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MAY 2021

FREE

Caroline Review

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Caroline County Businesses Celebrate Milestones

By Debbie Bowden, Director
Caroline County Economic Development

Before I delve into my thoughts for this month, let me remind everyone that Caroline County Health Department is still accepting the COVID-19 Vaccine Eligibility Screening Form from those who want to be contacted in the future for a vaccine appointment. The form is available online at www.carolinecovid19.org. For questions, contact the Caroline COVID-19 Call Center at 410-479-5880.

I was honored to recognize several small businesses' milestone anniversaries recently. These are businesses owned by people who took a leap of faith and a run of determination to go out on their own and make an impact for themselves, employees, and customers. On behalf of the County, I recognized 10, 25, 30 year milestones, and I realized that with the pandemic, there are many milestone celebrations that were quietly celebrated in 2020.

In fact, this publication, the Caroline Review, celebrated 40 years as an integral part of Caroline County's media in 2020. In this time of electronic media and non-stop news through authoritative and non-authoritative sources, the Caroline Review stands as a unique source of local information sharing. Congratulations to Loretta and Rich Warfield, and hope for continued success to come.

Milestone celebrations lead to thoughts of succession planning. Last year brought many ideas and concerns to mind for business owners; planning for the ultimate "what's next" chief among them. Succession planning is multi-faceted and difficult, particularly for owners who are daily participants in business activity. No one wants to imagine how business goes on without them or plan for closure. However, most small business planners and consultants agree that having those conversations and capturing those thoughts make

for a successfully run business. It helps to understand the "end goal," to keep moving forward toward it.

To all businesses that are celebrating the next year toward the end goal, congratulations and good luck. Whether it is 6 months, 7 years, or 40 years in business, thank you for providing stability and vibrancy to the Caroline County economy.

For updates on any future business support, please visit carolinebusiness.com, sign up for our newsletter, and 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.

Samaritan House THRIFT SHOP

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Dear Friends & Clients,

Due to life changes of the past few years, I have made the difficult decision to retire after 26 years of serving the Caroline County Community.

This decision was not made lightly or without deep sadness. I will be forever grateful for your kindness, support, and friendship; and I treasure the opportunity I have had to support you in your journey of health and wellness.

You will soon see a "For Sale" sign in the yard, but the rest of my team – Michele, Kelly and Lydia – will be continuing to work out of the office until June 1st when they will move to a new location down the street from 311 Franklin St.

Thank you,

Cindy



*"Promoting Wellness and Unity in Family and Community
Through the Healing Power of Touch"*

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Being the devoted residents you are, I am sure all of you can without thinking instantly name the official bird, flower, and tree of Caroline County. For the rest of the reading audience, we acknowledge the Eastern bluebird, the field daisy, and the sweet gum as iconically local and representative of what is naturally abundant here.

Additionally, there is an official county seal that adorns our current flag. This, however, is where the story gets murky. In 1978, a contest was held to design the first-ever official flag of Caroline County. Yet the winning entry is not what is seen flying atop county buildings, on the sides of public works vehicles, and displayed

on the letterhead of government stationery today. For whatever reason, and there are myriad persistent rumors, the flag accompanying this article was never adopted. Instead, the Caroline County Commissioners, during the Maryland 350th anniversary celebration year of 1984, opted to hoist a far less creative version: they simply slapped the county seal on a green background and called it a day. That pedestrian banner has been regrettably used as our flag ever since. Boring.

While I would love to see the 1978 design take its rightful place among the other official symbols of Caroline, and I may have to seek elected office to make that happen or at least stage a one-man protest on the courthouse green until the



Photo above: Smith Island Cake. Photo left: 1978 Caroline County flag.

wrong has been righted, in the meantime I should proffer county residents move in a different direction. Let's have some fun with the idea and Cloward-Piven the system with a litany of legislative requests. To wit:

The last time I checked, Maryland has designated a total of 25 official symbols. Some of them are immediately recognizable as celebrating what makes us special or at least different: the Baltimore Oriole as the state bird, the blue crab as the state crustacean, and the Chesapeake Bay retriever as the state dog make ubiquitous sense to be so codified. The same goes for the rockfish as the state fish, the Black-eyed Susan as the state flower, and the skipjack as the state boat. Others, such as the state dinosaur (astrodon), are the result of overzealous legislators acting on behalf of school children put up to "lobbying" the General Assembly for the designation as a civics lesson and are largely a waste of taxpayer dollars.

There is a middle ground and that's where my continued emphasis on promoting and marketing Caroline County as a tourism destination comes to call this month. Smith Island in Somerset County understands how the game is played. While their eponymous cake has been a waterman's delight there for over a century at least according to local lore, the staple sweet only became official as the state dessert in 2008. Suddenly everyone had to take a boat out to Smith Island to try the cake or at least sample some when available in regional supermarkets and bakeries. One could argue that such a demand was artificially generated, or astroturfed, if you will,



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for Smith Island Cake -- it was virtually impossible to find on the mainland well into the 1990s. Because of the strategic branding of the dessert starting with the aforementioned legislation over a decade ago, the cake continues to enjoy increasing, even national visibility, as celebrities such as Mindy Kaling (of The Office fame) tweet out their enjoyment of the multi-layered treat.

Why did Smith Islanders decide to consciously elevate something that locals there had always just accepted as a part of everyday life? The number of watermen declining as that way of life becomes increasingly difficult due to a variety of bureaucratic and environmental reasons was the primary catalyst. Rather than waxing nostalgically, put bluntly, island residents needed a new way to make money and their cake was a viable solution; tourists soon flocked to that Somerset County outpost like a confectionary Field of Dreams to experience authentic Maryland cuisine just as natives quickly realized they could bake and ship the product around the coun-

try. Smith Island subsequently began to enjoy an influx of revenue without changing its traditional culture one bit.

We need the same type of can-do spirit in Caroline County. Considered the poorest jurisdiction in the state according to several statistical formulas, locals need to think outside the box to bring tourists and tourism dollars here. What is tourism? I can tell you what it is not: if we continue sleepwalking through the same old annual events and advertise the same old businesses on the same old platforms to the same old groups of locals -- that's not tourism. That may be the proper role of a chamber of commerce or an economic development office in any region, but what tourism is in actuality is the enticement of outsiders to visit here and more importantly, to spend their disposable income so we don't have to.

So here's my suggestion that I offer free of charge to the relevant Caroline County powers that be: I have simply listed below all of the official Maryland state symbols for which our county

equivalents do not yet exist. Let's see what the readers of this column nominate so that we may formalize the status of each symbol as it relates to Caroline County starting with next month's edition of the Caroline Review. Who knows -- we may soon benefit from a financial windfall initiated by a certain native tourism-savvy writer and some serendipitous Hollywood exposure.

- | | |
|--------------|--------------|
| • Cat | • Gem |
| • Crustacean | • Boat |
| • Dinosaur | • Dessert |
| • Dog | • Drink |
| • Fish | • Exercise |
| • Horse | • Folk Dance |
| • Insect | • Song |
| • Reptile | • Sport |
| • Fossil | • Team Sport |

Suggest your ideas for each or for that matter other official symbol categories by emailing charlesdean3vzw@gmail.com.

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Rabies Prevention and Vaccination

Rabies is an acute, progressive viral infection that nearly always results in fatal encephalitis. An exposure to the rabies virus may occur when a person is bitten by or exposed to saliva of a rabid animal. The disease is prevented with a four dose rabies vaccine series administered over a period of 14 days and a dose of rabies immunoglobulin given at the beginning of the series. Each year, approximately 900 Marylanders receive preventive vaccinations after exposure to a rabid or potentially rabid animal.

Animals with rabies often show changes in behavior. Wild animals may act friendly, domestic animals may become aggressive, and animals that are active only at night may appear during the day. Rabid animals may stagger, drool, or become paralyzed. The diagnosis of rabies is made by examining brain tissue from the suspected rabid animal.

To avoid being exposed to rabies:

- Have your dogs, cats, ferrets, and livestock vaccinated against rabies.
- Keep your pet under your control at all times, especially when traveling.
- Enjoy wildlife from a distance and do not feed wildlife.
- Avoid sick animals and any that are acting in an unusual manner.
- Cover garbage cans securely and do not leave pet food outside.
- Do not relocate wildlife.
- Prevent bats from entering your home.

If you find a bat in your home, do not touch it. Bats found in the home should be safely collected, if possible, and tested for rabies. Only let a bat go if you are sure no people or household pets have had any contact with it. If it is alive, protect yourself from exposure and catch it by placing

a small box, bowl, or can over the bat once it has landed to roost, and then slide a piece of cardboard under the container to trap the bat inside. Tape the cardboard to the container and contact the Caroline County Health Department for guidance.

Any suspected exposure to a rabid animal should be reported immediately to the Caroline County Health Department at 410-479-8045.

Spring Rabies Clinic:

Wednesday, May 12 at the Health & Public Services Building (403 S. 7th St., Denton) 4:30 PM to 6:30 PM

THIS IS A DRIVE-THRU CLINIC BY APPOINTMENT ONLY IN RESPONSE TO COVID-19. Please call 410-479-8045 to schedule an appointment.

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Denton Rotary Speakers Schedule

The Denton Rotary Club meetings are held Wednesdays from noon to 1 pm at the Chesapeake 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. With spring fast approaching, the club is practicing social distancing and holding meetings outdoors on the lawn at the Chesapeake Culinary Center weather permitting. Box lunches are being provided by Shore Gourmet. On days when in person meetings are not possible, we are holding Zoom meetings. We will continue to address the situation and hope to resume our normal meetings as soon as possible. If you have any questions, please contact Charlie Huber at charliehuber21@gmail.com or at (410) 479-2070 X5 for up to date meeting locations or zoom call information. We appreciate everyone's understanding during these unprecedented times. The Denton Rotary Club hopes everyone practices good habits and stays safe.



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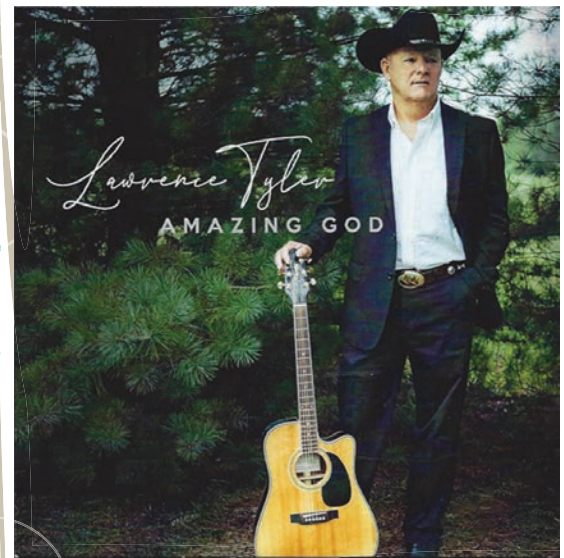
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Recreation & Parks

Tiger Cubs 1

Introduction to Karate through exercises and games. Learn this ancient martial art and improve self-confidence and self-respect, build character, body dynamics and physical fitness, make new friends and have fun. In this shorter session students will have an opportunity to earn a belt with camouflage. Instruction includes warm-up, basic karate techniques, and kata/forms under the direction of Sensei Karine Ireland.

5-8 yrs, Mondays, 5/3 – 6/28 from 6:15 – 6:45 PM,
Fretterd Community Center Gym, \$39 (no class 5/31)

5-8 yrs., Thursdays, 5/6-6/24 from 6:15-6:45 PM.
Fretterd Community Center Gym, \$39.

Tiger Cubs 2

Karate through exercise and games. Participants may be younger than eight years old if they have already earned a white belt with yellow stripe. In this shorter session we will focus on teaching Kihon and Heian Shodan with the bo staff. Learn more about this ancient martial art and further improve self-confidence and self-respect, build character, body dynamics and physical fitness, make new friends and have fun. Instruction includes warm-up, intermediate karate techniques, kata/forms, and sparring under the direction of Sensei Karine Ireland. Students will receive a special certificate and badge for the special accomplishment instead of a belt.

8-12 yrs, Mondays, 5/3–6/28 from 7:00 – 8:00 PM,
Fretterd Community Center Gym, \$65 (no class 5/31)

8-12 yrs., Thursdays, 5/6-6/24, 7:00- 8:00 PM,
Fretterd Community Center Gym, \$65.

Beginner/Advanced Shotokan Karate

Accelerate skill development with focused instruction and interaction with beginning and advanced students. Participants younger than 12 years old must have a special invitation from the Sensei. Because of this being a shorter session, this session will focus on teaching Kihon and Heian

Shodan with the bo staff. Belt testing and advancement may not take place due to being a shorter session.

12 yrs & up, Monday & Thursday, 5/3-6/28 from 7:00 – 8:15 PM, Fretterd Community Center Gym, \$99 (no class 5/31).

Caroline Recreation & Parks Fretterd Center is open for rentals

We have our gym and three meeting rooms of various sizes available for rent Monday through Sunday between the hours of 8 a.m. – midnight. We are still observing Covid restrictions, so masks must be worn in the building.

For more information and prices, go to our website www.carolinerecreation.org and click on the Facility Rental button, then the Reservations tab.



