter the foster care system later. As a volunteer, you can make all the difference for a child who has experienced abuse or neglect in our community.

Get involved and "Change a Child's Story!"



CASA Court Appointed Special Advocates FOR CHILDREN

CASA OF CAROLINE, INC.

For more information on CASA of Caroline or to become a volunteer, please contact Shelly Kulp at 410-479-8301, carolinecasa@verizon.net, or visit www.carolinecasa.org.

You CAN make a difference!

Get involved, become a CASA,

"Change a Child's Story"!

Library Corner 🔬



by Jeanne Trice

ALL THE LIBRARY SERVICES YOU'VE ALWAYS LOVED - SERVED UP SOME NEW WAYS!

Curbside and Contactless Services Continue

Our contactless services, such as curbside pickup, laptop/hotspot lending, and virtual programs, are available at all three locations. Visit our website or call 410-479-1343, Ext. 106 for updated hours and services.

Chat with a Librarian

We now offer online Chat Help from 10 a.m.-6 p.m., Monday through Saturday. Visit carolib.org and click the green button on the bottom right of any webpage to chat with staff. We can help you find free online tutoring, learn about your phone, tablet, or computer, connect you to sources for homework help, request books, DVDs, games, and 3D prints through Library to Go, and so much more!

Books-by-Mail service available

Can't get to the library? Let us bring the library to you! Books-by-Mail is a free service offered to Caroline County residents who have a Caroline County Public Library card. It allows homebound residents to borrow and return library books and audiobooks through the mail.

Visit our website, click on the "Services" tab, and then "Books by Mail" or call 410-479-1343, Ext. 170.

Laptops and Wi-Fi hotspots Available for Check Out

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For more information, visit carolib.org/books-by-mai call 410.479.1343 X 170. When emailing your print/fax requests please include as many details as possible. You will receive an email when your document has been faxed/printed and is ready to be picked up. Visit "Library to Go: Printing and Faxing" under the Services menu of our website for more information.

VIRTUAL FUN AND LEARNING FOR KIDS AND TEENS

Virtual Storytime continues in January

Virtual Storytime offers songs, fingerplays, and books, encouraging a lifelong love of reading. For children birth to five and caregivers; older siblings are always welcome. Register at carolib.org, or email info@carolib. org to register.

Zoom link & password will be emailed to participants within 24 hours of event start time. Click the link at the event start time to join us!

Discord for Teens at the library!

The library and its Teen services and Makerspace team are excited to offer a virtual hangout space, just for teens!

If you are ages 13 to 18, and you also enjoy discussing things like anime, arts and crafts, books, movies, trivia, and video games, join our Teen Discord server. Chat with other teens and our librarians, and find out about our virtual programs in a welcoming environment. For more details visit our website, www. carolib.org, and click on "Teen Discord Server" for more information, or email cthompson@carolib.org.

If parents have questions, the Parents' Ultimate Guide to Discord on commonsensemedia.org is a great resource.

Learning at home? Your library is here to help!

Your library is here to support students and families throughout the school year! Due to the COVID public health emergency, this school year will be very different.

Explore an extensive list of resources on the "Resources for Learning at Home" page of our website, under the Children and Families tab or reach out to a librarian for help on the phone (410-479-1343 ext. 106), via email (info@ carolib.org), or via chat (click the green chat bubble on any page of our website).

VIRTUAL PROGRAMS FOR ADULTS

Join a Virtual Book Group

Hooked on Books

Tuesday, January 12, 6:30 p.m. – *The One-in-a-Million Boy* by Monica Wood.

To register and receive a Zoom link, email jtrice@carolib.org.

Tuesday Night Book Club

Tuesday, January 19, 6:30 p.m. – *Riding the Bus with My Sister* by Rachel Simon.

To register and receive a Zoom link, email info@carolib.org.

Free ice cream when you join the Friends of the Library!

Join the Friends of the Library and get a free ice cream at one of these participating businesses in Caroline County:

-Bullocks Deli in Denton

-Tenchi Restaurant in Greensboro

-Federalsburg Family Restaurant

Enjoy a sweet treat and the sweet knowledge that you are helping your library!

To join, visit carolineFOTL.com or call 410-479-1343, Ext. 106 to have an application mailed to you.

Closings

January 1 - New Year's Day

January 18 - Martin Luther King Jr. Birthday





And while you are here, visit our lovable and gentle alpacas



Leave Smoking and Vaping in 2020

By Heather Grove, RN BSN

I think we can all agree that 2020 was a rough year and it is time for a change. We all want many things as we bring in a New Year. Maybe one thing you want is to stop smoking or vaping.

Do you want to save money? Improve your health? How about take back your freedom? Is this the year you want to quit smoking and/or vaping for good? If maybe or yes, keep reading, this article is for you!

We all know that breathing fresh, clean air is best for our lungs and overall health. I am not going to lecture you about why you should quit but instead, if you are thinking about quitting, I want to provide you with some information that could be helpful in the process and support your decision.

First, let us think about a few things. Are you smoking/vaping to relieve stress? Are you smoking/vaping as a way to "get away" or take a break? Did you start smoking years ago and are not sure how it turned into such a problem?

Health Corner

Are you smoking/vaping to be social or to fit in with friends? Do you see vaping as a "safer alternative" to smoking? Do you like the flavors but worry about becoming dependent on your vape? Are you concerned that your kids may think vaping is safe, fun, or cool and may pick it up themselves?

I know it is a lot to consider but validating why you do something is important before you decide to give it up.

Now let us think about a few more things: What is your end goal? Do you want to smoke less? Vape less? Do you want to remove as many harmful chemicals from your body as possible? Is your end goal to quit smoking and vaping altogether?

Thinking about the questions listed above can help you prepare for quitting and build a successful quit plan. Having a plan increases your chances of success.

To get started on your quit plan, think about your personal reasons for wanting to quit before your quit date. Remembering these will come in handy when a craving strikes. Your reasons might include saving money, breathing easier, or being a good influence for your family. It does not really matter what those reasons actually are but it matters that they are your personal



Tips, Classes and Programs to help you live healthier!

reasons and important to you.

Pick your quit date. Seek out support and free resources. Check out some options on the Commit to Quit Resource Guide. Decide how you want to quit – cold turkey, reduction method, or using nicotine replacement medicines. Obtain any medications you plan to use. Stock up on oral substitutes like sugarless gum, carrot sticks, or hard candy. Make a plan for dealing with your triggers.

On or before your quit date, get rid of any cigarettes, lighters, vapes, chargers, juices, etc. that you have decided you do not want to use anymore. Tell your friends and family about your plan and ask for their support.

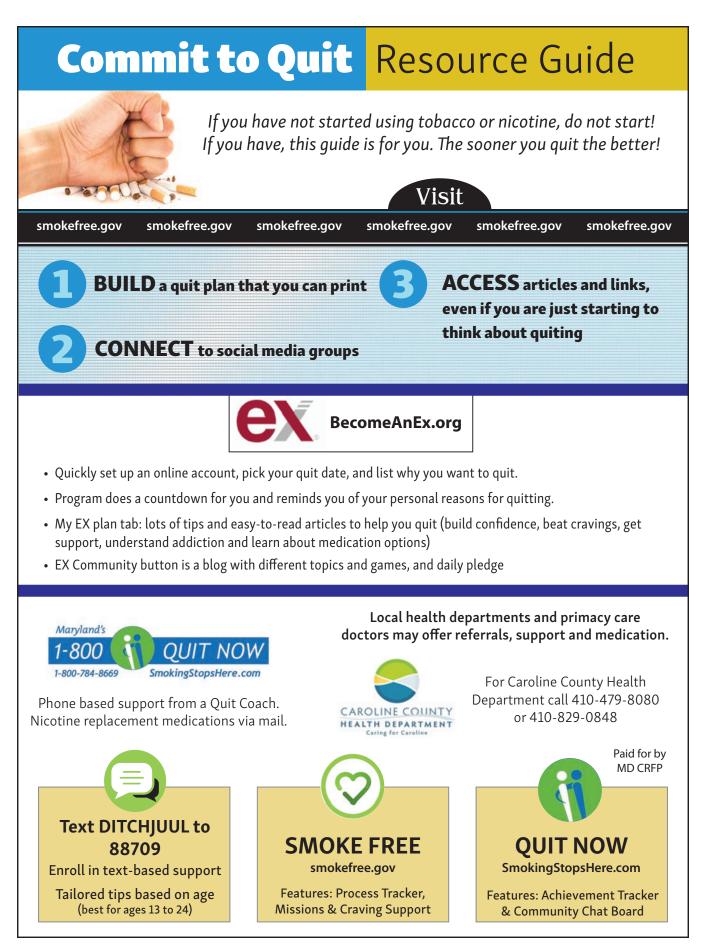
Prepare to feel not as well during those first few days as the nicotine and other chemicals are leaving your body. Drink lots of water. Exercise if you can. It is a great distraction from cravings and can help you feel better. Take things one day at a time and reward yourself throughout the quitting process for your success. You got this!

If you have questions or want help getting started, please reach out to me at 410-829-0848. That is my work cell for Caroline County Health Department so feel free to call, text, or leave me a voicemail. I can help connect you to the Maryland Quitline and get you started on your quit plan!