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Caroline Junior Tennis Camps

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June 12 through July 24 (no tennis July 3)

Saturdays: 6-11 yrs old, 10-11 am
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Clinic cost \$10
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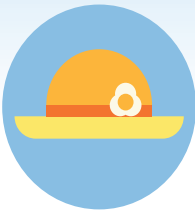
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Katherine Taylor Stylc, 24, Hurlock and Clint Edward Adams, 23, same

Maribel Martinez Navarrete, 43, Chestertown and Carlos Aparicio Cisneros, 46, same

Michelle Louise Lewis, 51, Catonsville and Clark Emmanuel Green, 59, Baltimore

Hannah Joelle Jones, 22, Centreville and Robert Blake Ireland, 29, same

Dorothy Elizabeth Rampmeyer, 44, Ridgely and David Bruce Whetstone, 32, same

Sydney Rachelle Dorsey, 25, Preston and Anthony Shaquann Wiggins, 26, Oxon Hill

Renee Lynell Oney, 45, Federalsburg and Micah Ezeiyi Elezua, 39, Lanham

Cindy Miller Rhodes, 55, Queen Anne and Lee Stuart Martinson, 54, same

Maria Magdalena Mendez Lopez, 38, Ridgely and Jose' Alfredo Salic Ramos, 36, same

Leidi Nohemy Lopez Lopez, 30, Henderson and Victor Antelmo Velasquez Garcia, 34, same

Hannah Nicole Rogers, 25, Millsboro, DE and Corey Allen Williamson, 30, Federalsburg

Kimberly Anne Taylor, 29 Henderson and Hampton Maynard, Turner, III, 31, Royal Oak

Jeremy Christopher Truax, Jr., 29, Federalsburg and Kayla Laine Turner, 26, same

Lisa Marie Farr, 55, Chesapeake Beach and Charles Nicholas Drenth, 53, Federalsburg

Maria Macario Vasquez, 37 Henderson and Florencia Ismael Tomas Ramirez, 44, same

Susan Marie Yoder, 59, Federalsburg and Richard Craig Irwin, 62, same

Lauren Nicole Halteman, 26, Denton and Stanley Richard Bolewski, III, 31, same

Karen Jeanne Graefe, 35, Millsboro and John Michael Lyons, 33, Federalsburg

Abigail Ruth Bramble, 23, Greensboro and Michael Joseph Trotter, 27, Millington

Rebecca Lynn Spence, 40, Federalsburg and Joshua Le'Shay Stanley, 32, Laurel

Sherri Lynn Warren, 36, Ridgely and Henry Willlliam Sparks, 37, same

Dawn Lillian Collyer, 42, Preston and Leo Lee Saffran, Jr., 53, Preston

Deja Chanel Knight, 24, Milford, DE and Dontri Octavious Bolden, Jr., 24, Seaford, DE

Nicole Lynn Johnson, 38, Snow Hill and Kenneth James Krueger, 30, same

Kimberly Marie Andrews, 30, Preston and Jason Allen Hill, 36, same

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Your Chamber at Work

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

We hope you are enjoying the splendor of spring! It is certainly a time of renewal and hope!

Did you know the Caroline County Chamber of Commerce has a YouTube Channel? Me either! We do and we want you to subscribe to it! Our channel name is Caroline County Chamber of Commerce and it is a work in progress

at <https://www.youtube.com/channel/UCkm318xOG1yvNHS7gFohxsg>.

Speaking of YouTube, our Chamber Chat podcast has begun. Each month we will be featuring our Partners and members in two 30 minute chats! We are excited to be one of the first Chambers on the mid-shore to feature our members in this way! We will be recording at the new GiftDGuy Media Studio in Greensboro and have great topics on money, real estate, Main Street happenings and a lot more!

The Chamber is growing! We are excited to welcome the following members: GiftDGuy Media, Dorchester Banner, Conquering Chaos, MasterWing, Bay Country Cleaners, Amedisys Home Health Care, Shore United Bank- Queen Anne Branch and GiftD Hanz Hauling.

If you own a business and would like more information on how the Chamber can help you, please drop Tracey an email at tracey@carolinechamber.org or

check us out on Facebook or visit our website for complete details! We are an active, forward thinking, community oriented group that would welcome all you and your team have to offer!

Join us for Women in Business Lunch and Learn on May 24 from 11:30 AM-1:00 PM. Complete details are on our website, carolinechamber.org, or you can check out our newsletter featured on our Facebook page monthly.

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Russel W. Lease, Jr. and Carol A. Lease, 25821 Castle Hall Rd, Goldsboro, Pole Building.

Seamus Anthony and Kimberly A. O'Brien, 18717 Templeville Rd, Marydel, Swimming Pool.

David W. and Robin L. Smith, 26440 Baker Rd, Denton, Addition.

Barbara A. Jefferson and Lewis W. Mundy, 26741 Bee Tree Rd, Henderson, Solar System.

Heather Gianaris and Francis S. Bryan, 5666 Bethlehem Rd, Preston, Renovation.

Robert M. and Jessica L. Watson, 11126 Tuckahoe Rd, Denton, Agricultural Building.

Charles and Lee Ann Pierce, 15044 Jarrell Rd, Goldsboro, New Home.

Dale W. and Karen K. Hardy, 17754 Marvel Rd, Marydel, New Home.

Maralita Kern, 3890 Frazier Neck Rd, Preston, Pole Building.

Paula and Michael Penn, 26076 Hokum Dr, Greensboro, New Home.

Walter J. and Blanche D. Dunn, Sr., 23618 Collins Rd, Preston, New Home.

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DOLLARS AND SENSE

by Tolbert Rowe

Mortgage Volume Projected to Drop 30-40%

The recent slight uptick in mortgage interest rates has come as a surprise to many homeowners who failed to pull the trigger when rates were the lowest they have ever been 30-45 days ago. Who would have thought that you could borrow money for a fixed rate of 2%?

Many times, I had to look at my interest rate screen twice to make sure the rates I was seeing were not adjustable rates! In the 40 years that I have been in this real estate business I have seen rates drop to levels considered “historically” low maybe a half dozen times. Only to witness a new “historic” low several years later. But much like Cal Ripken’s consecutive games streak, mortgage interest rates will never be lower than they were in the last quarter of 2020 and first quarter of 2021.

But loan originations are slowing down, and the rest of 2021 is going to see a substantial reduction in mortgage volume. It is being projected that mortgage volume will drop by as much as 30% to 40% due to slow down in refinance activity and a challenging purchase market dealing with a severe shortage of homes available for sale. Fewer administrative and support staff will be needed, and loan officers accustomed to making a real nice living

just by answering the phone will begin to seek other careers.

It is interesting that when borrowers are considering a mortgage they focus on the interest rate and not necessarily how much it costs to get that interest rate. This is made even more confusing for consumers because when you borrower money secured by a home you could get a lower rate by paying additional fees, or points, at closing. This is the tactic some loan officers will use to convince you that the lower rate you are getting is a great deal for you.

But much like the Wizard of Oz manipulating the fears of others from behind a curtain, if you pull back the curtain you will quickly see that the juice is not worth the squeeze.

Let’s assume that you want to borrow \$250,000 for 30 years and the interest rate is 3.25%, you are paying 0 points and the total closing costs are \$5,000. The principal and interest payment would be \$1,088.02.

Or you could pay 1 point, 1% of the amount borrowed (\$2,500) and reduce the interest rate to 3.0%. This will increase closing costs to \$7,500 but lower the payment \$34.01 to \$1,054.01. Saving a total of \$12,243 over the full

30-year term of the loan which seems like a no brainer good investment right?

Let’s pull back the Wizard’s curtain and look a bit closer.

First, your savings over the life of the loan are \$9,743 after deducting the \$2,500 paid upfront, and it will take 73.5 months to break even. (\$2,500 divided by \$34.01 monthly savings) or slightly more than six years. Sell your house or refinance again before the 6th anniversary and you lost money.

Second, if you invested the same \$2,500 for the full 30-year period you could have \$15,000 or possibly even more following the Rule of 72, which is an investment guideline about compound interest. It very simply states that you take the rate of return on your investment and divide that into the number 72 to find out how many years it will take for your investment to double.

In this example let us assume a long-term investment rate of return of 6% and divide that into 72. The result of 12 tells you that your \$2,500 becomes \$5,000 in 12 years. Do this again until year 24 and your investment becomes \$10,000. Since there are only six years left until the 30th year only increase \$10,000 by half and your \$2,500 has compounded to \$15,000.

Would you really want to spend six years to get your money back and end up getting a little over \$5,000 less in 30 years? Would you also want to give up access to your \$2,500 or whatever amount it has compounded to during that 30-year period of the loan? Opportunity cost is what you lose when you invest your money for a fixed return for the life of the investment, in this example the benefit is \$34 per month lower payment. The cost is never being able to use the \$2,500 for any reason, be it another investment or other expense.

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To further make the point, assume you sell your home in 12 years. We know your \$2,500 would compound to \$5,000 if you invested \$2,500 instead of paying the point and save \$34 per month. We also know that it will take 73 months or six years to break even if you did pay the point and lower the payment \$34. So, you will end up saving \$34 for 71 months, (until year 12) when you sell the house. You will save a total of \$2,414. Again, I ask, would you rather have \$2,414 in 12 years or would you rather have \$5,000?

When comparing interest rates, it is critical that you also consider closing costs to acquire that rate. Some loan officers will work hard to play along with the wishes of the borrower which is to get the "best rate" they can get. Closing costs should be the primary question asked when presented with an interest rate option, especially when refinancing and the easiest way to make a fair comparison is to tell the lender that you want to know what the rate will be with 0 points and make that the constant in your conversations with all loan officers.

Using this strategy during your rate inquiry process will quickly flush out the loan officers who are more concerned with making the sale than providing appropriate investment advice. It will also tell you whether it makes sense to even consider refinancing.

This discussion of rates and points is based on a purely interest rate perspective and does not necessarily address the actual amount of the new payment, which will vary based on the term of the new mortgage. The shorter the term the higher the payment.

I have two basic rules that I feel everyone looking to refinance should heed. First, if you must pay points to justify refinancing then you should not refinance. Some will justify paying points by just adding them to the new loan amount, in other words, borrow it. This strategy makes as much sense as using a cash advance on your Visa credit card to make payments on your Discover Card. Remember what points

are, prepaid interest. You end up paying interest on interest.

Second, it is not the rate that you are repaying it is the payment. As we showed in the example you need to calculate the investment return to determine if the benefit justifies the expense or is the juice worth the squeeze.

And third, consider the new term of repayment as a possible benefit of refinancing. For some borrowers paying a higher payment may justify refinancing if the return is reducing the term of the mortgage. But only move forward with this strategy if the benefit of paying extra principal on your existing loan does not give close to the same reduction in term.

As interest rates trend upward ever so slightly the benefit of refinancing will evaporate for many borrowers. But it will not slow down those who need business to keep their lights on, mortgage payments made and food on their table. Be aware and be prepared that solicitations for refinancing will increase, not decrease. The pressure is on for some lenders to keep loan applications in their pipelines. You need to be prepared to ask plenty of questions and remember, regardless of what you may be told, the most important factor is the payment and not the rate. And of course, how much you will spend to get that rate.

Ask plenty of questions!

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.



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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

Featured Artist

KIM GADOW



Kim is a Delmarva native and a published amateur photographer and writer. She is self-taught and spends her time nurturing her passion for wildlife and nature through her endeavors.

Visit the Foundry to see more of Kim's work.

Second Saturday at the Artsway May 8 • 1 pm on Facebook

Join Foundry artist, Kim Gadow, on Saturday, May 8 at 1 pm, as she leads a nature photo walk. Participants will meet at the Foundry and walk to the Crouse Mill Park photographing interesting plant and animal life along the way. Kim will share her knowledge of photography and composing interesting shots. The rain date will be May 15.

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/or at the Community Demonstration Garden (behind FACES).



May Day Celebration

Saturday, May 1 • 11 am to 2 pm

Downtown Denton will be having a May Day celebration! The Foundry will be hosting a concert by Vintage Blue from 11 am to 1 pm and yard/art sale. While you are shopping, there will be a free tie-dye activity for kids. No registration is necessary.

Classes and Events

Saturday, May 1, 11 am- 2 pm, May Day event in Downtown Denton: Performance by Vintage Blue, Tie-dye kids' art, the Foundry yard/art sale and more. All ages welcome. Free!

Monday, May 3, 10, 17, and 24, 4-5:30 pm, Mosaic Club: Open to people who have taken a class or have experience working with mosaics. Work on your own project with guidance from Foundry Artist Joanne Gelles. Materials are included. \$15 per session.

Saturday, May 8, 1 pm, Second Saturday: Foundry Artist Kim Gadow will lead a nature photo walk. Participants will be walking to Crouse Mill Park and photographing interesting animals and plant life. All ages welcome. Free!

Tuesday, May 11, 6:30 pm, Write On!: Write On! is an adult writers' group that meets online every 2nd and 4th Tuesday. Come write, share your writing, or just listen! Topic: "Fate" Free!

Thursday, May 20, 5:15-7:00 pm, Macrame Wall Hanging for Beginners: Participants 14 years old and up will make a wall hanging with Foundry Artist Janice Knauss. The class will be held at the Foundry and space is limited. \$15/CCCCA members, \$20/Non-members.

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Whether your Mom has gone on, or hopefully she's still here, remember her with this kind wish "Happy Mother's Day"

Saturday, May 22 and 29, 2-4 pm, Mosaic on Furniture: Add a mosaic design to a piece of furniture with Foundry Artist Joanne Gelles. For Adults. \$35/CCCCA Members, \$40/Non-members and \$10 materials fee.

Tuesday, May 25, 6:30 pm, Write On!: Write On! is an adult writers' group that meets online every 2nd and 4th Tuesday. Come write, share your writing, or just listen! Topic: "Apocalypse." Free.

For more information and to register for classes: go online to carolinearts.org, call 410-479-1009, or email info@carolinearts.org. Be sure to sign up for the CCCC e-newsletter on our website or 'like' us on Facebook or follow us on Instagram: #carolinearts for the most up-to-date information and news.



**Mosaic
Furniture**



**Macrame Wall
Hanging**



YMCA Concert Strumming For A Cause

Thursday, May 20 • 6:30-8:30 pm
Market Street Pub
200 Market St. Denton

Join us for an evening full of music from local artists: Sam Pugh, Reagan Kent, Tina Holt and Justin Ryan.