Some Children at Higher Risk of Lead Poisoning

By Latara Brooks, Caroline County Health Department

Any child can be exposed to lead but some children are at higher risk. Lower income families and those who live in homes built before 1978 with original leaded paint are among those at highest risk. Other common factors





that work with lead, recently emigrating from countries with high levels of lead in the environment, and exposure to lead-containing products such as antique cookware and leaded crystal glassware.

Testing blood lead levels is the best way to tell if a child has been exposed to lead poisoning. As states develop plans for reopening following the COVID-19 pandemic, healthcare providers are encouraged to work with families to bring children up to date with testing. Children covered by Medicaid are eligible for free testing.

CDC advises parents to seek a blood lead test if they suspect their children have been exposed to lead. But the most important step that parents, doctors, and others can take is to prevent lead exposure before it occurs.





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Stop by the Caroline County Health Department for free one on one assistance any day Monday through Friday from 8 a.m. to 4:00 p.m. 403 S. 7th Street, Denton, MD 410-479-8004 Or sign up at www.marylandhealthconnection.gov.

Don't forget your documents:

- Driver's license or photo ID
- Immigration documents, if applicable
- Proof of income (last 30 days)
- Social Security card



Community Calendar

MONDAYS

The Ridgely Lions meet on the 2nd and 4th Mondays of each month at the Ridgely United Methodist Church Social Hall at 107 Central Avenue in Ridgely at 6:30 PM. For more info on the Ridgely Lions go to www.ridgelylions.org or www.facebook.com/ridgely lions club. We are always seeking new members who are interested in serving their community.

TUESDAYS

Tuesday Bingo at Denton American Legion Post 29. 7:30 PM. Snacks at break and computers available. Info 410 -479- 2708.

FRIDAYS & SATURDAYS

Federalsburg Museum, located at 100 Covey & Williams Alley in Federalsburg, will be open 10 AM to 2 PM on Fridays and Saturdays. There are several new exhibits open. The amazing exhibit of a reconstructed doctors office is the one we are most proud of, it is the office of Dr. Noble whose house was built in 1810 and stood on the North corner of Maple Ave. and S. Main St. Contact: 443-434-3114.

SATURDAYS

The Greensboro Historical Society Museum, 104 E. Sunset Ave., is open every other Saturday from 10-1. Presentations to follow every other month. Also open by appointment. Our mission is the preservation of our local history and heritage, education and outreach to the greater Greensboro community. Stop by to see local artifacts and to learn about Greensboro of olden times. We also look forward to hearing your memories of old Greensboro and your thoughts on how best to preserve the history and heritage of our community. Masks must be worn and social distancing observed.

Preston Historical Society's Museum,

167 Main St, Preston will be open on Saturdays from 10 AM until 2 PM. For more information on the Society, visit its website at www.prestonhistoricalsociety. com or visit Facebook at "Preston Historical Society." Masks must be worn and social distancing observed while on the PHS campus. PHS is located at 167 Main Street in Preston, the parking lot is accessed from Harmony Road. As always, admission is free.

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SECOND SATURDAYS

Giving Grace Food Pantry at Trinity United Methodist Church, Goldsboro. Food available from 7 AM until. For more information, call 302-270-1948.

FRIDAY, JANUARY 8

Friday Nite Dinner at Denton American Legion Post #29, 9238 Legion Road. 5-7 PM. Fish & Shrimp, \$8 for one or \$12 for both. For entertainment info., call 410-479-2708.

FRIDAY, JANUARY 15

Friday Nite Dinner at Denton American Legion Post #29, 9238 Legion Road. 5-7 PM. SAL serving Beef Tips & Noodles, \$8. Kareoke with Linda Webb. Info at 410-479-2708.

SATURDAY, JANUARY 16

The Caroline County Republican Women will meet at 10 a.m. at the home of Jean and Bill Peterson, 24909 Woods Drive, Denton. Caroline County Commissioner Wilbur Levengood will be the Speaker, and will update us on county issues and upcoming events. Light refreshments; all are welcome!

MONDAY, JANUARY 18

Lockerman School Association, Inc. is inviting everyone to participate in the 10th Annual Martin Luther King, Jr. Unity March (Caroline United, Caroline Strong). The March will begin at 10 AM (Assemble at 9:45 AM) at Lockerman Middle School, We will march from LMS to the Caroline County Courthouse for the"I Have A Dream Speech". At the conclusion of the event, bag lunches will be distributed to everyone. Service Learning credit is available for students who participate (Please bring your form so the event coordinators can sign off on the form). Maryland/CDC Covid-19 protocol will be followed; to include-6 ft. social distancing, masks must be worn throughout the event. Contact Wanda Molock, 410-829-7338 or Janet Fountain 410-829-2844 for more information.

FRIDAY, JANUARY 29

Friday Nite Dinner at Denton American Legion Post #29, 9238 Legion Road. 5-7 PM. \$8 per meal with menu to be determined. Entertainment to be determined. Info at 410-479-2708.



2020 Caroline County Most Beautiful Volunteer Has Been Postponed

The Committee for Caroline's Most Beautiful Volunteer regrets that the process for nominating, celebrating and awarding the 2020 CCMBV will be postponed until further notice due to the fluctuating state Covid-19 restrictions on gatherings. A notice will be posted when a date is set for the future ceremony and applications will become available at that time. The Committee wishes all Caroline's Beautiful Volunteers safety and good health until we meet again.

Deed Transfers

Veronica Rigler to Nicole L. Southerland, 288 Tidewater Circle, Preston, \$314,900.

Judith A. Garrett and Stephen L. Garrett to Charles David Boyd and Diane Marie Boyd, 14056 Talley Court, Queen Anne, \$275,000.

Diane M. Boyd and Charles David Boyd to Jessica L. Johnson and Robert H. Becker, II, 25340 Depue Landing Way, Greensboro, \$350,000.

John W. Hawkins to Shelly Fisher, 319 North Main Street, Federalsburg, \$80,000.

Kenneth C. Swain, Jr. to Gamaliel Fuentes Bautista and Jordy A. Cordova, 15270 Greensboro Road, Goldsboro, \$120,000.

Michael Minarik and Gwen Minarik to Jamie Travis Raul and Jamie Lee Lewis, Lot 4, Adams Landing Road, Denton, \$158,000.

Federal Home Loan Mortgage Corporation to Ryan M. Maloney and Pam L. Geib, 204 N. Sixth Street, Denton, \$109,900.

David A. Mattison and Courtney Mattison to Brenden Langford and Abigail Stewart, 202 Brianwood Circle, Denton, \$249,900.

Mabel Marie Hitchens Savage to David S. Scully and Patricia K. Scully, 4918 & 4916 Preston Road, Federalsburg, \$40,000.

Scott M. Diem and Ashley N. Diem to Zachary S. Milash and Lauren D. Milash, 12070 Greensboro Road, Greensboro, \$325,000.

Jacob T. Holmes, III and M. Claire Buchheister to Andrew P. Gladu, 220 S. Third Street, Denton, \$130,000.

Joseph Bateman, Jr. to Michael Alan Durham and Sarah Elizabeth Trice, 307 Maple Avenue, Ridgely, \$237,000.

Gregory Keith Berger to Margaret E. Bringman and Wayne Foraker, III, 25390 Depue Landing Way, Greensboro, \$250,000.





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Joshua W. Davis and Heather L. Davis to Ashley N. Catterton, 1304 Chesapeake Drive, Denton, \$211,000.

Richard A. Citro and Kaycee Smith Citro to Anna Marie Robel, 11482 Reed Circle, Ridgely, \$304,000. Bay Rentals, LLC to Daniel Farmer, 1508 Blue Heron Drive, Denton, \$150,000.

Roger E. Manaois and Josephine E. Manaois to Tulani N. Fisher, 119 Brianwood Circle, Denton, \$265,000. Amy Brockson and Thomas Wayne Brockson, Jr. to Melissa Wood and Kenneth Suchoza, 1104 Daylily Lane, Denton, \$306,000.

H & W Properties, LLC to Thomas Wade Hignutt and Karen Lynn Hignutt, 11375 Maplewood Drive, Ridgely, \$64,500.

Joseph Eric Drummer and Ruth Jump Drummer to Howard C. Andrew, Jr. and Stacey M. Andrew, 12921 Ridgely Road, Greensboro, \$315,000.

Pinetown Properties, LLC, Trudie K. Williams, and Henry T. Williams, III to Bryan Lee Winkelmeyer, 24846 Pinetown Road, Denton, \$69,500.

Mark O. Sellman and Carole A. Sellman to Joshua J. Helwig and Jamie L. Hetrick, 24737 Pealiquor Road, Denton, \$235,000.

Robert Alan Thornton, Ir. and Carol V. Thornton to Kristin Nicole Embert and Jason D. Voss, 315 N. Academy Street, Greensboro, \$213,000.



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Secretary of Housing and Urban Development to Tyree G. Edmonds, 4750 Poplar Neck Road, Preston, \$165,000.

Donna L. Merriman to Melvin E. Swisher and Rox A. Swisher, 18650 Reedy Road, Marydel, \$152,000.





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Happy New Year! We hope that everyone had a safe and healthy holiday. We had a blast filming and creating the virtual Rec for the Holidays! We hope you participated or enjoyed the activities and the friendly competitions. We here at Recreation and Parks are looking forward to the new year with new programs and opportunities for the families of Caroline County. Keeping everyone safe and healthy will continue to be our highest priority. Please be sure to follow us on Facebook @CCRecAndParks or check our website at www. carolinerecreation.org for updates about our upcoming Rec on Rotation and other winter programming as they are subject to change due to the recent and ongoing surge of COVID-19 cases.