Cost: \$15 per person entrance fee

For tickets: <https://operations.daxko.com/Online/2043/ProgramsV2/Home.mvc> or Angel Perez, Program Coordinator, 410-479-3060 or carolineymcamentoring@ymcachesapeake.org

YMCA Healthy Kids Day

Saturday, May 22 • 11 am-2 pm
Ober Park, Greensboro

Healthy Kids Day provides all the ingredients for developing healthy, resilient kids. Join the Y for fun activities that celebrate kids being kids!

All are welcome to join this free event full of fun, games, community resources, music and healthy snacks.

Thanks to our sponsors!

Save-A-Lot & Car R US Graduation Caravan

Saturday June 5 • 10-3 pm

Get creative by decorating your car and join us at one of several celebration spots to help us honor and celebrate our graduates around the county. More details soon!

Outdoor Movie Night

Saturday June 19
Market St. Denton

It's time to enjoy the summer with the Y! Come and join us for a magical night under the stars! Bring your blanket or chair and enjoy time with family while watching a family friendly movie. This is a free event! Concessions available.

Ridgely Pharmacy Cruise-In

Thursday, May 20 • 5 – 8 PM

Free event in Ridgely!

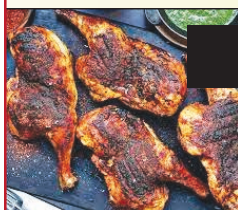
Music, great food and door prizes. We will accept a few vendors for this event. Please contact Brenda Walls at 410-634-9800.



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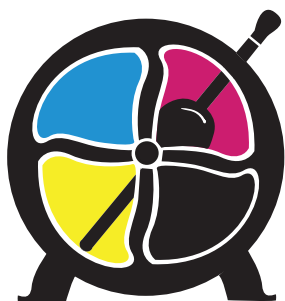
Saturday, May 15 | Noon until...

Dinner includes: ½ BBQ Chicken, Corn on the Cob, Bag of Chips, Roll, Soda or Water.
Cost: \$10 Cash only (no pre-orders required)

For more information, contact:

Karen at 302-222-2541 (call or text), karenstubbbs93@gmail.com
or George at 443-786-0871 (call or text) or gbradleyd17@gmail.com

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Look at Your Financial Situation Holistically

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



What's the biggest financial mistake you can make? Choosing the wrong investments? Waiting too long to save for retirement? Underestimating the costs of retirement? All these are reasonable answers, but the biggest mistake you might make is not looking at your financial picture holistically – that is, not bringing into the picture all the elements of yourself.

Let's consider some of them:

- Your views on helping your family – Your decisions about helping your family are clearly going to be a major part of your financial strategy – and this is true at virtually all stages of your life. When your children are young, you'll need to decide if you're going to put away money for their college education, and, if so, how much, and in what investment vehicles. When they're young adults, you may also need to decide how much financial support you're willing to provide for things such as the down payment on a new home. And when you're drawing up your estate plans, you'll need to consider how

to distribute assets to your children, grandchildren or other family members.

- Your personal beliefs – As someone with civic, ethical and moral concerns, you want to positively affect the world around you. And that's why you may feel compelled to make charitable gifts throughout your life and then make philanthropy part of your legacy. To accomplish these objectives, you'll want to include gifting techniques in your financial strategy today and your estate plans for tomorrow. Of course, for the estate planning component, you'll need to work with your tax and legal advisors.
- Your purpose in life when you retire – When you retire, you may be stepping off a career path, but you're also entering a world of possibilities. How will you define, and live out, your new sense of purpose at this stage of your life? Do you seek to broaden your horizons by traveling around the world? Do you want to give back more to the community by volunteering? Can you spend more time pursuing the hobbies you enjoy? Each of these choices will carry different financial implications for how much you'll need to accumulate for retirement and how much you will need to take out each year from your retirement accounts, such as your IRA and 401(k).
- Your health – Your physical and mental health can play big roles in your financial plans and outlook. On the most basic level, the healthier you are, and the better you take care of yourself, the lower your health care bills will likely be during retirement, which will affect the amount you need to put away for health care. And you also may need to prepare for the costs of long-term care, which can be enormous – in fact, a private room in a nursing home can easily cost \$100,000 per year, according to the insurance company Genworth.

It can be challenging to weave all these elements into a single, unified vision, so you may want to get some help from a financial professional. But, in any case, be prepared to look at your situation holistically – because, when putting together a lifetime's financial strategy, every part of your life matters.

Caroline Cycles

Caroline Cycles is a Caroline County based cycling group. Monthly rides are 20-25 miles in length. Riding pace for the group will vary between 12-16 mph and a designated "sweeper" rider is assigned for each ride.

All cyclists must wear helmets. Bikes should be equipped with front and rear lights. Bright colored clothing is encouraged.

May 15th ride- Federalsburg Historical Society located at 100 Covey Street, Federalsburg.

June-October TBA.

Contact Tony Gianninoto at tgianninoto@comcast.net or call/text 410-924-7402.

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Veterans Day: November 9–15 (2 weeks)

Donation: \$25/flag per display period

Optional: \$10 Honor Plaque displayed on the sponsored flag



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Denton Rotary supports Denton Scout Troop 165, Imagination Library (early reading/family literacy program thru CC Public Library), Wells for Ghana and Lifetime Wells Foundation, college scholarships for Caroline County students at Chesapeake Community College and the annual November Rotary Youth Career Fair for 10th graders at the General James F. Fretterd Community Center.

For more information, contact our Flag Project Coordinator Sue Simmons at ssimmons@carolinemd.org or 410.924.7914

Via Facebook: [facebook.com/dentonmdrotary](https://www.facebook.com/dentonmdrotary)

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Registration deadline for 2021 Memorial Day is May 5 and Veterans Day is October 29, 2021.

☐ Yes, I will sponsor a flag. Please display: ☐ in May (\$25/flag) and/or ☐ November (\$25/flag)

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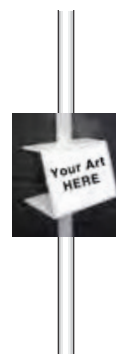
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Honor Plaques attach to the flag pole and are 6.5" wide x 4" high. \$10/plaque (one-time fee). Limited to 3 lines of type.



Caroline CASA

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May is National Foster Care Month

May is **National Foster Care Month**. It is a time to recognize and honor foster families, volunteers, mentors, policymakers, child welfare professionals, and other members of the community who help children and youth in foster care find safe, permanent, loving homes in which they can thrive. It is also a time to examine how we all play a role in keeping children safe and families together.

Foster parents provide a critical safety net for children who've been abused, neglected, or abandoned by their families. They open their hearts and their homes to provide stability for children and youth during an otherwise tumultuous time in their lives. But foster care is intended as a support system for families, not a substitute for parents. Foster care should partner with birth parents and older youth in foster care to identify family strengths that can become the foundation of healing for the entire family. Children and youth thrive when their families have routines, structure, and reasonable expectations; and parents display warmth and nurturance.

This year's **National Foster Care Month** campaign focuses on how the foster care system can work to strengthen families. It also emphasizes the importance of helping young people establish and maintain meaningful connections to help them during and after their foster care experience. A strong support system of professionals and family can help young people address the challenges they face as they transition to adulthood. We know that children heal in relationships, and that children's outcomes are better in life when they are better connected. The same is true for youth who develop personal and community connections prior to exiting the system. Without opportunities to develop essential life skills, like learning how to appropriately budget money or the process of building credit, foster youth can experience negative outcomes. Young people who leave foster care without permanent connections to a family and community are at greater risk of not achieving educational goals, becoming pregnant at an early age, being homeless, and facing incarceration.

The first week in May is also **Children's Mental Health Awareness Week**. CASA of Caroline is proud to be partnering with Caroline County Public Schools and other local organizations and businesses to raise awareness of the importance of children's mental health. According to the American Academy of Pediatrics, mental and behavioral health is the largest unmet health need for children and youth in foster care. Children who have been removed from their home and placed in foster care experience a traumatic event. For children to thrive despite abuse or neglect, resilience is key. The most common factor for developing resilience is having a stable relationship with a supportive adult. Positive mental and behavioral health requires the consistent presence of at least one nurturing, responsive caregiver in the child's or youth's life for a substantial period of time. As children head back to school, having caring, dependable adults listen and put the child's best interests before all others can make all the difference.

Foster families frequently provide a child's first experience with healthy family routines. For children in foster care, the presence of a CASA volunteer also has a huge impact on the outcomes for that child. Children who have a CASA volunteer are more likely to be adopted, are half as likely to reenter the foster care system and are less likely to be expelled from school. In fact, children who have a CASA volunteer average eight fewer months in foster care than children without one. CASA-supported kids are more likely to find a safe, permanent

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NATIONAL DAY OF PRAYER

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Drive-in Worship & Prayer

May 6 at 12:00 Noon
13699 Greensboro Road
Greensboro, Maryland



home and succeed in school. They're also half as likely to re-enter the foster care system.

While we all have a responsibility to help children and youth who've experienced abuse and/or neglect, this month we say thank you to every foster family, child welfare professional, judge and volunteer who dedicates their life to serving and protecting over 423,000 children and youth in the foster care system. We are grateful for your dedication, selflessness and countless daily sacrifices to support children who have experienced abuse or neglect. To learn more about **National Foster Care Month** and the foster care system, please visit www.childwelfare.gov. To learn more about becoming a CASA volunteer, please visit www.carolinecasa.org or call Shelly at 410-479-8301. Together, we can "Change a Child's Story"!

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-G20CA0225I.

Local Girl Scouts Send Cookies to Residents at Ronald McDonald House

Katrina Benges and Ally Phebus of GS Troop 1121 from Greensboro and Hayden Mench from GS Troop 180 from Price, MD helped sell cookies for the residents and family members of the Ronald McDonald House in Baltimore.

Kristen Chouinard, Katrina's mom helped coordinate the task to sell the cookies and the girls sold cookies to extended family members and friends from New York, North Carolina, Maryland and Delaware to help support these residents and to help make their day a little brighter.

Marie Freeman is a local Caroline County resident whose family has helped support and has volunteered for the Ronald McDonald House for over 20 years. She will deliver the cookies to the families on behalf of the GS Troops. Marie is currently raising funds for bags stuffed with essentials for Mother's Day for the Ronald McDonald House. If you are interested in helping, please contact her at 410-562-0283.



Pictured left to right: Katrina Benges Troop 1121 and Hayden Mench Troop 180

Library Corner



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info@carolib.org
410-479-1343

by Jeanne Trice

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

Friends of the Library Raffle and May 1 Pit BBQ fundraiser!

Take a chance to win one of ten gift bundles loaded with all sorts of good stuff from local businesses. See photos of the bundles and purchase tickets at any library location. The drawing will be held right after the Friends' Catering by Jamie Pit BBQ fundraiser on May 1st.

You can pre-order your BBQ at any library location or just stop by the corner of Rt. 404 and River Road outside Denton on Saturday, May 1, from 11 am-2 pm (or until we run out!).

Meet some new Friends and get some fantastic BBQ for your Saturday lunch. Choose a smoked beef or turkey sandwich, a bag of chips, and a drink for \$9.

Welcome back! Our doors are now open.

All branches are now open for in-person services. Masks must be worn over your nose and mouth at all times. Please limit

your time in the library to one hour or less, and maintain social distancing. Contactless services, such as curbside pickup, laptop/hotspot lending, and virtual programs, are still available. Visit our website or call 410-479-1343, Ext. 106 for updated hours and services.

The Coming Soon list is changing!

Do you subscribe to the library's "Coming Soon" list for bestselling fiction? We now have a new set of lists you can subscribe to that will send you a list of books in all your favorite genres. If you are already a subscriber, you will receive an email with a link to join the new system.

Interested in finding a list of great new reads, delivered directly to your inbox? Want to expand your reading horizons and see what the future holds? Subscribe today at <http://www.libraryaware.com/3117/Subscribers/Subscribe>.

Place your hold requests directly from the lists or call or visit so that we can place them for you. Paper copies of the original "Coming Soon" list will still be available at all three locations.

Caroline Cooks

Calling all cooks! The Library is collecting local recipes with the goal of creating a Caroline County cookbook. Submit your family's recipe for a chance to be featured—don't forget to tell us a little bit about its history. We'd also love to have a picture of the finished dish, or even the recipe creator. Fill out a recipe form at carolib.org to make a digital submission or visit any location for a paper copy.

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 with a Caroline County Public Library card. It allows homebound residents to borrow and return library books and audiobooks through the mail.

No card? No problem! Call us at 410-479-1343, Ext. 106 to set up your free library card account. Visit our website, click on the Services menu, and click "Books by Mail" or call 410-479-1343, Ext. 170 for more information.

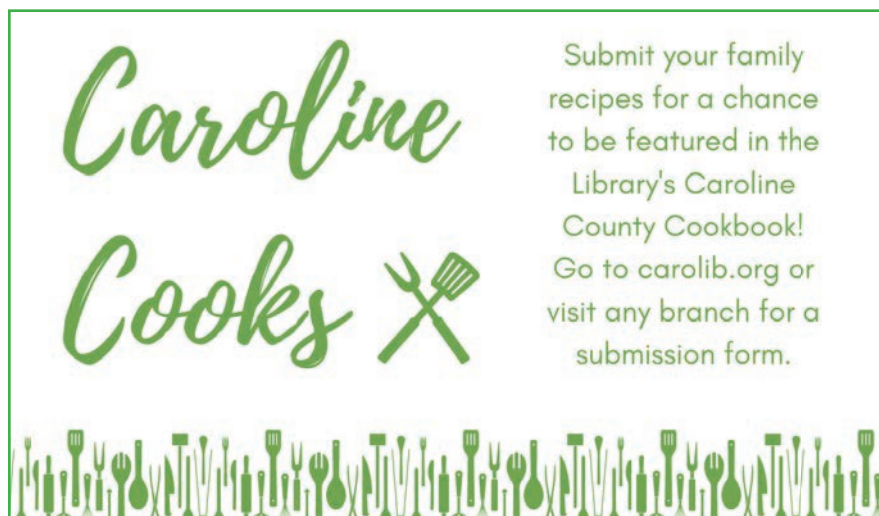
Laptops and Wi-Fi hotspots available for check out

Borrow a laptop or hotspot! It's free with your library card, and you can get expert remote tech help from a librarian.