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Senior Moments by Mary Moran 410-479-2535

Happy New Year! This is the one where a comfortable chair and exceptionally large beverage is in order, folks! Despite the hype coming out of DC the cost of Medicare and prescription drugs have not gone down and those without supplemental insurance or low income Medicare Savings Plans are going to feel the bite. Here is what we are facing for 2021.

The Social Security COLA (Cost of Living Adjustment) raise for 2021 is 1.3%. Let's use an example of what this means to a single beneficiary whose monthly gross check is \$1,503. The 1.3% increase equals \$19.54 per month or \$234.48 per year to that individual's income. A couple, with a gross income of \$2,563 per month, will only see that monthly amount increase by \$33.00 per month to \$2,596, adding \$396.00 per year to the household income. Now, the bean counters who created this method, obviously do not live on a fixed income, are unmarried, and dwell in a city bubble, yet continue to base this cost-of-living adjustment to Social Security beneficiaries on an antiquated analysis system. How can all Americans who paid hard earned taxes into this program for a lifetime rely on the "Consumer Price Index- Urban Wage Earners and Clerical Workers"? which is supposed to give a general measure of annual inflation? The resulting COLA adjustment is supposed to protect the buying power of Social Security benefits despite the rising cost of Medicare. Unfortunately, this years "raise" does not appear to be sufficient to keep up with the reality of retiree's living and health

care expenses in 2021. Granted, there is a small percentage of very low-income folks who will be "held harmless" from premium hikes. This is due to their 2021 COLA increase not being large enough to cover the increased "B" premium of \$148.50. Social Security was established to protect those who worked hard all their lives but were unable to bank retirement funds... they need "Hold Harmless" to protect them.

The Social Security Act's "Hold Harmless" Laws state that COLA must keep pace with Medicare premiums to protect beneficiary Social Security incomes. This law forced Congress to give a cash infusion to Medicare this past fall, or the cost of Medicare premiums would have skyrocketed. During the 2020 election season, Congress managed to pass legislation that limited any part "B" increase to 25% of what it would have been. This is a temporary reprieve from what is coming down the pike at us, folks.

The growth of Medicare premiums is based on specific bean counter measures used to determine the program's spending for covered medical services. Covid has thrown a monkey wrench into this National program that was already getting slammed by the number of Baby Boomers entering Medicare, many of whom are not as healthy as we hoped to be in our later years! The fact is, the number of Aging Boomers with chronic conditions is dramatically upping the cost of care. It is why Medicare is subcontracting out coverage to the Advantage health care systems that bombarded the public with advertising during Open Enrollment... you got to see it despite the fact that it does not



TURNING 65?

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Dental and Vision, Long Term Care, and Life Insurance Call Ann Today for an Appointment 410-708-0899 • anthonyins17@gmail.com 22850 Fleming Road, Denton, MD 21629 exist for most people on the Shore. Bottom line is increased demand equals increased cost, resulting in higher premiums, coinsurances, and copays. Another contributing factor is the growing number of those under 65 who are disabled, heavily utilize Medicare health services, and have timed out of Medicaid across the nation.

A disabled worker with benefits of \$1,261 monthly will now receive \$1,277, or an additional \$16 monthly, after 1.3% COLA. From a healthcare perspective, it is important to know that approval for disability stipulates only 24 months of State Medicaid health coverage. At the close of 24 months on Medicaid, coverage stops, and Federal Medicare healthcare "A" & "B" coverage becomes mandatory. Note that the 33% of Maryland applicants who are approved for Disability should expect an average of 15 months processing time from the date of the initial disability application to the approval date. Often, those who are approved for SSDI retroactively to their application date are unaware that the Medicaid coverage is retroactive as well. It does not start on the approval date, but dates back to the date of initial application. Because of this retro action many never have used their Medicaid coverage! Generally, the facts of the limited time frame are not shared with the beneficiaries by Social Security because Medicaid eligibility is determined by the states. Therefore, when they get their approval from Social Security followed by a termination letter from the Dept. of Social Services, the loss of coverage is unexpected.

At the end of 24 months, whether Medicaid was utilized or not, Disabled beneficiaries are required by law to go on Medicare for health care. If their income and assets are too high for the Medicare Savings Plan programs that help low income beneficiaries with the cost of Medicare, the Disabled must start paying for Medicare. The "B" premium will be taken off the top of one's monthly check, and, if attainable, Supplemental policy premiums are much higher for those under 65 due to medical underwriting. Work histories can be a problem when it comes to qualifying for the Medicare "A" free hospital premiums due to not having paid enough Medicare taxes into the system while employed.

For all Medicare beneficiaries who do not have supplemental insurance to cover the 20% Medicare "B" does not pay, and the "A" coinsurance and copays, be prepared for your out of pocket expenses to increase. Reminder... The deductible is the amount you must spend on health care or drugs before

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insurance starts to pay. Coinsurance is the percentage of the total cost of medical services including outpatient therapy and durable medical equipment that you are responsible for after the deductible is met. The Copay is the fixed amount you pay to walk into the providers' office.

Most people do not pay a monthly premium for Part A because they, or a spouse, has worked a job where they paid Medicare taxes for 40 quarters, approximately ten years. For those who qualify for 30-39 quarters of Medicare employment taxes paid, the "A" premium is \$259/month, an increase of \$27 per month from 2020. For those with fewer than 30 quarters of Medicare employment taxes paid, the 2021 monthly premium is \$471/ month, an increase of \$49 monthly from last year. Caroline County needs to pay attention to this. Every individual must pay into Medicare and Social Security for at least ten years or pay heavily for the mandatory coverage when you are no longer able to work.

The Hospital Part "A" deductible, the amount you pay before insurance pays, has gone up \$76 per benefit period to \$1,484. Remember... A benefit period begins when you are admitted as an Inpatient and ends when you have not received Inpatient care to 60 days in a row. If one has a chronic illness that requires frequent hospitalizations, be forewarned that this cost is Per Benefit Period. This is not an annual deductible. There is no limit to the amount of benefit periods during a given year. Additionally, "A" has fixed amount copays for hospital stays over

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61 days starting at \$371 per day for days 61-90. Days 91-150 require a whopping \$742 copay per day. This year Skilled Nursing facility copays run \$185.50/day for days 21-100.

The 2021 monthly part "B" premium is going up to \$148.50 for individuals with annual incomes below \$87,000, and for couples whose annual income is less than \$174,000. For those with higher incomes, your "B" premium will be prorated up according to your income as stated in the 2021 Medicare and You book, or on www.medicare. gov. Additionally, the annual part "B" deductible has gone up another \$5 to \$203 for 2021 before Medicare pays a dime! For those who do not have supplemental insurance to cover the 20% Medicare does not pay, be prepared. Your out of pocket coinsurances will increase.

Reminder... Buying a Supplemental policy during the six months surrounding your 65th birthday is the best way to get those copays and coinsurances covered. During that time frame insurance carriers cannot ask any medical underwriting questions. After that enrollment period has expired, beneficiaries must submit to medical questions and the companies can increase your premiums based on your state of health. They can deny an applicant due to health issues. Even if one is in excellent health the companies will consider your age in calculating

monthly premiums. Call Mary Moran at 410-490-3078 for information about supplemental plan options. SHIP always recommends contacting a wellrespected, local health insurance broker before purchasing a supplemental plan. As has been shown to your SHIP both professionally and personally, Sups are your best protection against hefty increases in Medicare. When you or your loved one is in a health crisis the last thing you need to worry about is medical bills. None of us know what's coming down the pike from a health perspective... CYA when you turn 65.

Medicare Savings Plans are available to assist low-income beneficiaries with paying for Medicare. These programs must be applied for annually. Beneficiaries who qualify for Medicaid cannot qualify for these programs. Resources / liquid assets cannot exceed \$7,860 for individuals or \$11,800 for a couple for all three of these programs.

Qualified Medicare Beneficiary (QMB) pays "A" & "B" premiums plus all deductibles, coinsurances, and copays. Automatic qualification for Extra Help, the Low Income Subsidy (LIS) for prescription drug plan, pays part of the "D" premium, the deductible, and helps with drug costs that are on plan formularies by capping the cost of meds to \$3.70 for generic and \$9.20 for brand name drugs, for those who have a monthly gross income of \$1,084 for individuals or \$1,457 for a couple.

Specified Low Income Medicare Beneficiary (SLMB I) pays part "B" premium only. Beneficiary must purchase their own supplemental policy. Recipients automatically qualify for Full Extra Help with "D", paying no more than \$3.70 for generic and \$9.20 for brand name drugs in 2021.

To qualify, the gross monthly income cannot exceed \$1,296 for individuals and \$1,744 for couples.

Specified Low Income Medicare Beneficiary (SLMB II) pays part "B" premium only. Beneficiary must purchase their own supplemental policy. Recipients automatically qualify for Partial Extra Help which pays the premium on a sliding scale and reduces the cost of the deductible to \$89 and helps with drug costs that are on plan formularies by reducing the cost of drugs to 15% of the cost of the drugs on your plan's formulary.

To qualify, the gross monthly income cannot exceed \$1,456 for individuals and \$1,960 for couples.