Must be 18 or older. For details, visit our website, click on the Services menu and then "Laptops for Checkout" or call 410-479-1343, Ext. 106.

Faxing and Printing at all locations

Send us your documents via our website or bring them to curbside service and we can make copies or fax for you! When uploading your print/fax requests please include as many details as possible, including the library



location for pick-up. You will receive an email when your document is ready. 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

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 in a welcoming environment, and find out about our virtual programs. For more details visit our website, click on the Children and Families menu and then "Join Our Teen Discord Server" or email cthompson@carolib.org.

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, May 11, 6:30 pm – *Capital Dames* by Cokie Roberts. To register and receive a Zoom link, email jtrice@carolib.org.

Tuesday Night Book Club: Tuesday, May 18, 6:30 pm – *Year of Wonders: A Novel of the Plague* by Geraldine Brooks. 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, Tenchi in Greensboro, and the 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 receive your application in the mail.

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Caroline County Bird Club

Come join the Caroline County Bird Club, the oldest Eastern Shore Chapter of the Maryland Ornithological Society!

Local chapters throughout the state offer field trips, bird counts, and conservation projects for members and guests. Lively and informative programs complement regular meetings where members and guest speakers share their knowledge and expertise.

Below you will find the upcoming schedule of Caroline Bird Club's programs and birding outings. You don't have to be a member of the club or a great birder to attend! Just come join the fun! In keeping with the current situation of the COVID-19 pandemic, we are limiting our events to outside and virtual events for now.

Saturday, May 1 – Basic Bird Walk at Martinak State Park. Wayne Bell & Debby Bennett, leaders. Meet in the parking lot by the log cabin at 8 am. Good for beginners learning to identify birds and breeding bird behavior. Dress appropriately and bring binoculars if you have them. Please bring face masks. We will be socially distancing.

Saturday, May 8 – Caroline May Bird Count. Contact Debby Bennett at 410-829-4952 or dabennett1996@gmail.com for more information.

Saturday, May 29 – Basic Bird Walk at Adkins Arboretum. Leaders: Debby Bennett & TBA. Meet in the parking lot by the visitor's center at 8 am. Good for beginners learning to identify birds and breeding bird behavior. Dress appropriately and bring binoculars if you have them. Please bring face masks. We will be socially distancing.

All activities are free and open to the public. Check out more Caroline County Bird Club information at: <http://carolinebirdclubmos.blogspot.com>. And don't forget to visit our Facebook page and Like us! Just go to Caroline County Bird Club!



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May Tide Table

Predictions for Tuckahoe
(See below for other factors)
Daylight Savings Time

Date	AM				PM			
1	6:14	Lo			12:39	Hi	7:01	Lo
2	12:42	Hi	7:06	Lo	1:28	Hi	7:51	Lo
3	1:34	Hi	7:58	Lo	2:17	Hi	8:41	Lo
4	2:29	Hi	8:52	Lo	3:09	Hi	9:32	Lo
5	3:28	Hi	9:47	Lo	4:02	Hi	10:23	Lo
6	4:29	Hi	10:43	Lo	4:56	Hi	11:14	Lo
7	5:31	Hi	11:39	Lo	5:50	Hi		
8	12:05	Lo	6:29	Hi	12:35	Lo	6:42	Hi
9	12:55	Lo	7:22	Hi	1:29	Lo	7:32	Hi
10	1:44	Lo	8:11	Hi	2:21	Lo	8:19	Hi
11	2:31	Lo	8:57	Hi	3:10	Lo	9:03	Hi
12	3:16	Lo	9:40	Hi	3:57	Lo	9:45	Hi
13	4:00	Lo	10:21	Hi	4:43	Lo	10:25	Hi
14	4:44	Lo	11:01	Hi	5:28	Lo	11:04	Hi
15	5:28	Lo	11:40	Hi	6:13	Lo	11:43	Hi
16	6:12	Lo			12:21	Hi	6:59	Lo
17	12:23	Hi	6:59	Lo	1:02	Hi	7:46	Lo
18	1:08	Hi	7:48	Lo	1:46	Hi	8:34	Lo
19	1:57	Hi	8:40	Lo	2:33	Hi	9:23	Lo
20	2:54	Hi	9:35	Lo	3:24	Hi	10:12	Lo
21	3:57	Hi	10:32	Lo	4:18	Hi	11:02	Lo
22	5:01	Hi	11:31	Lo	5:15	Hi	11:53	Lo
23	6:04	Hi			12:30	Lo	6:12	Hi
24	12:45	Lo	7:04	Hi	1:28	Lo	7:08	Hi
25	1:36	Lo	8:01	Hi	2:24	Lo	8:02	Hi
26	2:27	Lo	8:56	Hi	3:18	Lo	8:56	Hi
27	3:18	Lo	9:49	Hi	4:09	Lo	9:49	Hi
28	4:09	Lo	10:40	Hi	4:59	Lo	10:41	Hi
29	5:00	Lo	11:29	Hi	5:49	Lo	11:33	Hi
30	5:51	Lo			12:17	Hi	6:37	Lo
31	12:25	Hi	6:43	Lo	1:04	Hi	7:26	Lo

Add or subtract hours and/or minutes as indicated:

	AM		PM	
Greensboro	Add	:25	Add	:43
Choptank	Subtract	3:06	Subtract	2:23
Denton	Subtract	:40	Subtract	:03

Smiles by Holsinger and Higgins is still going strong and accepting new patients!

We want to thank you all for your support through this wacky year. We thought about doing a drive-thru picnic but decided instead to postpone our Patient Appreciation Day Picnic until September 10, 2021, 4:30 to 6:30 pm.

We plan to gather, eat and celebrate!

Let's picnic and party in September!
See you then!

Dr Rowland Holsinger and Dr Pat Higgins

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in Delaware



Lions Support the RMHC Red Shoe Shuffle

On April 10 at Martin Sutton Park in Ridgely, the Ridgely Lions, along with "Team Ethan", also known as the Frey family, participated in the 10th Annual Ronald McDonald House Charities' (RMHC) Red Shoe Shuffle. For 10 years this successful fundraiser has been one of the most successful events for the RMHC. The dedicated RMHC sponsors and volunteers with over 1,600 registered runners and walkers, including the Lions and "Team Ethan", helped the RMHC-Maryland set a new record for funds raised by a Red Shoe Shuffle - \$420,000. That's right, the 10th Annual RMHC Red Shoe Shuffle exceeded their goal of \$350K with a tally to date of \$420,000. To learn more about the Ronald McDonald House Charities and their 2021 RSS fundraiser, go to www.rmhcmaryland.org or go to www.facebook.com/2021RedShoeShuffle.

The Lions Clubs in the Lions Clubs International's District 22B (MD Eastern Shore) raised \$2,100 dollars for the Ronald McDonald House. The following Lions Clubs participated and contributed to the RMHC- Cambridge Lions Club, Chesapeake City Lions Club, Chestertown Lions Club, Conowingo Lions Club, Crisfield Lions Club, Crisfield Lioness Lions Club, Denton Lions Club, Easton Lions Club, Federalsburg Lions Club, Galena Lions Club, Hurlock Lions Club, Kent Island Lions Club, Millington Lions Club, Ocean City Lions Club, Pocomoke City Lions Club, Preston Lions Club, Ridgely Lions Club, Rising Sun Lions Club, Sharptown Lions Club, Snow Hill Lions Club, Sudlersville Lions Club, and Trappe Lions Club. Congratulations to the Ronald McDonald House Charities Maryland on the success of their fundraiser and a special

thanks to the RMHC staff and volunteers, the families and patients who have utilized the Ronald McDonald House and the dedicated participants who support the RSS year in and year out. See you next year!!

It is not too late to donate to the Ronald McDonald House Charities Maryland – go to www.rmhcmaryland.org.

Lions clubs are groups of men and women who identify needs within the community and work together to meet those needs. For more information or to get involved with the Ridgely Lions Club, please contact Lion Dave Davis at 443-786-2547 or ridgelylions@verizon.net.

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Ridgely Lions and "Team Ethan" gather at Martin Sutton Park to support the 10th Annual Ronald McDonald House Charities Red Shoe Shuffle 5K

Marydel Lions Club Chicken BBQ Dinners World Famous Funnel Cakes

At the April 6 Marydel Lions Club's Board Of Directors meeting, preliminary plans were made for the resumption of our 'World Famous' Funnel Cakes and BBQ Chicken Dinner events. Understandably, these highly acclaimed and very popular activities will be subject to the degree to which our society has reopened from our current pandemic of limited social interactions. Providing that all goes well, including the acquisition of the proper county food permit, land owner site permission and socially accepted 'stop, order, pay, grab 'n go' protocol, we have tentatively set the date for Saturday, October 9 at State Line Gas in Marydel. The chicken dinners and funnel cakes will be available from 9:30 AM to 12:30 PM, if not sold out sooner!

If these tentative plans come to fruition, look for our ad in the September issue of the Caroline Review. Please remember that 100% of all of the money raised from all of the Marydel Lions Club's fundraising activities is returned through the Club's programs and projects that aid and support the children, youth, families, adults and seniors in our service area in both the Northern portion of Maryland's Caroline County and the

Southeastern portion of Queen Anne County as well as a major Western portion of Delaware's Kent County.

Our Marydel Lions Club members are anxious to resume our Club service project and program activities and with your good support of our fundraising activities we are able to do so much more for those in our service area. Our membership door is always open to those who feel called upon to join and serve. Inquiries can be directed to Terry Higgins at tmhiggins59@hotmail.com or 302-363-5823. Please remember that as Lions --- WE SERVE because WE CARE, WE HELP and WE ACCOMPLISH!



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FEDERALSBURG: Civic League Building, 3439
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Please call 410-479-0292 if any questions.

Local Author Goes Nationwide

*Eastern Shore resident records
her tumultuous memoir.*

Mary Christine Strobel (Benton), known as Christine, was born in Baltimore in 1962. She relocated to the small town of McDaniel in 1975 where she lived on the watershed of the Chesapeake Bay. As an adult, Christine moved to Roxana, Delaware. It was during that time she began to document her life's experiences, as a therapeutic way of overcoming many trials and tribulations she had experienced that lasted decades; challenges that few, if any, could withstand.

After several years of nudging from her husband, Michael Strobel, Christine began the long tedious process to turn her timeline into a book. Her motivation was also to share her story with her children, grandchildren, and her family for generations to come and to possibly help others who find themselves in the throes of life changing hardships.

Christine presented her manuscript to long time editor, Bill Cecil, M. Ed. and technical writing professor at the University of Maryland, Eastern Shore Campus for review and editing. After reading Christine's manuscript, Bill encouraged her to persevere through the challenges of completing her memoir,

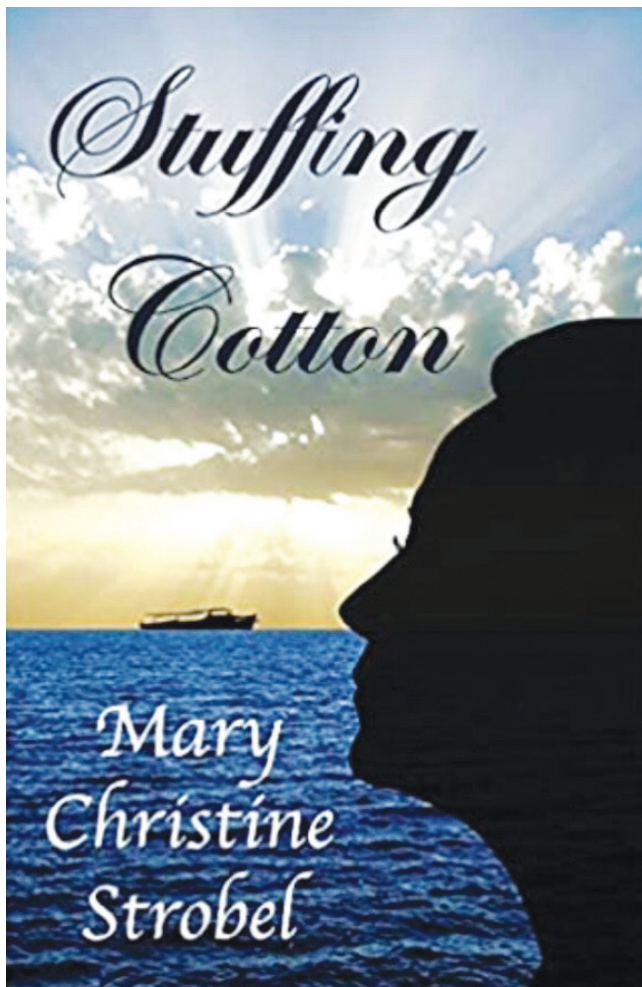
Stuffing Cotton. There has been a lot of interest in Christine's story thus far. Those who have read *Stuffing Cotton* before its release have attested to its impact as being one of the most powerful books they have read to date. *Stuffing Cotton* has also been reviewed by Hollywood producers for a possible screenplay.

Christine loves the Delmarva Peninsula and she will soon be debuting her book at a local venue as she wishes to share her story with the community of which she is grateful to be a part.

For more information, please feel free to contact Mrs. Strobel at stuffingcotton@gmail.com. *Stuffing Cotton* by Mary-Christine Strobel is available through Amazon, Barnes and Noble and through local publisher, Salt Water Media.

On a personal note, the author of *Stuffing Cotton* is my sister and I am so proud of her for pushing through some very difficult and painful memories of her life to complete this book.