Got a headache yet?! Since February is usually when the prescription drug realities hit, we will save addressing Part "D" prescription drug coverages and options for February so... Stay tuned ... and stay safe.



Blood Pressure Checked Vitamin B-12 Injection Nutritional Guidance **Blood Analysis Diet Medication Multi-Vitamins** Weigh in on body fat composition scale

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January Tide Table

Predictions for Tuckahoe (See below for other factors) *Eastern Standard Time*

Date		AM				РМ		
1	3:57	Lo	9:27	Hi	3:55	Lo	10:10	Hi
2	4:42	Lo	10:15	Hi	4:43	Lo	10:52	Hi
3	5:28	Lo	11:04	Hi	5:34	Lo	11:34	Hi
4	6:14	Lo	11:57	Hi	6:26	Hi		
5	12:18	Hi	7:01	Lo	12:52	Hi	7:21	Lo
6	1:03	Hi	7:49	Lo	1:50	Hi	8:18	Lo
7	1:53	Hi	8:39	Lo	2:50	Hi	9:15	Lo
8	2:47	Hi	9:30	Lo	3:52	Hi	10:13	Lo
9	3:44	Hi	10:22	Lo	4:53	Hi	11:10	Lo
10	4:44	Hi	11:17	Lo	5:52	Hi		
11	12:07	Lo	5:44	Hi	12:11	Lo	6:49	Hi
12	1:02	Lo	6:42	Hi	1:05	Lo	7:43	Hi
13	1:55	Lo	7:39	Hi	1:58	Lo	8:34	Hi
14	2:45	Lo	8:34	Hi	2:49	Lo	9:22	Hi
15	3:33	Lo	9:27	Hi	3:39	Lo	10:07	Hi
16	4:20	Lo	10:17	Hi	4:28	Lo	10:49	Hi
17	5:05	Lo	11:05	Hi	5:18	Lo	11:29	Hi
18	5:51	Lo	11:53	Hi	6:07	Lo		
19	12:09	Hi	6:36	Lo	12:40	Hi	6:57	Lo
20	12:49	Hi	7:22	Lo	1:28	Hi	7:48	Lo
21	1:31	Hi	8:08	Lo	2:18	Hi	8:40	Lo
22	2:16	Hi	8:55	Lo	3:11	Hi	9:32	Lo
23	3:04	Hi	9:44	Lo	4:04	Hi	10:25	Lo
24	3:55	Hi	10:34	Lo	4:58	Hi	11:19	Lo
25	4:48	Hi	11:25	Lo	5:51	Hi		
26	12:12	Lo	5:41	Hi	12:16	Lo	6:42	Hi
27	1:05	Lo	6:33	Hi	1:06	Lo	7:31	Hi
28	1:55	Lo	7:25	Hi	1:57	Lo	8:19	Hi
29	2:43	Lo	8:17	Hi	2:46	Lo	9:04	Hi
30	3:30	Lo	9:09	Hi	3:36	Lo	9:46	Hi
31	4:15	Lo	10:01	Hi	4:26	Lo	10:30	Hi

Add or Subtract Hours and/or Minutes as indicated:

	<u>AM</u>		P <u>M</u>	
Greensboro	Add	:25	Add	:43
Choptank	Subtract	3:06	Subtract	2:23
Denton	Subtract	:40	Subtract	:03



Caroline County Family YMCA

46 Denton Plaza, Denton

Dear YMCA Caroline Mentoring Project Mentors:

During the month of January, we will be celebrating National Mentoring Month. I want to highlight the life-changing work that mentors do for the YMCA Caroline Mentoring Project. It's people like you who give their all that can improve the lives of the youth of Caroline County forever. During this unprecedented time, you have shown how committed you are to our mentees. Through calls, text messages, social media and virtual mentoring you have shown that you are here for our mentees. The success of this program will always be because of your great work, effort, dedication, and passion. I cannot find the words to describe how grateful I am for each of you.

Thank you for making this world a better place and showing our young people that there are those who value them, listen to them, support them, but above all, make them feel like they matter.

Caroline County Family YMCA spreads Holiday Cheer

The Caroline County Family YMCA spent some time traveling around Caroline County, spreading some holiday cheer, to all they encountered! Accompanied by Frosty, the Caroline County Family YMCA personally thanked some community partners that helped the YMCA have a great year in 2020 and, while working together, collectively serve the communities around Caroline County.

"Our focus has been, is, and will always be to serve our community the best we can. We hope that, despite the struggles this year has brought, that we have lived up to that commitment. We are so thankful to those community partners that we were able to visit in-person but also to those that we didn't get to see as well. Without the support of local organizations, businesses, clubs, etc. we couldn't have done all the things we did in 2020, so thank you all! We look forward to an even better 2021!!!" Brian Byrnes, Executive Director.