--Loretta Warfield,
Publisher of the Caroline Review



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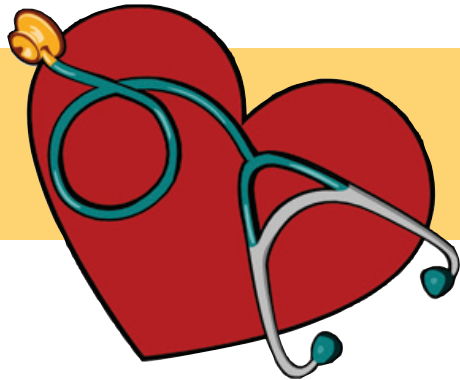
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Health Corner

Tips, Classes and Programs to help you live healthier!

May is Melanoma Awareness Month

*Submitted by Leigh Marquess, RN,
Director for Wellness Promotions at the
Caroline County Health Department.*

May brings outdoor living! Even with the COVID-19 virus still present, gardens and farmland are being planted, boats are being readied for summer crabbing and fishing, outside projects are underway, kids are playing outside and riding bikes until the sun goes down. Now and truly all year round is the time to build safe sun habits into your family's daily routine to prevent sun damage and potential skin cancer.

Skin cancer is the most common type of cancer with more cases diagnosed each year than all other cancers combined! There are three main types of skin cancer. Most are either Basal cell or Squamous cell carcinoma. These seldom become life threatening. Melanoma is less common but a more serious cancer. It is responsible for more than 75% of skin cancer deaths. In Maryland, the highest melanoma

rates are on the Eastern and Western shores of The Chesapeake Bay and Central Maryland counties.

When diagnosed early, melanoma can be cured! It is also the most preventable type of cancer.

Everyone has some risk for developing skin cancer, some more than others. These include (1) light skin that burns or freckles easily, (2) naturally light hair, blonde, red or light brown, (3) light colored eyes, blue, green or grey, (4) family history of skin cancer, and (5) a history of sunburns as a child. One or two blistering sunburns as a child doubles a person's chance of developing melanoma later in life. (6) Tanning bed use.

Dark-skinned people are more likely to get melanoma on palms of hands, soles of feet, nail beds and lips.

Recognize Melanoma! Know your ABCDE's!

A: Asymmetry. One half of a mole doesn't look like the other.

B: Border. Irregular edges to a mole, not defined.

C: Color. Different colors appear in the same mole.

D: Diameter. The mole is larger than the end of a pencil eraser.

E: Elevated or Enlarged. Other warning signs may include a sore that doesn't heal, a spread of color from the border into neighboring skin, a change in sensation in a mole such as itchiness, tenderness or pain, oozing or bleeding from a mole, and a brown or black spot underneath a nail.


How to protect your skin from the sun

- Avoid direct sun when it is strongest, 10 am - 4 pm.
- Encourage your children to play in the shade.
- Wear protective clothing such as a wide-brimmed hat, long sleeve shirt and UV protection sunglasses.
- Use 30 SPF UVA/UVB sunscreen. Keep an extra small bottle in your car, purse and kids backpack.
- Avoid tanning beds.
- Check your skin thoroughly once a month.

Get to know your skin and your own pattern of moles, freckles and birthmarks. Have someone else check your back and scalp and other places that may be hard for you to see.

Call your doctor if you find any new or changing skin growths. Taking these steps will significantly reduce your chances of developing skin cancer and enjoying a happy, sunburn-free summer!

The Caroline County Health Department Wellness Programs, funded in part through the Maryland Cigarette Restitution Fund, provides skin cancer education to the community. If you have questions related to skin cancer education or



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are interested in learning about our cancer screening programs (Breast and Cervical Cancer, Colorectal Cancer, and Oral Cancer), and our Tobacco Cessation/Prevention Programs, call our office at 410-479-8080.

Drive-Up COVID-19 Testing

The Caroline County Health Department continues to offer drive-up COVID-19 testing at the HAPS Building at 403 S. 7th Street in Denton on Tuesdays from 1 - 3 p.m.

Appointments are recommended. Call 410-479-8065 to schedule.

COVID-19 Vaccines

COVID-19 vaccines are here and available to all adults over the age of 18 who live or work in Caroline County. Go to carolinecovid19.org to register. Contact the Call Center if you need help at 410-479-5880.

Health Disparities & Tobacco Use

By Heather Grove, RN BSN

Tobacco use is dangerous to everyone and smoking continues to be the leading cause of preventable death in the United States. However, did you know some people are even more adversely affected by the negative effects of tobacco?

Healthy People 2020 defines a health disparity as "a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage."

Let us explore some health disparities researched by the Center for Disease Control and Prevention (CDC) when it comes to tobacco use:



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- African American/Black individuals usually smoke fewer cigarettes and start smoking at an older age, yet are more likely to die from smoking-related diseases such as heart disease, cancer and stroke compared to White individuals.



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- African Americans/Blacks are more likely to be exposed to second hand smoke than any other racial or ethnic group.
- Hispanics/Latinos have less health care coverage and are less likely to be advised by a health care provider to quit or have access to cessation treatments.
- People living below poverty and people with lower levels of education smoke more than the general population and are more likely to suffer from diseases caused by smoking.
- People living in rural areas have 18-20% higher rates of lung cancer compared to people living in urban areas.

The tobacco industry is responsible for at least a portion of these disparities. They heavily market their deadly tobacco products by targeting select populations in ways that appeal to them. For example:

- Menthol tobacco products are heavily marketed and advertised in culturally relevant ways towards the African American/ Black community.

- Menthol products are given more shelf space and often feature price promotions like discounts and multi-pack coupons in African American and other minority neighborhoods.
- Hispanic populations are targeted with brand names like "Rio" and "Dorado" and may be influenced by Big Tobacco's financial contributions for college education, as well as their support of Hispanic culture and arts.
- The LGBTQ community is targeted by advertising at gay PRIDE festivals and marketing that depicts tobacco use as a "normal" part of LGBTQ life.
- An old marketing campaign, Project SCUM, which stood for "Sub-Culture Urban Marketing" targeted LGBTQ and homeless individuals.
- A higher number of tobacco retailers are found in low-income areas and companies have historically used discount coupons and point-of-sale discounts to promote the purchase of these deadly products.

Being aware of tobacco disparities is the first step to combat them. You may see anti-tobacco marketing campaigns, such as CDCs "Tips from Former Smokers", which can help reduce the burden among many disparate populations. Awareness and access to quitting tools is also important. 1-800-QUIT NOW is a no cost, phone based Quitline, which operates 24/7 and offers services in both English and Spanish. Participants will have access to trained quit coaches and nicotine replacement products like patches and gum which, when combined, greatly increase the chances of a successful quit attempt. Anyone interested can call directly or may contact me at 410-829-0848 to be referred by the Health Department.

Resources: <https://www.healthypeople.gov/2020/about/foundation-health-measures/Disparities>. <https://www.cdc.gov/tobacco/disparities/index.htm>



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- Proof of income (last 30 days)
- Social Security card



CAROLINE COUNTY
HEALTH DEPARTMENT

Community Calendar

ONGOING

Lions Durable Med Equipment Loan Closet. If you are in need of a piece of durable medical equipment, then have your caregiver or healthcare provider contact a Lions Clubs near you to see if we can assist you. To contact a Lions Club near you search www.lions22B/projects. If you like what Lions are doing in your community, then consider joining us as a member.

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/ridgelylionsclub. We are always seeking new members who are interested in serving their community.

FIRST MONDAYS

The Greensboro Historical Society, 104 E. Sunset Ave., meets each month on the first Monday at 7 pm.

TUESDAYS

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

WEDNESDAYS

Community Civic League Food Pantry, 3439 Laurel Grove Road, Federalsburg. Wednesdays, 4 - 5 PM or by appointment. Free food and clothing. Contact: 302-604-4216 or 410-754-6011.

The Ridgely Lions Club supports the **Ridgely United Methodist Church with their weekly "Food Pantry"** from 4-5 pm. Folks in need can pick up a grocery distribution behind the Church on Central Ave in Ridgely. For more information, contact Lion Shad Brannock at ridgelionsec@gmail.com.

SECOND FRIDAYS

The Greensboro Historical Society Museum, 104 E. Sunset Ave., "Friday Night at the Museum" is usually held on the second Friday of each month at 6:30 with various presentations of historical interest.

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. For more information call 410-482-8903.

SATURDAYS

Preston Historical Society will resume Saturday hours on April 3, 2021. For more information on the museum and its upcoming reopening and events visit www.prestonhistoricalsociety.com, Facebook at "Preston Historical Society," or call 410-943-1891.

The Caroline County Historical Society Rural Life Museum located at 16 N. 2nd St., Denton is open every Saturday from 11 AM to 4 PM from May through November. We adhere to all COVID-19 regulations including the wearing of a mask in the Museum. We do not provide masks. Contact: 410-479-2055 or www.carolinehistory.org for additional information.

FIRST SATURDAYS

Community Civic League Breakfast, 3439 Laurel Grove Road, Federalsburg. Every first Saturday, 7-10:30 AM Scrapple, sausage, eggs, potatoes, applesauce, biscuit, oj, coffee, \$8. Local delivery available. One free breakfast to anyone who attended the original school or daycare. Contact: 410-754-6011 or 410-924-0552.

Ridgely Train Station, sponsored by the Ridgely Historical Society will be open the 1st Saturday of the month from 10 a.m. until 1 p.m. through Sept. 4. For tours not on these specified dates and times, please call Cathy & Rick 410-991-8225.

SECOND SATURDAYS

Giving Grace Food Pantry held at **Goldsboro Fire Co., 700 Old Line Road, Goldsboro.** Food available from 7 AM until. For more information, call 302-270-1948. Sponsored by Trinity United Methodist Church, Goldsboro.

FRIDAY, APRIL 30

Friday Nite Dinner at Denton American Legion Post #29, 9238 Legion Road. Dinner from 5-7 PM. Ladies will be serving Pork Lion Dinner for \$8. Entertainment is Country Express Band from 7-11 PM. Info: 410-479-2708.

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[or easternshoreorthodoxy.org](http://easternshoreorthodoxy.org)

FRIDAY & SATURDAY, APRIL 30 - MAY 1

New to You Treasures Rummage Sale hosted by Preston Historical Society. Rain or shine each day from 8 AM to 2 PM at PHS Museum located at 167 Main Street, Preston. A wide variety of gently-used and some new items for sale, such as clothing, housewares, cookware, camping & fishing supplies, toys, holiday items and much, much more, as well as a bake sale table and raffle items. SnoAngels Shaved Ice and Frozen Treats will be onsite. To donate to or learn more about the sale visit www.prestonhistoricalsociety.com, Facebook at "Preston Historical Society," or call 410-330-3368.

SATURDAY, MAY 1

Downtown Denton May Day Event from 10 am-2 pm. Visit www.downtowndenton.com for more details on vendors and accommodations.

SATURDAY & SUNDAY, MAY 1-2

Eternal Life Ministries we'll be having a **Celebration of Men Concert** on Saturday at 6 pm, and a **Celebration of Men's worship service** on Sunday at 3 pm. Please come and join us for our two day celebration at 807 Market Street in Denton, where every Sunday we are "Free at Three!" For more information,,contact Minister of Music, Isaiah Embert, at 443-786-6806 or Brother Michael Garrett at 410-714-4793.

MONDAY, MAY 3

Grocery Bingo is back at the Cordova Firehouse. Doors open at 6 pm and games start at 6:45. Refreshments will be available. For more information, call Cathie at 410-924-6535.

FRIDAY, MAY 7

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Road, from 5-7 PM. \$8. Menu to be determined. Entertainment is KG Band (Classic Rock, Country & Blues) from 7-11 PM. Info 410-479-2708.

Preston Lions Club

CARNIVAL

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Justin Tyson: 240-419-8634

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Father's Day Crab & Shrimp Cruise

Saturday June 19 • 4 pm

Sunday June 20 • 1 pm

Call now to reserve your spot.



SUNDAY, MAY 9

Join us for our special service, "Honoring All Mothers at Calvary". Our own Keith Johnson will be speaking. Sunday School for all ages at 10 AM, Worship Service at 11 AM, Evening Service at 7 PM (Children's Class also). Wednesday Bible Study at 7 PM. If you have questions, contact Don Reynolds, Pastor of Calvary Baptist Church, 1120 Market Street, Denton, 410-924-6404, donaldwreynolds@comcast.net, www.calvarybaptistchurchofdenton.org.

Mothers Day Breakfast at Denton American Legion Post #29, 9238 Legion Road from 8-11 AM. \$9. Info : 410-479-2708.

Mother's Day Drive thru Breakfast at the Cordova Firehouse from 7:30 until 11 am. Pre-orders are requested. Breakfast includes pancakes, eggs, bacon, sausage & scrapple for \$8. Pre-orders are requested by April 30 and can be ordered on our Facebook page, or call Jeanie at 410-829-7214 or Kate at 443-262-6615. There will also be a bake sale.

MONDAY, MAY 10

Ridgely Lions Club meets at 6:30 pm at Ridgely United Methodist Church Social Hall, 107 Central Ave., Ridgely. If you are interested helping your community and meeting like-minded folks, join us for our social time and meeting and learn more about the world's largest service organization. Contact Lion Dave Davis at 443-786-2547 or ridgelylions@verizon.net and on Facebook at Ridgely Lions Club.

FRIDAY, MAY 14

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Road, from 5-7 PM. Fish and/or Shrimp. \$8 or \$12. Entertainment is Alan Cheezum. Info: 410-479-2708.

Friday Night Cruise In, Downtown Denton

SATURDAY, MAY 15

The Caroline County Republican Women will meet at 10 am at the home of Joanne Smith, 8806 Sherwood Lane, Denton. The speaker not yet known. Light refreshments will be available. All are welcome! Contact Bobbi at 410-482-9487 for more information.

Indoor Yard Sale at Denton American Legion Post #29, 9238 Legion Road, from 8 AM to 2 PM. \$10 to rent a table. Info: Call JoAnn Weiss at 410-479-4737.

Boyd's BBQ Chicken at Denton American Legion Post #29, 9238 Legion Road, Noon til sold out. 1/2 BBQ chicken, mac salad, brownie. \$8. Info : 410-479-2708.

SUNDAY, MAY 16

Sunday Breakfast at Denton American Legion Post #29, 9238 Legion Road from 8-11 AM. \$9. Info: 410-479-2708.

MONDAY, MAY 17

Membership meeting for Preston Historical Society, 167 Main Street, Preston, at 7 PM. There will be a **showing of "Operation Homecoming,"** a video presentation from 2019 featuring Lt. Col. Jack Messick (Ret.) as he recounted his experience helping bring home American POWs from Vietnam in 1973. The public is invited to attend. For more information, call 410-943-1891.

TUESDAY, MAY 18

The Community Club of Preston will hold its monthly meeting at Greater New Hope Church, 4514 Preston Road, Preston, at noon. Guest speaker will be Mary Moran from Upper Shore Aging, Inc. New members are always welcome. For more info call 410-673-1119 or visit Facebook at "Community Club of Preston, Maryland."

THURSDAY, MAY 20

Third Thursday Corn Hole Tournament in Downtown Denton from 6-9 pm.

Food Giveaway at 11 am at Aaron's Place 401 Aldersgate Drive, Denton, MD. 21629 If there are any questions, please call 443-243-5906 or 410-479-0292.

Ridgely Pharmacy Cruise-In, 5 – 8 PM. Free. Music, great food and door prizes. We will accept a few vendors for this event. Please contact Brenda Walls at 410-634-9800.

FRIDAY, MAY 21

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Road from 5-7 PM. \$8. SAL serving hamburgers. Entertainment is Linda Webb with Karaoke from 7-11 PM. Info: 410-479-2708.

The Greensboro Historical Society will be sponsoring a talk by Upper Shore Genealogical Society president David Baker at 6:30 pm. The topic of his presentation will be efforts to restore the Wesley Methodist Episcopal Church and cemetery in Burrsville. Please RSVP to charlesdean3vzw@gmail.com. GHS is located at 104 East Sunset Avenue in Greensboro and on facebook at facebook.com/greensboromdhistsoc

Easton VFW will have a **Curbside Pick-Up Dinner** from 4:30 to 6:30. It will be a hot roast beef sandwich, mashed potatoes, vegetable, roll & dessert. Cost is \$10. Orders need to be called in on that day starting at 3 pm. Call VFW at 410-822-8619.

MONDAY, MAY 24

Ridgely Lions Club meets at 6:30 pm at Ridgely United Methodist Church Social Hall, 107 Central Ave., Ridgely. If you are interested helping your community and meeting like-minded folks, join us for our social time and meeting and learn more about the world's largest service organization. Contact Lion Dave Davis at 443-786-2547 or ridgelylions@verizon.net and on Facebook at Ridgely Lions Club.

FRIDAY, MAY 28

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Road from 5-7 PM. \$8. Menu to be determined. Entertainment is Mike Garr. Info: 410-479-2708.

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Presentation to Restore Wesley Methodist Episcopal Church and Cemetery

The Greensboro Historical Society will be sponsoring a talk by Upper Shore Genealogical Society president David Baker on Friday, May 21, at 6:30 pm. The topic of his presentation will be efforts to restore the Wesley Methodist Episcopal Church and cemetery in Burrsville. Please RSVP to charlesdean3vzw@gmail.com.

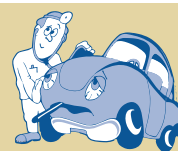
GHS is located at 104 East Sunset Avenue in Greensboro and on facebook at facebook.com/greensboromdhistsoc.



Nancy Cordes to host ShoreRivers “State of the Rivers” Online

ShoreRivers proudly presents its annual State of the Rivers online via Zoom on Friday, May 7, from 5:00-6:15 pm. Nancy Cordes, CBS News chief White House correspondent, will emcee the live presentation, which will include the official release of the 2020 River Report Card and a Q&A session with the Choptank, Miles-Wye, Chester, and Sassafras Riverkeepers. The evening will also feature a presentation of the second annual Award for Environmental Stewardship to Nick Carter, who has been called the Druid of the Chesapeake. The event is free and does not require a Zoom account; register at shorerivers.org/events.

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Denton Rotary's 2021 Flags for Heroes Campaign Looking for Sponsors

Denton Rotary is once again celebrating Memorial Day with our Flags for Heroes display on the Caroline County Courthouse Green and the Wright Farm on the corner of River Road and Route 404 from May 26 through June 15. The Flags will be displayed again for Veteran's Day in November. We are looking for individual and business sponsors.

Sponsorship of the Flags for Heroes celebration benefits the Denton Rotary Club's Community Fund. Funds raised help to financially support a variety of local efforts, including Dolly Parton's Imagination Library in Caroline County, Boy Scout Troop 165, and scholarships at Chesapeake College. It also supports Lifetime Wells International run by Rotarian Kenny Woods. The names of sponsors are published in local media to thank those who participated in the Flags for Heroes campaign.

Please be a flag sponsor! You can sponsor numerous flags and can sponsor flags for just Memorial Day or Veteran's Day, or both.

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Towers to Brandon Lednum, 13070
Greensboro Road, Greensboro,
\$215,000.

Frank Ray Williams to Michael
Morarin, 22320 Hillsboro Road,
Denton, \$275,000.

Edgewater, LLC to Carol A. Pfost,
1305 Trice Meadows Circle, Denton,
\$285,000.

Evan M. Roseberry and Gennie Woo
Roseberry to Alina D. Schuyler, 132
Walnut Street, Ridgely, \$250,000.

Terry L. Warren to CMH Homes,
Inc., 606 N. Main Street, Greensboro,
\$30,000.

National Sporting Library & Museum
to Camp Gilbert, LLC, 2806 Poplar
Neck Road & Map 58, Parcels 36 & 47,
Preston, \$475,000.

Michael A. Mann, Sr. and Barbara M.
Mann to Thomas Alan Walter and
Donna Marie Walter, 24661 Pealiquor
Road, Denton, \$226,600.

FWMC Investments, LLC to Shahida
Perveen and Shanza Tassadaq, 1121
Osprey Lane, Denton, \$330,000.

Donna K. Landis-Smith to Wendy
Walker, 24149 Bridgetown Road,
Goldsboro, \$300,000.

The Gardens Land Group, Inc. to
Adam D. Greenfield, 109 Primrose
Avenue, Denton, \$261,705.

The Gardens Land Group, Inc. to
Timothy Daniel Connors and Lisa
Connors, 205 Morning Glory Drive,
Denton, \$290,250.

Jessie M. Rash to Jennifer Lee Wright,
544 Vaughn Avenue, Greensboro,
\$204,000.

Matthew Blaine Rostien to Steve E.
Sheetz, 12671 Holly Road, Greensboro,
\$250,000.

Highlander Development, LLC
to William Crites, II and Brianna



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Andrews, 4 Eighth Street, Ridgely,
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Billy Wayne Newman, III to Walter
Stokes and Tera Stokes, 1113 Whistling
Pine Road, Denton, \$295,000.

The Gardens Land Group, Inc. to
Justin Stevanus and Ashley Thomas,
105 Primrose Avenue, Denton,
\$302,710.

Patricia A. Bartz to Cortney E. Wolf,
18644 Reedy Road, Marydel, \$185,000.

FWMC Investments, LLC to Shahida Perveen and Shanza Tassadaq, 1121 Osprey Lane, Denton, \$330,000.

Donna K. Landis-Smith to Wendy Walker, 24149 Bridgetown Road, Goldsboro, \$300,000.

Michael A. Mann, Sr. and Barbara M. Mann to Thomas Alan Walter and Donna Marie Walter, 24661 Pealiquor Road, Denton, \$226,600.

The Gardens Land Group, Inc. to Adam D. Greenfield, 109 Primrose Avenue, Denton, \$261,705.

The Gardens Land Group, Inc. to Timothy Daniel Connors and Lisa Connors, 205 Morning Glory Drive, Denton, \$290,250.

Jessie M. Rash to Jennifer Lee Wright, 544 Vaughn Avenue, Greensboro, \$204,000.

Highlander Development, LLC to William Crites, II and Brianna Andrews, 4 Eighth Street, Ridgely, \$212,000.



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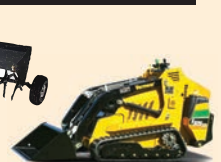
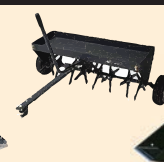


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Matthew Blaine Rostien to Steve E. Sheetz, 12671 Holly Road, Greensboro, \$250,000.

The Gardens Land Group, Inc. to Justin Stevanus and Ashley Thomas, 105 Primrose Avenue, Denton, \$302,710.

Joshua McKinley Duerstine and Jessica L. Duerstine to Andrew C. Harris, 125 Walnut Street, Ridgely, \$318,000.

Billy Wayne Newman, III to Walter Stokes and Tera Stokes, 1113 Whistling Pine Road, Denton, \$295,000.

Joshua Rainey to Joshua Allen Roe, 25246 Taylor Road, Henderson, \$230,000.

The Mary Jo Robinson Revocable Trust and The James C. Robinson Revocable Trust to Brent Cummings, 24135 Mallow Drive, Preston, \$132,000.

The Town of Denton, Maryland to James M. Brenton, Jr. and Kathleen M. Brenton, 1105 Market Street, Denton, \$21,200.

The James W. Merriken Residuary Trust to Mark Edward Cassidy, 207 S. Seventh Street, Denton, \$200,000.

Wendy Ellen Doyle to Katherine L. Parkhill, 201 S. First Street, Denton, \$285,000.

The Gardens Land Group, Inc. to Michael Fulson-Woytek and Sarah Fulson, 105 Morning Glory Drive, Denton, \$294,835.

Donna M. Baran to Nicholas Nehemiah Skiver, 21486 Marsh Creek Road, Preston, \$226,000.

Dallas Grove Enterprises, LLC to Lauren K. Bledsoe, 306 South Fourth Street, Denton, \$105,000.

David M. Sakers and Yvonne M. Sakers to Reynaldo Rigoberto Perez Escalante and Maribel Ortiz Escalante, 203 Bee Tree Road, Henderson, \$55,000.

James Owen Knotts Walsh and The Estate of Quentin R. Walsh, Jr. to Wood Farm, LLC, 257.73 acres, Shore Highway – Tax Map 27, Parcel 54, Denton, \$1,520,000.

Vernon J. Wilson and William C. Boyce to Angela M. East, 103 Briarwood Circle, Denton, \$267,697.

Cynthia G. Meredith to Sugar Creek & Company, LLC, 3491 Houston Branch Road, Federalsburg, \$72,315.94.

George R. Doty and Marty M. Doty to Richard Winelander, 24428 Asbury Drive, Denton, \$585,000.

Joseph F. Pietro and Pamela J. Pietro to Alexandria Valle, 4.8 acres, Payne Road, Preston, \$30,000.

The Mary Martha Cherry Glover Trust to 808 Pine Street, LLC, 1 Sunrise Avenue, and 2 Sunrise Avenue, Ridgely, \$50,000.

Michael L. Cruikshank and Carol J. Cruikshank to John L. Oertly, III, Nancy Lynn Oertly, and Meghan L. Aldrich, 1106 Trice Meadows Circle, Denton, \$274,900.

Charles T. Dean and Rebecca S. Dean to Clark Homes, LLC, 9 Robins Court, Ridgely, \$255,000.

Ty Butler and Diane Butler to John Walter Paskoski, Jr. and Nicole Lynn Paskoski, 301 Maple Avenue, Ridgely, \$239,000.

Adam W. Heinsohn and Cathy Heinsohn to Desiree K. Dobson El, 415 N. Sixth Street, Denton, \$205,000.

Daniel L. Jordan and Brenda L. Jordan to Rebecca Dean, 15500 Cutoff Road, Henderson, \$185,000.

Alan E. Becke and Joanna C. Becke to Michael A. Mann, Sr. and Barbara Mann, 12590 Hidden Woods Road, Greensboro, \$275,000.

The Estate of Russell E. Leberknight to Carrie L. Fatig and Brenda Jobson, 6919 Reliance Road, Federalsburg, \$179,900.

The Estate of Martha A. Watson to Samuel S. Grant and Ashley E. Grant, 25525 Hignutt Road, Denton, \$259,000.

Talletha Hampton to Austin Cole, 5690 Bethlehem Road, Preston, \$165,000.

H&W Properties, LLC to Elizabeth Baker and Zamiel Mathew Adams, 11255 Maplewood Drive, Ridgely, \$329,000.

LO Properties, LLC to Gary L. Owens and Iris A. Tucker-Owens, 302 Maple Avenue, Ridgely, \$330,000.

Beth L. Lawton to Gregorio Bobadilla Vida and Maria Teresita Valdez Vida, 25820 Herring Lane, Denton, \$647,000.

The Estate of Eleanor N. Usilton to Amjad Sharif and Mamuna Amjad, 312 N. Main Street, Federalsburg, \$150,000.

Scott David Van Gorder to Kevin Copper, 715 Academy Avenue, Federalsburg, \$36,000.

Howard J. Eaton and Pearl D. Eaton to Daniel Lawrence Jordan and Brenda Lee Jordan, 11039 Holly Road, Ridgely, \$289,900.

Rebecca V. Christie to Elizabeth A. Hallett, 509 Liberty Road, Federalsburg, \$240,000.

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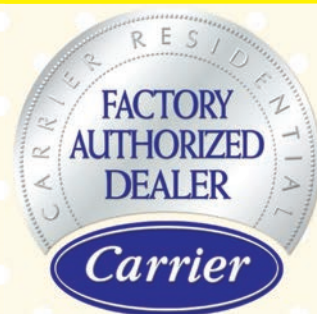
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by Mary Moran

410-490-3078

Isn't Spring wonderful? The trees budding and leafing out, spring flowers taking their turns bringing us much needed color, the warmer breezes spreading the aroma of fresh cut grass and chicken manure on the fields, and the opportunity to get digging in the gardens are all reminders of how lucky we are to live in Caroline County!