"The year 2020 for me as YMCA Program Coordinator, was one full of challenges, adventures, changes, and commitment. Having had the opportunity to continue working for my community, even after having closed our doors for a few months, was truly a pleasure. Creating events like the graduation caravan and outdoor movie nights and working together with other organizations and agencies such as CASA of Caroline, CCPS, CCPL, Mid-Shore Character Counts, amongst others, was one of the best experiences I had this year. I want to thank all those who collaborated with us to impact Caroline County in a positive way." Angel Perez, YMCA Program Coordinator.

Deaths

Fleegle Helfenbein Funeral Home - Greensboro 410-482-8914 www.fleegleandhelfenbein.com

- Nov. 12 Dorothy Marie Darby, 65
- Nov. 18 Francis Dominick Maguire, 87, Greensboro
- Nov. 19 Myrtle Jones Lemon, 90, Marydel
- Nov. 21 Evan Preston Maynard, III, 55, Bridgeville, DE
- Nov. 21 Gabrielle de-Rouchbrune Saulsbury, 98, Ridgely
- Nov. 22 William Nathan Councell, 37, Denton
- Dec. 8 Michael Emerson Moran, 59, Naples, FL
- Dec. 13 John Leonard Martinez, 69, Ridgely
- Dec. 15 Robert Franklin Cooper, 83, Felton, DE
- Dec. 16 Shelby Lynn Boley, 24, Greensboro

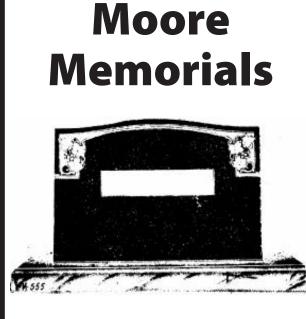
Framptom Funeral Home - Federalsburg 410-754-8888 www.framptom.com

- Nov. 17 Eugene Allen Baker, 81, Greenwood, DE
- Nov. 18 Carolyn Faye Simms, 70, Federalsburg
- Nov. 21 Janice S. Bowman, 85, Greenwood, DE
- Nov. 24 David Morgan North, 85, St. Michaels
- Nov. 27 Helen Ann Cordrey McAllister, 79
- Nov. 28 Margaret Gannon Ryan, 86, Seaford, DE
- Nov. 28 Sara B. Perdue, 64, Federalsburg
- Nov. 29 William "Bill" Daniel Zencak, 77, Milford, DE
- Dec. 3 Jackie Fisher, 85, Federalsburg

- Dec. 4 Carlos Edward Passwaters, Jr., 65, Bridgeville, DE
- Dec. 9 Juanita J. Whaley, 61, Seaford, DE
- Dec. 12 Helen Crow, 101, Easton
- Dec. 14 Mary Elizabeth McCray, 96, Newark, DE
- Dec. 14 Dolores Reed, 87, Greenwood, DE
- Dec. 15 Ernest David Fuchs, 82, Easton
- Dec. 16 William "Bill" P. Smith, 78, Federalsburg
- Dec. 17 Hardy Mae Howard, 64, Denton

Moore Funeral Home - Denton 410-479-2611 www.moorefuneralhomepa.com

- Nov. 6 Jerry Lee Meredith, 73, Denton
- Nov. 10 Barbara R. Greenly Smith, 89, Denton
- Nov. 11 Kenneth James Flynn, Sr., 83, Denton
- Nov. 12 Charles John "Toots" Talosi, 71, Easton
- Nov. 14 Joan E. Noble Reed, 82, Denton
- Nov. 17 Mary Werner, 83, Denton
- Nov. 19 Beatrice Ann Collins, 80, Greensboro
- Nov. 23 Audrey Blanche Kreigh, 91, Easton
- Nov. 23 Rudolph Scott Miller, Jr., 64, Cordova
- Nov. 28 Alvin John Fearins, 71, Denton
- Nov. 29 Thomas T. Usilton, Sr., 71, Denton
- Nov. 30 George C. Nier, 76, Denton



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Caroline Review Word Puzzle **Declaration of Independence**

Circle words forward, backward, up, down, and diagonally. Words in parenthesis don't appear in the puzzle.

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IN	DISSOLVE	POWERS	REQUIRES
THE	THE	EARTH	THAT
COURSE	POLITICAL	SEPARATE	THEY
OF	BANDS	EQUAL	SHOULD
HUMAN	WHICH	STATION	DECLARE
EVENTS	HAVE	LAWS	CAUSES
IT	CONNECTED	NATURE	IMPEL
BECOMES	THEM	GOD	SEPARATION
NECESSARY	WITH	ENTITLE	WE
FOR	ANOTHER	DECENT	HOLD
ONE	AND	RESPECT	THESE
PEOPLE	ASSUME	OPINIONS	TRUTHS