Spring also brings Maryland residents the annual opportunity to apply for the Homeowners Property Tax Credit. This credit is based on gross household income (not exceeding \$60,000 per year) and provides a property tax break on one's real property tax bill for the primary residence of homeowners of all ages. Be sure to fill out the app carefully and follow the step-by-step instructions provided. Only those whose applications were received before April 15 will see the credited discount on their July bill. If you are a first-time applicant, or are submitting your application now, do not delay paying the tax bill while waiting for your approval letter. Be sure to pay your property tax bill early to take advantage of any early payment discounts! Our local offices will issue a refund check for the difference between what you actually paid and the adjusted amount determined by the information supplied to the State Department of Taxation. Homeowners may apply online at www.taxcredits.sdat.maryland.gov, email questions to sdathomeowners@maryland.gov, or call 410-767-5900 for more information.

For those who have a lease and are legally responsible for paying rent, the Renters Tax Credit provides a direct check payment of up to \$1,000 for those who meet program requirements. It is intended to offset rent costs in relation

to one's income. This program does not apply to folks in public housing or who live in housing where the rent is prorated according to income. Applicants may apply online at www.taxcredits.sdat.maryland.gov, email questions to sdatrenters@maryland.gov or call 410-767-4433 for more information. The filing deadline for both programs is October 1st but do not delay, do it today!

One of the problems that arose from Covid-19 protocols was women and men postponing annual exams. Now that the Covid-19 vaccinations are steadily rolling out, please start scheduling your self-care appointments again. (Reminder: Caroline County is offering many opportunities for this essential Covid vaccination, as are Walmart and Walgreens, so call today to get er done!) Remember that Medicare Part "B" covers 100% of women's wellness exams including pap smears, pelvic and breast exams. Wellness mammograms are covered every 24 months, or every 12 months if circumstances require it. Diagnostic mammograms are covered 80% with the beneficiary, or one's supplemental insurance paying the 20% co-insurance after the annual deductible is met. The annual part "B" deductible for 2021 is \$201.

Part "B" also covers colonoscopy procedures considered to be medically necessary every two years for high-risk patients, but only once every ten years if the patient is not high risk. Men's prostate

manual digital exams are covered at 80% after the annual deductible is met. If the exam takes place in a hospital outpatient setting there is an additional 20% copay due to the facility, so make sure that exam takes place in a doctor's office, fellas! The PSA blood test is covered at 100%.

"Medically necessary" is always the key phrase to get Medicare to pay for evaluations, procedures, or Durable Medical Equipment. Medicare.gov states that the phrase covers "healthcare services or supplies needed to diagnose or treat an illness, injury, condition, disease, or its symptoms that meet the accepted standards of medicine." Without that phrase being included in procedure orders or for equipment, Medicare will not pay, so the beneficiary will be stuck paying full price and will not benefit from the discounted copays/coinsurances resulting from Medicare Assignment agreements.

Participating Health Care Providers and DME suppliers who accept Medicare Assignment agree to accept the Medicare approved amount as full payment for services. They agree to charge you, or your supplemental insurance, the coinsurance amount due based on the amount Medicare paid. Generally, providers wait for Medicare to establish the reimbursement amount for the service and pay its share before billing the patient. When changing doctors or going in for a procedure, be sure to ask

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if they accept Medicare Assignment! Those with supplemental insurance must provide both your Medicare and Supplemental insurance cards when signing in for care, or accepting DME equipment, to ensure that the billing will cycle through both Medicare and Supplemental payers. The final bill should reflect any payments made and state who they were made by. The resulting balances should reflect what is left of the part “B” annual deductible and/or 20% of the final Medicare agreed cost. Therefore, Original Medicare beneficiaries should never pay upfront for Medicare eligible services.

Note that chiropractic services are not considered medically necessary therapy by Medicare. Very rarely there are one or two extremely specific chiropractic services covered by Medicare, but as a rule it does not pay for any of these services. Patients must pay for those services fully out of pocket and should expect any bills submitted to Medicare to be denied. No amount of appeals will result in this service being covered. Contact Medicare to verify any possible coverage before beginning chiropractic services.

To sum up, part “B” covers 80% of the Medicare approved amount the supplier agrees to accept. This is the reduced fee amount they agree to charge you for the service or item. Beneficiaries are responsible to pay 20% of the Medicare approved amount after the \$201 “B” deductible is met. If one has supplemental insurance the insurance is responsible for paying that 20% coinsurance. Depending on the type of supplemental plan one has, there may be a copay when signing in for services. Always read your Medicare Statement to ensure that you are responsible for only 20% of the lowest price available to you. Read carefully to make sure you are being billed only for services you received.

Reading your statement also protects Medicare from the millions of dollars spent on deliberate fraudulent billing and coding errors for both the quarterly “B” billing and your prescription drug plan monthly statements. Sort through the extra-legal mumbo jumbo of paperwork in your snail mail statements and find the pages with the important billing information to read the bottom line! Keep only what is important about specific billing in a binder or folder for future reference if necessary, then shred the rest so you are not bogged down with useless paper.

One way to eliminate all the extra paper in your statements is to establish an account on www.medicare.gov and enroll in paperless statements. Online statements will come monthly, which keeps you up to date on how you are being charged and helps prevent errors from compounding. You can scroll through all the CYA notifications from CMS that are the bulk of these statements and get to the pages that actually present your billing information. Create a file folder on your desktop for easy access, reduce your paper clutter, and save some trees!

In today’s world of insurance compensated medicine, providers’ fees across the board are compensated differently depending on what insurance patients have. Fees are dependent on the deals made between Health Care Systems and different Health

Insurance Plans. Try asking a doctor’s office, even the billing department, to project what a procedure will cost. They have no idea and will tell you it has to be processed through insurance before knowing what the cost will be. It all depends on the agreed upon amount between the “health care plans” and the system, practitioner, or facility who are providing the service or procedure. Then, depending on the deal made with different insurance companies, different patients with different plans pay different amounts out of pocket for the same services. This is where it comes down to what kind of coverage one has and explains why people hold their heads in their hands over deductibles and out of pocket maximums.

“Joe’s” plan with insurance company A establishes the set amount of \$20 copay upfront, whereas “Jane’s” plan with company B establishes a \$40 copay upfront. Both are seen by the same doctor for the same reason but after billing/coding is completed and the insurance companies have paid the agreed upon amount for the service, these two patients end up paying different amounts out of pocket to the doctor for the same service. This is due to the different coverage the policy holders have plus the different deductibles and out of pocket maximums established by different plans. Nothing is cut and dry about cost of care anymore.

Cost can also come down to how a procedure is coded for billing of individual services. Whether you are covered by Original

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Medicare, Medicare with a supplemental policy, Medicare Advantage, which is QMB beneficiaries only here on the shore, employer insurance, or another insurer, be sure to read your insurance statements and billing carefully. Mistakes made with the wrong billing code can cause a covered procedure to be denied because it was coded incorrectly. This can be very costly to the beneficiary if the error is not found and reported early on to the doctor's office or facility for correction. Bottom line is all those who are dependent on Health Insurance should read their bills and statements carefully and wait until the billing process is complete before paying for service. Most medical facilities are honest and when billing errors occur the billing department employees will do their best to straighten out a billing issue. They understand that no one wants to pay more than they are obligated to pay and will backtrack records to verify the procedure and correct the error. Remember that you get more with sugar

than vinegar and call the phone number on the bill for help when needed!

Regarding Durable Medical Equipment: It must be prescribed by a doctor or licensed health care provider such as a Physician's Assistant or Nurse Practitioner for part "B" to pay. Equipment can only be supplied by a certified Medicare DME supplier. Medicare will only pay accredited suppliers for Durable Medical Equipment, Prosthetics, Orthotics, and Supplies. (DMEPOS) Two local CMS certified suppliers who accept Medicare Assignment and are DEMPOS accredited are Lincare and Hills Drugs, but there are more. Should you decide to go another route be sure to confirm that they are DMEPOS accredited meaning they've been vigorously vetted by CMS and have met the 42-code set of Federal regulations. Verify that they have a CMS supplier number, or you could get stuck with the full cost of equipment.

Examples of DME include reusable equipment such as in-home hospital beds, including pressure reducing beds, mattress overlays to prevent bed sores, continuous passive motion machines, bed side commodes, non-electric wheelchairs, walkers, (note that MC will not cover both, it is either/or for wheelchairs and walkers) manual Hoya or stand assist lifts. Note that the mechanical part of a lift chair is considered DME, but the entire chair is not. Other examples of DME are Nebulizer machines and some nebulizer meds, CPAP machines, oxygen equipment and accessories, infusion pumps and supplies for certain drugs, blood sugar monitors, and glucose test strips. Remember that if you rent the equipment, the DME supplier is required to maintain or replace faulty equipment for the specified time of the rental. There are rental guidelines and limitations set by Medicare so familiarize yourself with those and discuss your needs with your doctor before he writes the order. If you choose to own it, maintenance and repairs are on you.

The partnership of Corporate Medicine and Big Insurance has expanded health care coverage for many different

demographics, but it has certainly muddied the waters for all patient's when it comes to understanding the billing system. Furthermore, it has created an absolute disaster for the uninsured who are self-employed and cannot afford the exorbitant monthly premiums and annual deductibles. Clinics and Doctors' offices efforts to help defray some costs by offering income based sliding fee scales are great, but not all patients qualify. Think tradesmen with fluctuating incomes. Those uninsured, who do not qualify for federal and state programs or sliding fee scales, are paying service fees that bean counters inflate to offset the big reductions in compensation offered by Medicare and other Health Care Insurers. The higher their standard fees are, the less health professionals lose when the economic dust settles. This does not help the uninsured carpenter's wife who has strep throat and is charged \$175 to walk in the door so she can pay for a strep test and get antibiotics. On the other hand, Medicare is a slow payer so doctors can wait months to be reimbursed for their services. Corporate Medicine and Big Insurance have everyone dancing to their tune... it's a real Catch 22, folks!

Those under 65 who are not on Medicare and are not insured by an employer should investigate the Maryland Health Connection for information about the Premium Tax Credit. This is a subsidy/discount program that is based on the number of people in your household vs. household income and enables enrollment into a private insurance plan. A family of four can make anywhere from \$24,300 to \$97,000 to qualify. The discount is applied to your monthly insurance premium. Normally, Open Enrollment for this program is November 1-December 15, but due to Covid, enrollment has been extended until August 15. Call Tina Hyde at 443-477-0085 or go to www.marylandhealthconnection.gov for information and to enroll.

Enjoy the gift of Spring and don't forget the sunscreen!

Caroline Medical Adult Day Care

by Carole Friend LMSW

With great joy we are so excited to announce the reopening of the Caroline Medical Adult Day Care. Presently, the medical day center is preparing for a Reopening sometime in late spring which is just around the corner. As our community reopens we all continue to practice universal safety measures such as mask wearing, hand washing, and safe distancing. Caroline Medical Adult Day Care will assiduously continue to practice the safest of measures for our participants, staff, and community.

What a year it has been since the Medical Adult Day Center received the temporary closure order from the State on March 13, 2020. If you are interested in the services Medical Adult Day Care offers, please contact the Center at 410-479-8065. The Medical Adult Day Center offers medical oversight, health services, nutritional services, personal care services, social activities, and respite for caregivers and assistance with social services.

Caregivers, we hope you are all doing well and remembering to practice self-care. Remember, if you need help, call the Maryland 211 for assistance and resources. If you are in need of help with caregiving due to Covid-19, call the Maryland Caregivers for Seniors Corp at 211 or 800-337-8958. Seniors or their loved ones may request assistance from the Caregiver Services Corps if a friend or family member who typically provides care becomes temporarily unavailable. Volunteers can be deployed to seniors' homes to provide assistance, including with maintaining daily hygiene routines, preparing meals, picking up groceries or medications, or connecting virtually with health care providers.

Those in need of assistance should call 211 to be connected with the Caregiver Services Corps Help Center. Trained staff at the Call Center will triage the caller's needs and help match them with a volunteer. The Call Center is available 7 days a week and is capable of taking calls in many languages.

Caregivers, keep in mind the Hotline phone number for AFA is 866-232-8484. In addition, visit the website for helpful information and daily activity videos. Remember, the internet is full of helpful resources; if you have internet access, please utilize it and explore resources.

One thing we have learned throughout the pandemic is the importance of human connection. The National Alliance on Mental Illness (NAMI) recognizes May as Mental Health Awareness month. Once more we are reminded from NAMI that "we are not alone" in addition to the importance of staying connected to our community. For much of our elder community the feeling of being alone and isolation is a known struggle.

NIH reminds us of how social isolation and loneliness pose health risks in older people. Human beings are social creatures. Our connection to others enables us to survive and thrive.

Yet, as we age, many of us are alone more often than when we were younger, leaving us vulnerable to social isolation and loneliness, and related health problems such as cognitive decline, depression, and heart disease. What is loneliness? Loneliness is a lack of belonging, loneliness provokes despair, becoming stuck. Research has linked social isolation and loneliness to higher risks for a variety of physical and mental conditions: high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer's disease, and even death. Fortunately, there are ways to counteract these negative effects. Equally, people who engage in meaningful, productive activities with others tend to live longer, boost their mood, and have a sense of purpose. These activities seem to help maintain their well-being and may improve their cognitive function, studies show.

Research found that being alone and loneliness are different but related. Social isolation is the objective physical separation from other people (living alone), while loneliness is the subjective distressed feeling of being alone or separated. It's



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- Each mentor receives full membership from the YMCA of Chesapeake during the months of the program (Sept-Aug).
- 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

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YMCA of the Chesapeake
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Denton, MD 21629
410.479.3060

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possible to feel lonely while among other people, and you can be alone yet not feel lonely.

A few details about loneliness and social isolation: social isolation perpetuates itself, therefore the better your social connections, the better your social health. Weak social connections can be a significant danger to our health. Social relationships are as essential to well-being as food and water. We are social creatures. With human connection, we increase innovation, empowerment, and creativity. Togetherness also raises our optimism. John Donne wrote "No man is an island entire of itself..."

Therefore, when we can protect ourselves from loneliness by staying connected to others or making new connections with others, we can protect ourselves from feeling lonely. While maintaining a safe distance from others, we may be isolating ourselves and missing the human factor of touch, facial communication, and connection. There's a lot to be said for being together and being close.

Again, Caroline Medical Adult Day Care would like to express our gratitude to all frontline workers and support service staff members. It cannot be stated enough; thank you to all for your unwavering diligence as you demonstrate dedication and courage during these uncharted challenges. Thank you again.

For those who have experienced suffering and loss, we only fall short of words to express the sadness. In these difficult times we can only offer our heartfelt condolences. One thing for certain, we have all been changed, things have certainly changed.

To share a Coronavirus healthcare note, as our community begins to reopen with evolving information and regulation, it is helpful to stay abreast to CDC information and guidelines. Additionally, if you need assistance with registering for a COVID vaccine online at carolinecovid19.org you can call the Health Department at 410-479-8000 or 410-479-5880.

While we wait for the reopening of the center we would like to remind the

participants, caregivers and community that we haven't stopped caring. We look forward to seeing all the returning participants and welcoming all new participants. Please call the Medical Adult Day Care Center with any questions.

Feddersburg Senior Center Looks Forward to Re-Opening

The Feddersburg Senior Center is looking forward to being open after a long shut-down. The Center is located on the second floor of the Town office in Feddersburg.

May is "National Health Awareness" month. There are several ways to better

your health. Come out to the Center and participate in activities being offered. There will be exercise programs, health and nutrition seminars, and crafts being offered. Let's shake off some stress by sharing with other participants what you did to manage your stress while you were home.

Feddersburg Senior Center is in need of volunteers. If interested, please call the Center at 410-754-9754.

Check your mailings for the actual date the Senior Center will be open.



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ACCU

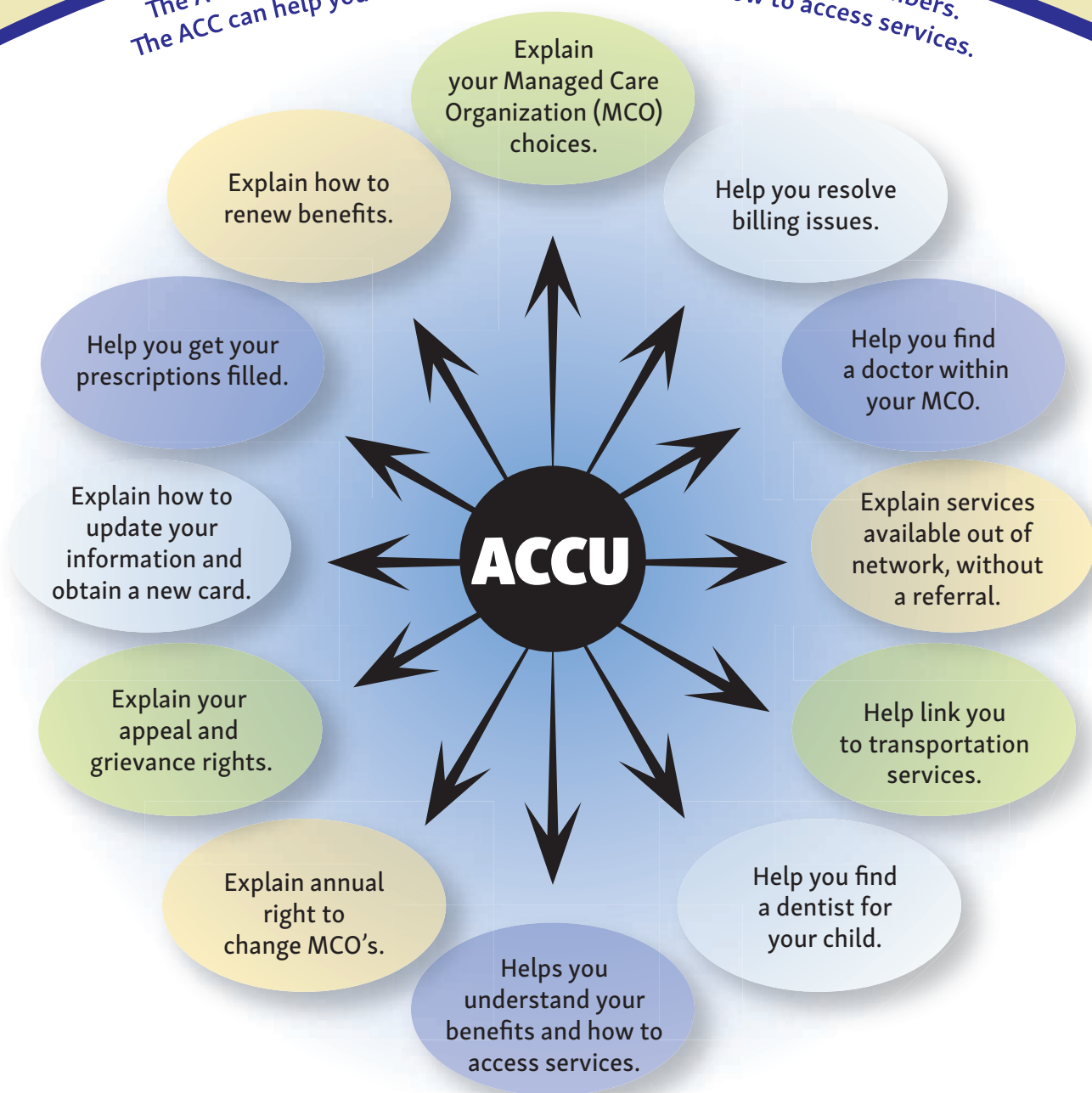
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Deaths

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- Mar. 18 Edmund George Leslie, 89, Goldsboro
- Mar. 18 Mary Louise Clough, 91, Marydel
- Mar. 18 Carville Jeroame Henry, 67, Salisbury
- Mar. 21 Marion William Jones, Jr., 80, Ridgely
- Mar. 24 Jeanette C. Stump, 68, Greensboro
- Mar. 25 Laura Jacqueline Schlegel, 51, Denton
- Mar. 29 Francis Donald Kempel, 86, Church Hill
- Apr. 2 Christopher Michael "Chris" Powell, 56, Denton
- Apr. 2 Frank Walter Manning, 59, Magnolia, DE
- Apr. 6 Charles Christopher "Chris" Corkell, 40, Federalsburg
- Apr. 14 James Thomas "Jim" Jones, Sr., 81, Goldsboro
- Apr. 15 William L. "Bill" Kinnamon, 91, Greensboro

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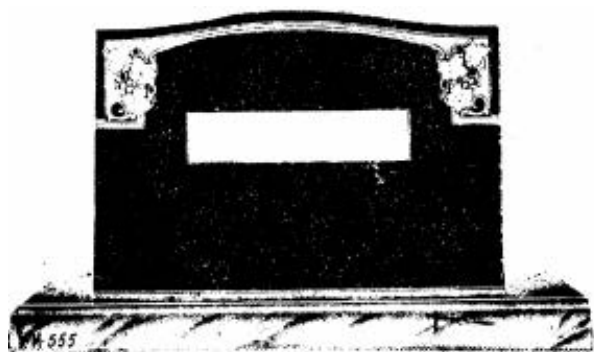
- Mar. 17 Ronald Franklin Watson, 79, St. Michaels
- Mar. 19 William Leroy Haymond, Jr., 58, Milford, DE
- Mar. 21 Janet O'Day English, 74, Rhodesdale
- Mar. 21 Charles Thomas (Sonny) Burrows, 88, Denton
- Mar. 21 George Albert Nepert, 77, Salisbury
- Mar. 25 Louie F. Altizer, Sr., 83, Easton
- Mar. 28 Thomas John Miller, Sr., 84, Rhodesdale

- Mar. 31 Allan Sherman, 91, Hurlock
- Apr. 1 Harry Thomas Ball, 86, St. Michaels
- Apr. 7 Joyce Ann Crandell, 66, Federalsburg
- Apr. 7 Robert Arnett Fluharty, 82, Preston
- Apr. 8 Alice Jane "AJ" Lippson, 89, St. Michaels
- Apr. 10 Eleanor F. Smith, 83, Hurlock
- Apr. 13 Melba Doris Hargrove Nash, 86, Easton
- Apr. 16 James Benjamin Stagg, 86, Snow Hill
- Apr. 19 William Frederick "Bill" Kollinger, Jr., 79, Preston

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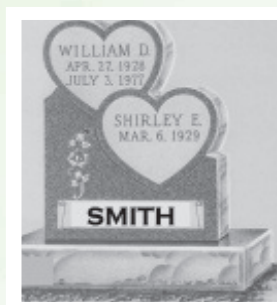
- Mar. 4 Olive Margaret Sheckells, 98, Denton
- Mar. 7 Maria Evers, 64, Denton
- Mar. 9 James Christian White, 69, Dover, DE
- Mar. 9 William Edward Neal, 72, Greensboro
- Mar. 14 Donald Marvin Homesley, 74, Denton
- Mar. 16 Leon "Hammy" Collins, Jr., 64, Greensboro
- Mar. 17 Robert G. Snyder, 79, Denton
- Mar. 20 Norma Lee Jones, 77, Coldwater, MS
- Mar. 23 Doris Rebecca Wood Sharp, 95, Denton
- Mar. 27 Roger Dale Williamson, Sr., 70, Greenwood, DE
- Mar. 29 Patricia Ann Scott, 89, Ridgely
- Mar. 31 Geoffrey Mitchell Price, 69, Stevensville

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Birds

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E	I	D	R	I	B	K	C	A	L	B	S	I	E	B	E	O	H	P
K	L	F	A	T	V	I	R	E	O	T	B	G	H	S	U	R	H	T
C	N	I	L	R	E	M	C	N	O	O	P	L	O	V	E	R	G	O
U	U	W	L	A	N	M	O	R	R	E	P	I	P	D	N	A	S	E
S	D	S	A	M	R	E	K	C	E	P	D	O	O	W	W	P	T	K
P	N	W	M	D	G	R	O	O	K	C	U	C	H	R	R	I	N	U
A	O	I	E	I	A	U	C	I	C	I	F	C	E	E	I	I	T	C
S	H	F	P	T	N	N	L	A	I	A	N	D	Y	A	L	O	A	E
O	P	T	V	E	U	L	A	N	L	I	S	G	T	O	G	R	L	B
T	H	A	A	J	D	M	A	C	F	T	C	U	B	O	D	L	N	E
B	E	H	R	E	E	W	O	R	A	E	D	O	U	I	U	O	E	L
U	A	N	E	R	S	N	G	R	K	R	B	E	N	A	R	C	V	G
M	S	R	N	R	O	S	T	R	I	C	H	A	T	D	C	D	A	I
A	A	I	N	A	O	W	E	B	O	B	L	A	I	A	O	W	R	N
C	N	G	B	O	G	N	T	L	L	U	G	G	N	I	R	R	E	H
A	T	O	P	I	W	A	P	U	A	C	S	A	G	O	Y	E	N	C
W	A	X	W	I	C	L	U	R	C	N	R	E	T	A	O	N	U	I
K	C	U	D	S	E	T	I	H	W	Y	Y	A	J	E	U	L	B	F

Barn Owl
Blackbird
Blue Jay
Bobolink
Bunting
Canada / Goose
Canary
Cardinal
Catbird
Condor
Crane
Cuckoo

Dunlin
Eagle
Egret
Falcon
Finch
Flicker
Gannet
Glebe
Godwit
Grouse
Heron
Herring Gull

Junco
Killdeer
Lark
Loon
Macaw
Mallard
Martin
Merlin
Mocking Bird
Mute / Swan
Oriole
Osprey

Ostrich
Parrot
Pheasant
Phoebe
Pigeon
Plover
Raven
Redstart
Robin
Sandpiper
Sapsucker
Scaup / Duck

Skimmer
Snipe
Sparrow
Stork
Swift
Tern
Thrush
Titmouse
Toucan
Vireo
White / Ibis
Woodpecker
Wren

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Backfin Crab Cakes, Crab Balls,
Crab Pretzel, Crab Dip

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SHRIMP Various Sizes

OYSTERS Shucked or
in the shell

CLAMS Cherrystones
& Littlenecks



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& Scallops**

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& Whole Fish available



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Specials
(exp. 5/31/21)

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Rockfish Fillets
\$14 lb.

Frog Legs
\$12 lb.

**Brown
Shell
Mussels**
\$3 lb.

Mature Woman's Grant

The Easton Branch of the American Association of University Women (AAUW) is pleased to announce the opportunity for a Mature Woman's Grant to females age 25 and over who are residents of one of the following Maryland counties: Kent, Queen Anne's, Caroline, Talbot or Dorchester.

The intention of this grant is to assist women who are returning to complete their college education, who are pursuing further graduate studies, or who are applying for a certificate program to enter a new career path and would benefit from some extra financial assistance in accomplishing their goal. The amount of the grant is still to be determined.

Applications for this AAUW 2021 Mature Woman's Grant can be found at local libraries in the five-county region, at Chesapeake College, Salisbury University, University of Maryland Eastern Shore, Wicomico Community College, Washington College or electronically by request at aauwgrant@goeaston.net.

The deadline for submission, postmarked or e-mailed, is June 7, 2021. Applicants will be notified during July and August. The grants will be awarded officially at the September Easton Branch meeting of the AAUW.

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